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The 26th Annual Festival of the Arts Serves Our Community

Saturday, October 30th | 9 a.m. - 5 p.m. • Sunday, October 31st | 10 a.m. - 4 p.m.

By Lori Smith

Mattie May Kelly (1912-1992), a member of one of Destin's pioneer families, wanted to leave a legacy. So, a handful of visionaries established a new non-profit in 1995 in her honor, the Mattie Kelly Arts Foundation (MKAF), to provide resources for the promotion of the Arts in Okaloosa and Walton Counties through cultural events and educational opportunities. Mattie Kelly had bequeathed a 52-acre parcel of property reserved for the future development of a cultural and educational facility for the residents and visitors of the community which now features the Cultural Arts Village on a portion of the land. Annual Concerts in the Village are held here as well as the upcoming 26th Annual Festival of the Arts, the largest juried fine art festival in our area!

Known as one of Northwest Florida's premier fine



This year's Festival of Arts poster winner is Estelle Grengs, a self-taught artist that molds a unique and whimsical folk-art style that embraces her experiences growing up in New England as well as her adventures as an Air Force spouse. Visit estellegrengsart.com or her new gallery located in Freeport.

arts shows and one of the most anticipated cultural events of the year, the MKAF Festival of the Arts is happening Oct. 30-31 at the Cultural Arts Village in Destin. "The festival is a celebration of the wonder of arts and culture," says Deb Nissley, MKAF Director of Operations and Festival Producer. "We will feature new surprises this year including free entrance to all festival-goers! I encourage everyone to stop by to enjoy beautiful art, live music and great food!"

During the festival, more than 100 artists convene each year from throughout the U.S., who offer up their original artwork in the form of oil, watercolor, acrylic and glass paintings; photography, sculpture, pottery, wood, paper, fiber, mosaics, mixed media, jewelry designs and more. They compete for \$10,000 in

> **MKAF** continued on page 2

Foye Belle's Power of Pink for Breast Cancer Patients

Dink For Pink Sat., Oct. 9, 2021 8:30 a.m.-5 p.m. Hammock Bay Pickle Ball Courts, Freeport



"This is what our world needs more of—Community, Unity and Love. Make someone's day a little less blue." ~ Chelsea Berler

By Lori Smith

The power of pink is everywhere this October as many are aware of Breast Cancer Awareness Month, having experienced first-hand or been impacted in some way through family or friends—the non-profit Foye Belle Foundation is no exception. A new and fun fundraiser

> **FOYE BELLE** continued on page 2





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Community

MKAF

continued from page 1

cash prizes in 29 award categories, including the coveted "Best in Show" and "People's Choice Award" which is selected by festival fans. The festival will also feature a Collaborative Art Exhibit, which showcases select artwork of more than 60 community adult and student artists.

Hosting the annual festival is one of the most significant ways MKAF is able to continue its commitment to provide inclusive arts education programs for children and adults of diverse abilities and backgrounds. These include an array of high-quality visual and performing arts programs such as Arts for All Abili-



A celebration of art, music, food, and family fun, special features of the Festival include a live music lineup, arts, souvenir posters, t-shirts, and more.

ties, Arts Empower and Warrior Arts. Arts for All Abilities is a program committed to helping people with disabilities learn a variety of art programs. Arts Empower, led by accomplished artists, serves K-12 students, at-risk youth, and children and adults with special needs. Warrior Arts seeks to offer therapeutic art classes for veterans/ active duty military in order to heal both visible and invisible injuries. Warrior Arts' signature program is the Zentangle, an open-ended drawing activity that increases focus and creativity, while alleviating stress and anxiety. MKAF's outreach program has been recognized by The Florida Department of Education with the Award of Distinction.

MKAF also offers a comprehensive model of artist residences, hands-on workshops and public education events featuring music, theatre and the visual arts. Programs are offered free of charge to participants made possible by grants, private and corporate gifts; and supported by MKAF event fundraising. For signature events, a portion

of profits from Concerts in the Village and Festival of the Arts help to fund these community outreach initiatives.

Now in its 26th year, MKAF bridges the gap to those who either lack access to the arts or could uniquely benefit from the experience. Since 1995, these outreach programs have inspired more than 337,800 children and adults in over 75 schools and partner agencies in Okaloosa and Walton counties.

For more information, visit MKAF.org or call (850) 650-2226.

To read more about Mattie Kelly, her family and her living legacy, see February 2020 Destin Life at MyDestinLife.com.

FOYE BELLE continued from page 1

event, Dink for Pink, is on the scene, bringing together pickleball players, food trucks, vendors, artists, sponsors and more to raise money for small, but mighty blue bags filled with big love, hope and support-a symbol of strength and survival for cancer patients.

Hosted by the Hammock Bay Pickleball Club (HBPC), the all-day event, Sat., Oct. 9, from 8:30 a.m.-5 p.m., will have you trying your luck at



winning one of the many valuable raffle items, eating at the delicious food trucks, shopping local vendors or simply cheering on the HBPC as they dominate

the courts! Up for raffle is one Estelle Grengs' paintings titled "Green Flag Day on the Emerald Coast" donated by Estelle's Art Studio in Freeport.

ALL proceeds benefit the Foye Belle Foundation and the mighty Blue Bag Movement conceived by Chelsea Berler, a local-area resident, who lost her short battle with aggressive breast cancer in 2018 at the age of 34.

It began when Chelsea noticed a lump under her arm, but by the time she went in for her first exam, the lump was nearly the size of a tennis ball. She was diagnosed with an extremely rare form of triple negative breast cancer that affects roughly 1% of people, is extremely aggressive, was at least Stage 3, if not Stage 4, and had spread to her lymph nodes that quickly.

Named after Chelsea's grandmother who also passed from breast cancer, the Foye Belle Foundation was conceived during Chelsea's regular chemo treatments. Each time she would go in for a treatment, Chelsea was saddened by how many people were utterly alone and unsupported. This hurt her heart to see this over and over, and she felt so fortunate to be loved and supported by her husband, family and many friends. Each time she had to have a chemo treatment, she would bring a bag of goodies to keep her occupied during the sixhour stretch, many times giving her items away to those who had nothing. Soon the idea grew to make "Blue Bags" for those less fortunate during theirs, to not



only help them pass the time, but also to bring them comfort.



That was the beginning of The Foye Belle Foundation, a non-profit, all-volunteer organization that packs "Blue Bags" and donates them to cancer patients actively seeking treatment. Ninety-eight percent of money raised and donated serves to pack and ship the blue bags bursting with care. The bags are blue because Chelsea felt if cancer had a color, it would be blue.

Before Chelsea passed, she developed the foundation's website, enlisted volunteers and started packing blue bags. She wrote a book, The Yellow House on the Left, detailing her journey from pre-diagnosis to the end. It's Chelsea's inspiring, last chapter where she dives into what dying young taught her about living BIG. You can purchase on Amazon and the best part is 100% of proceeds go towards packing more Blue Bags.

Chelsea further documented her journey by writing several articles published by The Huffington Post, www.huffingtonpost.com/author/chelsea-930,

and gave several interviews about going through the "dying process."

But, perhaps her greatest legacy began when her husband, Mark, promised to keep "The Blue Bag Movement" going. Mark and volunteers have shipped "Blue Bags" to cancer patients throughout the Continued on page 6



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The community

Meet Our Hometown Hero: Lannie Corbin

By Kenneth Books

In 1971, the Vietnam War was in full swing, as were the protests against it. The 26th Amendment to the U.S. Constitution gave voting rights to 18-year-olds. Disney World opened in Orlando.

And young Lannie Corbin was hired as city clerk at his home town of Niceville.

Today, Lannie, 79, is city manager. With 50 years of experience, he is the longest-serving city manager in Florida.

In 1971, Lannie was working for General Electric Credit Corp. in Jacksonville. Later, he was promoted to full-time manager in Fort Myers and Naples. But his heart belonged to Niceville.

"I came home one day and told my father, 'If you hear of something in Niceville, let me know about it, because I want to move back," he said. Shortly thereafter, City Clerk George Key became sick with cancer and resigned. For the next several years, Lannie was both city clerk and city manager.

"That was good, because I got to see the administrative and financial sides," he said.

The last 50 years have been rife with accomplishments. Lannie is proudest of the creation of a city complex on Partin Street. "Niceville City Hall was

Teena Haven

A Ladies Boutique

across the street where Dairy Queen is," he said. "It was a small building with a jail, police and fire company. There was no library or fire station."

When revenue sharing was born, Lannie saw his chance to build something memorable.

"The city council wanted to see Niceville grow," he said. "So, we started buying land."

A restaurant known as Darcy's was a gathering place, a place to talk with others, hear scuttlebutt and pick brains. "I started asking about Turkey Creek," Lannie said. "As a kid, I used to swim there."

At the time, a bank sat on the Turkey Creek location, but it began sinking, because the builder failed to put pilings under the building. So, the bank offered to sell the property to Niceville for \$100,000 (\$574,081.48 in today's economy). Then it was time to start applying for grants.

When the grants started rolling in, construction began on the property and the city built a beautiful boardwalk, which today is a popular place for folks to walk through the pristine woodlands surrounding the city.

"We built it in-house," Lannie said. "It turned out to be a home run." Later, another grant financed construction of a northern portion of the boardwalk.

But the growth was not finished. Lannie still wanted to create a one-stop site for city functions. So, the city bought the property on which City Hall now stands from Valparaiso Realty and quickly built the city police facility and a firehouse. Later, one of the best libraries on the Panhandle was added.

A softball complex was also built which is home to some of the best softball tournaments in the South. For the men, "The Wounded Warrior Classic" is held on Memorial Day weekend and The Mullet Classic is held on the July 4th weekend. Both tournaments attract teams from throughout the southeast and have been annual events for more than 40 years. There are also numerous Youth Fast Pitch softball and baseball tournaments held throughout the summer.

A visit to Lackland Air Force Base in San Antonio gave Lannie and others the idea of building a large water tank, which was placed in the center of the

softball fields and stands as a city landmark. Under the tank are concession stands, offices and an observation area.

An out-of-business skating rink was converted to a 121,000-square-foot community center.

It wasn't all successes for Lannie, though.

"Bluewater Bay wanted to annex into the city in the late 1980s," he said. "Twice, the city council voted for the annexation. Then, the third time, one council member who had supported the move changed his vote to a no. At the time, I thought it was a big disappointment. Politics were more involved then than they are now."

But, he said, "We didn't just sit back and feel sorry for ourselves. We just kept growing."

Lannie's wife, Judy is a fourth-grade teacher at Plew Elementary, teaching in the same room as his daughter, Christy. Another daughter, Kathy, is a systems analyst.

850-502-2895 | nwfsc.edu



Lannie has no immediate plans to sit back and enjoy retirement.

"My wife and I recently bought a new home," he said, "and we're going to move in soon. I'm not much of a traveler. My plans are to work here as long as my health is good. I might go another year."

And there are still projects to consider.

"John Sims Parkway is getting more and more congested," he said. "I'd like to find a relief valve for that."

And, he said, "I want to make Niceville a totally walkable city. We're putting aside \$500,000 a year for sidewalks. It's a good target to hit."

Bay Life's "Hometown Heroes" are sponsored by Northwest Florida State College. To read about more Hometown Hero graduates or for more information, call 850.837.8880 or visit nwfsc.edu.



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HOMETOWN HEROES BEGIN HERE



🔅 Community

tappenings Around the Bay **OCTOBER** FARMER'S MARKETS **Niceville Community - Saturdays** Hammock Bay - 1st & 3rd Sundays 01 **Niceville Young Professionals Golf Tournament** Sept 18, 25 & Oct 16, 23, 30 9 am | Eglin AFB Golf Course | Niceville Sept 19 & Oct 3, 17 9am | Palm Plaza | Niceville 8am | Victory Blvd | Freeport Sip N' Stroll 5 pm | J. Leon Gallery + Studio | Destin **SEPTEMBER** Kyle LaMonica Live 6 pm | 3rd Planet Brewing | Niceville Concerts in the Village: Rust & Gold Desolation Road 16 7 pm | Mattie Kelly Arts Foundation | Destin Flower Pumpkin Design Class 6 pm | Katie's House of Flowers & Gifts | Niceville **Burgers, Bourbon & Beer Festival** 18 12 pm | Destin Harbor | Destin 02 Oktoberfest 11 am | 3rd Planet Brewing | Niceville Concerts in the Village: Kickstand Jenny 23 **Dinner of Dreams** 03 7 pm | Mattie Kelly Arts Foundation | Destin 5 pm | 3rd Planet Brewing | Niceville 25 **Purple Monkey** Concerts in the Village: The Heather Hayes Experience 07 6 pm | LJ Schooners | Niceville 7pm | Mattie Kelly Arts Foundation | Destin Sunset Shrimp Boil 26 09 Savor the Sound 4 pm | LJ Schooners | Niceville 2 pm | Mattie Kelly Arts Center | Niceville Concerts in the Village: Chasin' Jaymie 30 **Epic Bakery Competition** 10 7 pm | Mattie Kelly Arts Foundation | Destin 1 pm | Main Street DeFuniak Springs 15 **Jody Lucas Live** 6 pm | 3rd Planet Brewing | Niceville Making Strides Against Breast Cancer of the Emerald Coast 16 BOYS & GIRLS CLUBS 8 am | Northwest Florida State College | Niceville Master Chef Live! 20 7:30 pm | Mattie Kelly Arts Center | Niceville Fall Wax Card Class with Corina 22 10:30 am | Artful Things | Niceville MAIN STREET FITING BOYS & GIALS CLUB **Duchess Live** THE EMERALD CONS DEFUNIAK SPRINGS, FL 6 pm | 3rd Planet Brewing | Niceville 23 **Catalyst Rocks** 1PM - 3PM 6 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville Witch Ride benefiting the Children's Volunteer Health Network 29 7 am | Bluewater Elementary | Niceville 2nd Annual Family Trick Or Treat Night a 26TH ANNUAL 4:30 pm | 4-H Camp Timpoochee | Niceville OCTOBER Halloween Haunt TH & 31 6 pm | Destin Commons | Destin SATURDAY 26th Annual Festival of the Arts 30 mattie kelly arts foundation 9 AM - 5 PM 9 am | Mattie Kelly Arts Foundation | Destin SUNDAY FREE ADMISSION 10 AM - 4 PM 2021 Okaloosa Walton Heart Walk ACRYLICS, POTTERY, 90+ DESTIN, FL 9 am | Northwest Florida State College | Niceville SCULPTURE, WOOD, JEWELRY, & MORE! **Clinch46 Live** 6+ 6 pm | 3rd Planet Brewing | Niceville +MUSIC PRESENTED BY: 26th Annual Festival of the Arts 31 SOUTH WALTON J.LEON LEARN MORE AT MKAF.ORG 10 am | Mattie Kelly Arts Foundation | Destin SAY HELLO. VISIT. LISTEN. CONNECT. ander FrancesRoy.com **Hello Frances Podcast** hello@francesroy.com 🞯 У in FRANCES ROY

Community

FOYE BELLE

continued from page 2

U.S. and even other countries since then. Chelsea personally selected more than 20 items in each bag-each with a purpose. They range from ginger tea and candies to ease nausea to a cozy blanket, coloring book, journal, a chemo hat, socks, playing cards, lotion, lip balm, etc. The bags cost about \$115 with ship-

ping, and have become a symbol of strength for those going through chemo. Many say their "Blue Bag" has been with them from the beginning, through good times and bad, and are cherished, because they're always there, especially so when they're in remission.

"Another year passed," said Mark in July on Facebook, "but your light is stronger than ever...Chelsea, your heart is with us always and all ways."

Bags can be ordered by submitting an online request at foyebelle.org, but are so popular, sometimes requests must be delayed when funds are too low. Currently, the request form has a message saying people should check back while fundraising efforts are underway. Mark says they don't say no to anyone; so, his goal is to never have to shut down the request form. And

Seaside School Foundation Hosts 20th Annual Race!

The Seaside School Half Marathon + 5K will be back in-person for the 20th anniversary running on Sunday, Feb. 20, 2022, in Seaside. The threeday charity race weekend kicks off with the coastal cuisine event Taste of the Race on Friday night, then proceeds to a fun-for-all-ages Race Expo on Saturday, and culminates on Sunday morning with the running of the half marathon + 5K along the iconic Highway 30A starting and finishing in Sea-

ticipants to receive complimentary swag bags before race week, virtual runners need to complete registration before January 28th, 2022. 100% of the funds raised from the race weekend benefits the Seaside Schools Foundation, which supports the Seaside Neighborhood School and Seacoast Collegiate High School.

Register at http://runseasidefl.com.



side. Registration for the 5K is \$95 and the half marathon is \$125. In order for virtual race par-



many partners such as Annie's Kit Clubs are stepping up to help by donating money and items such as handmade comfort wraps.

Donations can be made also through fovebelle.org, Facebook, PayPal Giving Fund, AmazonSmile, and through T-shirt and book sales, cash donations and event fundraising.

To read more about Chelsea's in-depth story, view or download the Oct. 2018 Destin Life edition at MyDestinLife.

com. To participate in Dink for Pink, contact Event Director Courtney Blackerby at cblackerby@absolutecamservices.com. Please join Bay Life in attending this worthwhile event.

"If you can take away any advice from me, it would be to stop thinking about tomorrow, or about next week or next month, just focus on today. Just keep it together today. Because right now - all you have is today."

~ Chelsea Berler



Contact us and find out how you can get the most out of selling or renting your home!

Multiple Grant and Scholarship Opportunities Available at Northwest Florida State College

Northwest Florida State College (NWFSC) is lowering the barrier to higher education by offering multiple grant and scholarship opportunities for the Fall Term. It's not too late to apply!

NWFSC has been awarded grant funds under the American Rescue Plan (ARP). It is our goal to reach as many students as possible. Funding will be awarded per semester (Fall and Spring) and will be on a first-come, firstserved basis until all funds have been awarded. Grants range from \$300 - \$1,200. Eligible students must be in a degree-seeking program and enrolled in a minimum of six credits. Students who file a Free Application for Federal Student Aid at www.fafsa.ed.gov will be eligible for larger amounts. Visit www. nwfsc.edu/financialaid to apply for your share of free money to attend NWFSC in the Fall. Remaining Fall term start dates are October 13.

"At NWFSC, we pride our-

selves on our efforts to keep tuition and fees as affordable as possible," said President Dr. Devin Stephenson. "Our mission remains resolute, to improve lives in Northwest Florida, and we will do that **one** student, **one** opportunity, and **one** possibility at a time."

Full-tuition scholarship opportunities are currently available through the Job Corps Scholars Program. This program targets individuals between the ages of 16 and 24 years old who are seeking specialized training in high-demand technical training programs. Students who qualify may receive up to 12 months of training (including tuition and fees) at no cost. All required books, uniforms and equipment are provided through the scholarship award. Scholarships are funded through the Department of Labor and are intended to place workers into the workforce that possess the skills and certifications needed to be successful in the following

programs:

Certificate Programs that are covered:

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• Firefighter/EMT Combined (CCP) and Emergency Medical Technician (CCC)*

• CNC Machinist/Fabricator (CCC) and Engineering Technology Support Specialist (CCC)

• Food and Beverage Operations (CCC)

 Correctional Officer (BA-SIC, CCP) and Law Enforcement Academy (BASIC, CCP)*
 Welding Technology (CCP)*

Programs followed by the * indicate Selective Admissions Programs which require an additional application step with that department. Acceptance into the JC Scholars Program is contingent on the students' acceptance into the Selective Admissions Program.



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fees, Supportive Services such as

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sistance may be available. Sup-

portive Services are provided on

an individual needs basis. Stu-

dents will have the support of a

Personal Counselor throughout

their entire training period and

will then transition to an Employment Counselor who will assist them will skills such as Resumé Building, How to Create a Resumé, Cover Letter or other professional documents. The Employment counselor may also provide up to 12 months of support during the post training period.

To learn more about JC Scholars, visit our webpage www.nwfsc.edu/job-corpsscholars. Interested students are encouraged to contact the NWFSC Job Corps Scholar Program at 850-729-4900 or jcscholars@nwfsc.edu.



The community

Eggs On the Beach Cooking Competition Returns to Benefit Local Charities

The Emerald Coast's official Big Green Egg EggFest cooking competition, Eggs on the Beach, returns to Seascape Resort in Miramar Beach on Oct. 16. Presented by Bay Breeze Patio, the family-friendly event will be held from 10 a.m. to 1:30 p.m. at the Seascape Towne Centre and will celebrate the delicious results of cooking on the Big Green Egg while benefitting two local charities—the Fisher House of the Emerald Coast and Food for Thought.

Cook teams will be smoking, grilling and baking their favorite dishes on the Big Green Egg

7th ANNUAL BAY BREEZE PATIO





while tasters sample the delicious bites and vote for their favorites.

This year's event will be held in a new location behind the Seascape Towne Center, which features a Tiki bar with flat screen TVs that will air the day's most popular college football games. Each cook team will have their own 10x10 tent, allowing for social distancing in an open-air setting and access to Seascape Towne Center businesses, providing convenience and enjoyment for cook teams and tasters.

In addition to tasting delicious bites, tasters will have the opportunity to sample Knob Creek Rye Whiskey craft cocktails and seasonal beers from local and regional breweries. Returning beer sponsor, Abita Brewery, will be serving cook teams and providing samples of their new seasonal brew, 35th Anniversary, for attendees 21 and older.

The annual cooking competition will feature a mix of cook teams, ranging from backyard grillers to local restaurants to non-profit organizations, presenting a variety of dishes from meats and seafood to veggies and desserts cooked on the Big Green Egg.

"We're excited to see this event evolve," said Bay Breeze Patio co-owner and event co-founder

Wayne Paul. "After canceling

the 2020 event, we're coming back better than ever. The new location at Seascape will allow us to have a more intimate and customized experience. The best part is that Eggs on the Beach will once again support non-profits that serve our community's needs."

Providing a home away from home for military families during medical treatment, Fisher House of the Emerald Coast serves those who have served our country. Fighting food insecurity among area students, Food for Thought provides backpacks filled with healthy foods to students in need. In addition, these two charity partners along with other non-profit organizations will have cook teams in the 2021 event and compete for taster votes to earn cash donations toward their cause. Participating non-profit teams include Food for Thought, Fisher House of the Emerald Coast, Emerald Coast Boys and Girls Club, Sinfonia Youth Orchestra, South Walton Academy, Rotary Club of Destin, Walton County Skate Society, The Combat Diver Foundation, Healing Paws for Warriors, and the Blue Angels Foundation.

The cooking competition will be enhanced with live music and drawings for a chance to win a Mini-Max Big Green Egg as



well as products and gift certificates from area businesses. Beer, wine, cocktails, water and sodas will also be available for purchase at the Tiki Bar.

For those who have thought of owning a Big Green Egg, Demo Eggs, which are used during the competition, are available for pre-sale at a discounted price. Demo Eggs are available in Large or XLarge and come with a nest (metal stand), rubber mat and plate setter along with a limited lifetime warranty. Demo Eggs will be available for pick-up between 4 – 5 p.m. on October 16.

The community is invited to taste the amazing results of cooking on the Big Green Egg while supporting area non-profits. Two cook team spots remain for any grillers who want to share their talents and compete for prizes. Taster tickets are on sale now (\$40 in advance; \$50 day of). Learn more and sign up or purchase tickets at www.EggsontheBeach.com.

The Market Shops Sixth Annual Bloody Mary Festival Oct. 23!

Proceeds to benefit Habitat for Humanity - Walton County

The Market Shops will host its Sixth Annual Bloody Mary Festival benefiting Habitat for Humanity - Walton County. The annual event, powered by Step One Automotive Group, will feature unlimited tastes of South Walton's most creative and innovative Bloody Mary's made with Distillery 98's Dune Laker Vodka and served by the finest restaurants and bars on the Emerald Coast. For a \$40 donation to attend, guests are invited from 11 a.m. to 2 p.m. to enjoy up to 25 of South Walton's most coveted Bloody Mary's. Restaurants confirmed to compete for the 2021 Best Bloody Mary in South Walton include Bijoux Restaurant + Spirits, Emeril's Coastal Italian, The Henderson, Jackacudas, Signature Catering of 30A, Stinky's Fish Camp and many more. A panel of select food critics and local celebrities will judge each Bloody Mary to select the winners for the most delicious and most creative. There will also be a highly coveted first-, second-, and third-place People's Choice Award that is selected by each guest in attendance. Parking will be available at The Market Shops with additional parking at The Beach House located in Sandestin Golf and



Beach Resort. A complimentary shuttle will travel to and from the festival from 10:30 a.m. until 3 p.m. Tickets are currently on sale through 850Tix for the pre-sale price of \$40 or can be purchased the day of the event at the door for \$60. Purchase tickets at www.themarketshops. com.

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Bay Buzz: Events

Niceville Young Professionals Golf Tournament

Join the Niceville Young Professionals for the inaugural Niceville Young Professionals Golf Tournament, Friday, Oct. 1 from 8:15 a.m. - 1 p.m. at Eglin AFB Golf Course. Registration opens at 8:15 a.m. and the best ball tournament starts at 9 a.m. with a shotgun start! (Rain Date: Monday, October 4). Thanks to Corporate Sponsor, Okaloosa Gas District, Hole-in-One Sponsor, Niceville Insurance Agency and Frontline Insurance! Register online at NicevilleChamber.com, email info@nicevillechamber.com or call 850.678.2323.

Dinner Of Dreams

A Bed 4 Me invites you to an evening of live jazz, culinary delight, specialty beer and wine on Sunday, October 3 at 5 p.m. for cocktail hour and dinner from 6-8:30 p.m. at the Niceville Senior Center. Enjoy a four-course dinner provided by local favorites, One20 a Modern Bistro,

Wharf 850, and Toast Wine Bar and Cafe Bienville, Beer provided by 3rd Planet Brewing, wine served by Toast Wine Bar all while listening to live music performed by the very unique Roman Street Trio from Mobile, Ala. Join us for this special evening as your support helps A Bed 4 Me provide beds to children in our area that do not have one of their own. Tickets \$120. Purchase at https:// www.eventbrite.com/e/5thannual-dinner-of-dreams-tickets-165624024917.

Freeport Mayor's Charity Ball

Join Freeport Mayor Russ Barley for the Annual Charity Ball on October 16 at Hammock Bay Lake Club. Tickets are \$30 per person or \$50 per Couple; Corporate Tables are \$300.

Contact Tim Ard, Chairman, at (850) 585-3304 for more information.

Annual Baytowne Wharf Beer Fest

Time to roll out the barrel



and discover unique suds and ales! The Village of Baytowne Wharf at Sandestin presents the 13th Annual Baytowne Wharf Beer Fest on October 8-9, 2021. American specialty beers from around the nation will be available for participants to sample and savor.

Friday, October 8, Beer From Around Here 6-8pm | Baytowne Wharf Events Plaza

Saturday, October 9, Grand Craft Beer Tasting, 2-6pm | Baytowne Wharf Events Plaza

Tickets: Baytownebeerfest.com

4-H Camp Timpoochee's Family Trick or Treat Night

4-H Camp Timpoochee is gearing up for its 2nd Annual Family Trick or Treat Night Friday, October 29! Last year was an overwhelming success



with over 450 folks coming out to trick or treat, and this year is slated to be even bigger and better with additional cabin and tent spaces available to sponsors, and hopefully a food truck or two to fill all the hungry tummies. The winner of the decoration contest will receive a free **Business Break at Timpoochee!** If you or your business is interested in sponsoring a cabin or tent space to hand out candy or fun branded items, contact Ariel at 850-897-2224 or Email timpoochee4h@ifas.ufl.edu. All donations go back into the Camp Timpochee facility for much-needed repairs and program materials.

Join VFW Post 4437 Events



October 30: Live music. Split Kricket at 7 p.m. Open to the public.

November 13: VFW Post 4437 Annual Golf Outing: Sponsorship and team sign up available. Contact VFW Post 4437 for more information.

November 20: Live Music. Finger Faya 7 p.m. Open to the public. All funds support VFW Post 4437 and Veterans in our area.

VFW Post 4437 is also open to the public on Friday and Saturday nights for Membership Drive. Live music/Karaoke weekends. Open 11 a.m. – 9 p.m. Monday-Saturday. 11 a.m. – 8 p.m. Sundays. Visit ttp://www. vfwpost4437.org/, call (850) 892-3539 or www.facebook.com/ VFWPost4437/ for more information.



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The community



From Okaloosa County Superintendent Marcus Chambers

As we enter the second month of the 2021-2022 Okaloosa County School District school year, our employees are busy ensuring that every student receives a world-class education in a safe environment. We are focused on the mental health of our students as it is impossible to ignore that everyone in our community is currently facing major challenges. I am proud to be a part of team OCSD as I know every teacher, staff member, administrator, bus driver, parent and community member

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is here to make sure that every child has what they need to be successful in life. Thank you all for taking the initiative to do what it takes to make a difference in the lives of our students!

For many students, school is more than an education: it is a safe place to connect with friends, obtain healthy meals, and grow into an empowered individual that will positively impact their families, communities and the world. We have several opportunities including Kids C.O.D.E. and other Career and Technical Education (CTE) programs, organizations like HOPE Squad, a group that focuses on suicide prevention and will be active in every school in Okaloosa County soon, and State Championship athletic and music programs that students can participate in.

Parents, thank you for trusting us with your child's education every day. Your child is our priority and every decision made is based on their safety and education. Your partnership during these difficult times

every has been invaluable as you have stepped into new roles you didn't have prior to this pandemic. We could not do this without you!

Without our community, the Okaloosa County School District would not be the A+ School District that it is. The relationships that we have and are building with individuals and businesses is so important as we strengthen the education and opportunities we provide our students, especially during these difficult times. Thank you to those of you who have invested in our students and schools.

Every stakeholder in this district is a member of team OCSD and without the entire community, we would not be the district that we are, setting a positive example for other districts across the nation. We live in the best community!

Walton County Superintendent A. Russell Hughes Update

This year began in EPIC fashion, a reflection of Superintendent Russell Hughes' theme

RESIDENTIAL SERVICE SPECIAL

Keep your garage door operating safely and



'EPIC 4wRd. – Recalibrated, Refocused, Ready and Rocking!' "Preparing to engage children, building teacher capacity to maintain rigorous instruction while providing social-emotional support for students is at the forefront of every decision. Intentional thought goes into every detail, so our children come to school excited, ready to learn in a safe environment," Superintendent Hughes says.

Teachers and district leaders participated in Capturing Kids Hearts, a K-12 SEL (Social-Emotional Learning) training that equips professionals to implement transformational processes focused on emotional wellbeing, relationship-driven campus culture, and student connectedness.

Teachers and school leaders learned strategies that contribute to improved school culture and climate.

Walton County School District is committed to creating safe and welcoming learning environments where students are connected and eager to learn.

Part of creating safe and welcoming environments includes maintaining a vigilant approach to children's health. District Mitigation Strategies for the protection against COVID-19 are still in place and mimic the state implemented design:

• If a person is sick, they should stay home. (students, teachers, staff, and visitors)

• Face covering is optional for all, including the bus.

• Hand Sanitizer is available at various areas inside the school.

• Social distance from others as much as possible.

• Signs are displayed to remind those in schools about social distance and the use of hand sanitizer/washing of hands and face covering.

• Daily cleaning and disinfecting school facilities/buses occupied by students

• Adequate mitigation supplies on hand at the schools/ facilities (hand sanitizer, disinfectant wipes, masks, etc.)

• COVID-19 vaccination is optional for all students and employees.

• COVID-19 contact tracing occurring in all schools/facilities (2021-2022 WCSD Decision Tree for employees and students)

The protocols above have kept outbreaks at schools to a minimum. Currently, the number of Walton County School District students identified as having the COVID virus is 3.1%, and an exceptional 97% have been COVID-free. Although we would love to have a 0% contraction rate, our present percentages are due to the collaboration and cooperation of teachers, principals, staff, and community members. We encourage every family to remain diligent and vigilant as we get through this uncomfortably challenging time.



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Five Key Benefits for Military Families

to provide all the retirement income you'll need, and neither is Social Security. That's why it's important to save for retirement on your own. One option you have is to contribute to the government's Thrift Savings Plan (TSP).

When you leave the military, you can't continue to contribute to the TSP, but you have the option of keeping your money in the TSP or rolling it over to another retirement account, such as a traditional or Roth IRA or an eligible employer plan.

2. Savings Deposit Program

If you're deployed to a designated combat zone for more than 30 consecutive days, you may have a unique chance to save for your goals at a guaranteed interest rate by participating in the Defense Department's Savings Deposit Program (SDP).

Generally, you can withdraw funds and close your account only after you leave the combat zone and are no longer eligible to participate in the SDP, although emergency withdrawals while you're deployed are allowed in some cases.

3. Post-9/11 GI Bill

Education benefits are one of the most valuable benefits available to servicemembers. If you're entitled to benefits, the Post-9/11 GI Bill will pay up to the full cost of in-state tuition and fees at public colleges for up to four years, or up to a certain maximum amount per academic year if you attend a private college or foreign school.

But if you don't need to use your entitlement, the Post-9/11 GI Bill can provide a great way to pay for your family's education. Servicemembers who make a long-term service commitment have the opportunity to transfer unused education benefits (up to 36 months' worth) to their spouses and children.

If both your spouse and your children are attending school,

you can opt to split your benefit entitlement among them.

4. VA Home Loan

Military families can often benefit from the no-down-payment requirement of a VA loan. This type of loan, which can only be used to finance a primary residence, also features another money saving benefit: borrowers aren't required to pay mortgage insurance.

Despite its name, the VA loan isn't handled by the government. Like other home loans, VA loans are offered by private lenders such as banks, credit unions, and mortgage companies. The VA guarantees a portion of the loan, which may make it easier for you to obtain a loan or qualify for more favorable terms, including lower closing costs and appraisal fees. Not all lenders offer VA loans, so you'll need to ask potential lenders whether they are VA-approved lending institutions.

5. Servicemembers' Group Life Insurance

Knowing that your family will be protected is extremely important, and affordable term life insurance coverage is available through the Servicemembers' Group Life Insurance (SGLI) program. Eligible servicemembers are automatically enrolled in SGLI, and spouses and dependent children are generally automatically insured through a related program, Family Servicemembers' Group Life Insurance (FSGLI).

If you're married, make sure that you and your spouse understand what financial challenges you face and what benefits you're entitled to. Regularly discussing financial matters can help ensure that both of you are prepared to handle family finances whenever the need arises.

To learn more about Military or Veteran benefits for you and your family members, visit benefits.va.gov.

VISIT MYBAYLIFENWFL.COM TO READ OUR LATEST ISSUE





By WILLIAM BLANKEN

Military families face plenty of financial challenges. If you're saving for college or retirement, buying a home, or wondering how to help secure your family's financial future, don't overlook these five important benefits.

1. Thrift Savings Plan

Retirement is something you need to plan for, whether it's far away or just around the corner. Even if you can rely on a military pension because you've stayed in the service for 20 years or more, it's probably not going

The community

UWEC Announces 40 Under 40 Award Recipients

United Way Emerald Coast's (UWEC) Emerging Leaders is pleased to announce the inaugural class of "40 Under 40" honorees, presented by Step One Automotive Group. This award seeks to recognize Okaloosa and Walton counties' top young leaders excelling in their workplaces and making a difference in the community.

This is UWEC's first year organizing the Emerging Leaders 40 Under 40 award. Seeing the talent, leadership, and passion possessed by the community's young professionals, UWEC created a venue to acknowledge and celebrate 40 of these bright, upcoming leaders from various industries.

UWEC received 102 nominations for the inaugural 40 Under 40 awards. Nominee applications were reviewed by a selection committee comprised of established local leaders from the nonprofit, government, and business sectors who scored nominees in the areas of leadership, community involvement, and professional accomplishment. Honorees will be recognized during the 40 Under 40 Celebration on September 24, 2021.

The 2021 40 Under 40 award recipients are:

- Andrew Rowe, 26, Synovus Bank
- Anthony Lanier, 33, Boys & Girls Clubs of the Emerald Coast
- Bernita Everett, 39, Eglin Federal Credit Union Bobby Parker, 30, Corcoran
- Reverie Bobby Wagner, 27, Trees On
- The Coast Brittany Tate, 33, Okaloosa County School District
- Carly Barnes, 35, Caring & Sharing of South Walton
- Caroline Hare, 34, Shoreline Church
- Chelsea Blaich, 32, Main Street DeFuniak Springs
- Chelsie Sapp, 31, FamiliesFirst Network
- Christie Austin, 35,
- Community Bank
- Elizabeth Boswell, 38, Live Love Destin/Live Love 30A LLC
- Emily Friedlander, 33, Fort

- Walton Beach Medical Center
- Gabrielle Kilgore, 29, Walton Area Chamber of Commerce
- Hannah Wilburn, 27, All In Credit Union
- Heather Ruiz, 37, Bit-Wizards Jared Williams, 35, Get The
- Coast Jenni Brunson , 37, Okaloosa
- Gas District Jeremy Radney , 33, Walton
- County Sheriff's Office/ Emergency Services Division
- Jessica Proffitt Bracken, 36, Proffitt PR
- Johnny C. Alexander, 37,
- ACE50 Media
- Justina C.J. Turner, 38, Chesser & Barr, P.A.
- Kalan Wasson, 29, Fort Walton Police Department
- Karah Fridley-Young, 32, Destin Charity Wine Auction
- Foundation Kelly Jasen, 39, United Way
- Emerald Coast Khaliqa Wheatley, 33, Walton
- County Sheriff's Office Kilane Hacia, 29, Step One
- Automotive Group
- Lane Redding, 33, Progress Bank



United Way Emerald Coast

Leslie Moland, 37, White-Wilson Medical Center Marlayna Goosby, 39, Grow Your Gift Conservatory of Music and The Full Circle Foundation Marlee Tucker, 25, United Way **Emerald** Coast Miranda Adams, 32, Staples Nathan R. Cordle, 31, Hand Arendall Harrison Sale Robbie Truax, 37, Shoreline Church Ryan Mims, 31, Florida Department of Health in Walton County Sarah Peavy, 38, Emerald Coast Harley-Davidson Shave Smith, 33, The Center for Sales Strategy, LeadG2, and Up Your Culture Stefanie Fontaine, 33, Bridgeway Center, Inc. Sydney Harper, 31, Florida Department of Health in Okaloosa County

Teresa Imdieke, 39, Habitat for Humanity of Walton County, FL., Inc.

Emerging Leaders is a donor network for young, career-diverse professionals from entry-level to top executives between the ages of 21-40. Emerging Leaders is dedicated to creating a lasting impact in our community through volunteerism, advocacy and philanthropy.

United Way Emerald Coast is a local, volunteer-governed organization that works with hundreds of partners to fight for the health, education, and financial stability of every person in Okaloosa and Walton counties. To drive positive change, United Way Emerald Coast evaluates our community's diverse needs, mobilizes the caring power of the community, and directs resources to the areas that will have the.most positive impact in our community.





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Community

Have Medicare? Turning 65?

By TINA FADER

Did you know that there are 10,000 Baby Boomers turning 65 every day right now? You are probably one of them, or know someone who is. I would like to go over some basic facts about Medicare that you may already know about , but there still might be a few things you didn't know.

Who is Covered

If you are turning 65 in the six months of your birth date, you may apply for Medicare Part A and Part B three months before or after your 65th birthday. You qualify for Medicare Part A and Part B even if you choose not to take your Full Retirement Benefits (i.e. Social Security).

What is Covered

Medicare Part A is hospital insurance that helps cover hospital, skilled nursing, home health and hospice care. Medicare Part B is medical insurance that helps cover doctor visits, outpatient care and preventative services. It also helps to pay for services Part A does not cover, like occupational and physical therapy. Medicare Part C is a Medicare Advantage Plan that covers everything that Parts A and B cover and often includes services at no additional cost and may include Prescription Drug coverage.

You must have both Medicare Part A and B to join a Medicare Advantage Plan. Medicare Advantage Plans usually include extra benefits and services like fitness programs and gym memberships, mail delivery pharmacy access, health education programs, and a 24 hour nurse advice line, and may lower your out-of-pocket costs. You may also be able to customize your plan to meet your needs with optional supplemental benefits such as dental and vision coverage, for an added cost.

Medicare Advantage Plan Types

Health Maintenance Organization (HMO). A primary care physician arranges your healthcare in the plan's network. Preferred Provider Organization (PPO). You can choose any provider, although you may pay more for out-of-network providers.

Private Fee-For-Service (**PFFS**). More freedom to choose providers may be available, however, a network arrangement may still apply.

Medicare Supplement Insurance Plans. Medicare Supplement plans can be purchased to go with Original Medicare to help with some costs Part A and B don't pay, like coinsurance and deductibles.

Special Needs Plans (**SNPs**). Medicare Special Needs Plans are available only to people with specific diseases or circumstances. These plans include tailored benefits, providers and Drug Lists to meet the needs of members.

How My Plan Choices Affect Costs

Whether you choose Original Medicare or Medicare Advantage, you must pay your Part A and B premiums, if you have one. Medicare Advantage, Medicare Part D prescription drug coverage and Medicare Supplemental Insurance may have additional premiums. Your cost depends on the coverage you choose. The cost for a Medicare Advantage plan depends on whether the plan charges a monthly premium and pays any of your monthly Part B premium.

Original Medicare and Medicare Advantage plans both cover routine services. Medicare Advantage Plans are required to cover everything that Original Medicare covers, including coverage for services that Medicare considers medically necessary.

If you choose a Medicare Advantage plan, you still have Medicare coverage. You simply choose to receive your Medicare benefits through a private insurance company. You may pay an additional premium for the extra services and benefits of a Medicare Advantage plan.

Annual Enrollment Period began Oct. 15. This is a special election period when Medicare Beneficiaries can change plans for the following calendar year between October 15th and December 7th to become effective January 1, 2022. There are exceptions that may allow you to enroll outside of this period. Tina Fader is a Licensed Health and Life Insurance Professional offering Medicare Advantage Plans, Medicare Supplemental Plans, Vision and Dental Plans for all ages, and Life Insurance. Tina has been a local resident in the area for over 20 years years serving the community and looks

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Community



BY CHRIS BALZER, ECES

But, soft! What light through yonder window breaks?

It is the east, and Juliet is the sun. William Shakespeare, Romeo and Juliet

No one would dispute that having the beauty of soft natural light shining through our windows puts a smile on our face and warms our hearts. We have windows to let in light and give us views into our world. You might have a lake view, an ocean view, a pool view or sim-

Smart Film ENERGY TIPS by Emerald Coast Energy Solutions

ply a view of the outside. What I am finding out is that many of us have windows that are letting in much more than soft natural light and have become a nuisance. We purchase blinds and curtains to block the heat. We search for dark or mirrored film to help against the heat while maintaining some of our view. We place towels and blankets over our furniture and wood floors to protect them from fading and cracking. We even go to the extreme of replacing our windows with expensive Low E glass. There is a solution, ERG (energy reflective glass) or smart film. I know what you are thinking: another film, great, tried that, didn't work or my HOA won't allow it. ERG is not your typical window film. In fact, it has some of the most technological advances built into this smart film. Most films use dyes and aluminum. ERG uses a proprietary technology to sputter gold and silver allowing the film to be virtually clear and highly energy efficient. A client of ours in Inlet Beach built their home in 2017; they struggled with trying to keep their master suite cool due to all the windows letting in heat. We coated their

windows and after two months they contacted us and said, "Thank you so much! We are very happy with the heat reduction we have noticed." There is science behind this magic. Astronauts use a visor assembly coated with a thin layer of gold that filters out the sun's harmful rays and protects the spacewalker from extreme temperatures. This technology has been adopted and available to solve the problems in our homes and offices. One popular question we are asked is, do I need to coat all my windows? The answer is no. We want to only address the problem windows: the windows which get direct sunlight, the windows from which you feel heat radiating. Because the film is virtually clear, you will maintain your original architectural integrity. Basically, it won't change the look of your home. What our ERG film won't do

is block glare or shade a room. ERG blocks the heat, not the view. Another benefit of our ERG film is that it rejects 99% of Ultraviolet (UV) rays which damage floors, furniture, blinds and drapes. If you have been searching for a solution to block the heat and not your view, contact us for an in-home demonstration and see for yourself how we can block the heat and not your view.

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 this fall 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!"

Rocky Bayou Remembers Betty Joyce Thomas

On October 19th, 2020, Betty Joyce Thomas, one of the four founders of Rocky Bayou Christian School, passed away. Many students expressed respect and appreciation for her influence on their lives. One former student penned, "To some who crossed her path, Joyce Thomas was just an English teacher who left critical marks penned in red ink upon quizzes and essays that were not quite up to par. Yet to students who heeded her instruction and responded to her red ink by correcting their ways, they were destined to possess a greater appreciation for who she was and were much more likely to notice the valuable fin-



gerprint she left on their lives." - Bobby Grete

One valuable fingerprint she left behind was her respect for the written word. She often led her students on literary adventures through the writings of Mark Twain, Shakespeare,

Lew-CS is, J.R. Tolkien and L.M. Montgomery. Most knew her for her love of Shakespeare, but there were a select few who had the privilege of listening to her

read the Chronicles of Narnia, a favorite series of novels. A group of former students and friends rallied together to donate a classroom set in her honor to the Saxon Library at Rocky Bayou Christian School to begin the AY 2021-22 school

year. May her love of good literature live on as students read these wonderful books.

The history of Rocky Bayou Christian school began in 1973 when God revealed to Harold and Joyce Thomas and Bob and Katherine Grete that they were to establish a Christian school in

Northwest Florida that would teach that parents are responsible for the education of their children, and that God commands Christian parents to provide their children with an education based upon biblical principles. (rbcs.org)





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By Joe Capers, Insurance Zone

In most states, including Florida, auto insurance is required to register and legally operate a vehicle. Like most lines of insurance in Florida, rates have been on a rise for the past few years. It may be tempting to only purchase enough coverage to meet our state's minimum requirements. Don't do it! These low limits are not enough to protect you and your family if the worst circumstances happen.

Your car insurance policy is an important financial tool. If your car or you are involved in a wreck, theft, or natural disaster (hurricane, flood or fire), the impact on your financial viability can be substantial. Your car insurance should be tailored to protect you, other people, and assets from most of the associated expenses and costs in the event you are involved in an accident. Your lender, who legally owns the car, may have their own requirements and will want to be financially protected if there is a collision or other damage.

There are six basic types of coverages for your auto, motor

home, motorcycle and LSV's that are registered with the state. They are liability coverages, medical payments coverage, uninsured/underinsured motorist, collision coverage and comprehensive coverage.

Liability – Coverage that offers protection against claims alleging that a driver's negligence resulted in bodily injury or property damage to another party. This can include the driver and passengers of the other vehicle or vehicles involved, injured pedestrians and owners of the property where the accident occurred.

The more assets you need to protect, the higher the limits should be. For those with significant assets, an Umbrella policy is recommended for increased protection. In most cases, the Umbrella will require minimum underlying Liability limits of \$250,000/\$500,000.

Medical Expenses – Coverage for medical expenses because of bodily injury sustained by an insured caused by an accident. This covers your medical bills (not lost wages) regardless who is at fault in a crash. Usual limits offered \$1,000, \$5,000 and \$10,000.

Uninsured/Underinsured Motorist Coverage – This coverage pays for your and your passengers' medical bills and property damage if the driver at fault in an accident doesn't have insurance, has insufficient coverage, or the incident is a hitand-run. It is recommended to carry limits equal to the liability limits on a Stacked (broader) Basis rather than Non-Stacked.

Benefits of a Customized Auto Policy

PIP/Personal Injury Protection - Mandated by Florida, provides medical, disability, and death benefits to you and any passengers in your vehicle. Basic PIP covers up to 80% of your medical expenses and 60% of your lost wages.

Collision – Physical Damage coverage for your vehicle if it is impacted by another vehicle or damaged in an accident. This coverage is usually required by a lienholder on a leased or financed vehicle.

Comprehensive – Covers damage to your vehicle caused by an event other than a collision, such as fire, theft, vandalism, hail and flood damage. Like collision, this coverage is usually required by a lienholder on a leased or financed vehicle.

Other Recommended Coverages – There are many other coverages that should be considered when reviewing your Personal Insurance Program. Included are Loss of Use or Rental Reimbursement, Roadside Assistance, Accident Forgiveness, Gap, New Car Replacement, Diminishing Deductible, Pay-Per Mile Coverage, Customized Equipment and Original Equipment Coverage. With the popularity of Uber and Lyft, one can now readily obtain Rideshare Insurance. This is supplemental coverage for drivers of the ride-hauling services, which is typically inexpensive. It provides valuable coverage for situations that are not covered by a driver's personal car insurance policy or the rideshare company's insurance policy. If you are a rideshare driver, please discuss options with your insurance agent.

Many of our neighbors and customers have golf carts, or LSVs (low speed vehicles). As long as they're not rented, they can be written as a separate policy, or added to your auto policy if they are licensed for road use. The rental exposure can sometimes be written under a commercial liability policy, but the coverage is not as broad as an auto policy.

Many of our neighbors and customers have teenagers who are approaching the driving age and wonder how best to insure these exposures. If you have a new driver in the household, all insurance companies recognize the increase in risk with a new driver. Some insurance carriers will not insure new drivers, while others will charge higher premiums to make up for the increased exposure. There are some measure you can take to lower your insurance rate. Taking a driving course is beneficial, and many courses are available on line. This will help your new driver become more familiar with the rules of the road, and educate them on ways to avoid accidents. When you are a new driver, it is worth taking it slow. Stick to the roads you are familiar with, and avoid getting into stressful traffic situations where the chances of having an accident are higher.

The bottom line is to talk to your agent and get customized auto coverages that fit your personal needs. Don't feel like you have to accept the first quote you are offered, and make sure you are aware of all discounts that are available. According to industry statistics, one of every three drivers are UNDERIN-SURED!

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com to watch our informative videos on 'Auto Insurance Made Easy & What To Do in An Accident', or call 850.424.6979 and talk with one of our experienced Team Members.





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The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

(*) Community

Make Your Claim Filing Process Easier



BY MATTHEW VANDERFORD, CLAIMOLOGY

By now, you've heard me speak of Hurricane season this time of year; it's just so important to know what to do when trying to recover from a Hurricane's aftermath, in many ways, but also as it pertains to your insurance claims. Hopefully, it doesn't happen to you, but, if so, you'll be ready. Key points to make the claim filing process a little easier:

Take as many photos as possible. Those with the most documentation come out ahead.

CLAIMOLOGY "The art and science of fair claim settlements" A Public Insurance Adjusting Schoolhouse

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

Have Questions about Property Damage or Insurance Policies? Call Us: (850) 684-4794 You could have it answered in one our columns.



- Make an inventory list of all your damaged belongings. Write down what they are and how much it will cost to replace them.

- Try to provide your insurance company with photos of the property before the damage happened.

Be true to yourself. If something doesn't feel right or sound right, mention it. Ask to have an explanation in writing about what someone said or to elaborate their position.

- Read your policy. If you have questions about what certain parts mean, ask a professional for clarification, like me.

 Make sure to read all the paperwork that comes from the insurance company or insurance company representative. Some documents are time sensitive and can put the claim at risk if not turned in on time. If you receive less than what you were expecting or promised, you can always submit more information for a better result.

- Make sure you understand what you are signing before you



sign it. Sometimes you can sign your rights away.

Remember, the insurance mechanism is just that. A mechanism. A machine - a finely tuned machine that has its own way of operating. And people work inside this machine, but have little wiggle room to maneuver outside the lines. Insurance is also deemed by the insurance companies as a way to lessen the blow of risk, not necessarily to make you whole after the risk you're insured against has happened.

Far too often people end up losing their cool (both on the insurance company side and the insured side) due to overwhelming circumstances surrounding an event like this. If I

can express one thought in the midst of this, it's to remember that we're all people meeting one another with all sorts of differences, prejudices, realities, backgrounds and life events that shape us as we are. If we can keep that in mind while attempting to communicate what we feel is important, and try to communicate in ways that are sincere to how we want to be treated (and treating others the same way too), then a lot more might be accomplished, roadblocks cleared and hurdles jumped over. You never know, the person who you thought was against you might become your greatest advocate and push your claim along to help it get settled.





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The community

Strategies to Reduce the Impact of Taxes



By Maurice Stouse, Financial Advisor and Branch Manager

Many businesses and individuals in the world and America in particular are experiencing and benefiting from (in spite of the increased spread of the virus) a huge growth in the money supply, strong earnings, early retirements and the sales of their businesses. While there is much to acknowledge by the financial security these can bring, it also means considering the impact taxes can have. Add to that Washington has increased spending and increased tax plans on its current agendas.

When it comes to taxes and investing, there are three main strategies individuals might want to consider. Each has its own merits and distinguishes itself from the other. Any one or combination of the three may help address the accumulation of wealth and the preservation of it as well.

The three are: 1) Tax reduction strategies 2) Tax free strategies and 3) Tax deferred strategies.

Tax reduction strategies (for current and future tax liabilities for individuals and perhaps their estates). This involves charitable giving or moving assets out of their estates. Americans are among the most charitable people in the world and they can combine their philanthropy with reducing their current taxes with contributions directly to a charity of their choice (including churches, schools/ universities and certain societal causes). Another way that is utilized and is an increasingly popular strategy of Donor Advised Funds (or DAFs). And some, depending on resources they have, might even establish their own private foundation. The impact is that it reduces (within certain limits) income taxes for the current year while also fulfilling their support for the causes they care about. There are also tax reduction strategies that can impact current and future taxes by utilizing things like Charitable Remainder Trusts (CRTs), Charitable Lead Trusts (CLTs). And some may be looking to get assets out of their estates to address the tax burden for their heirs (so no current tax savings for them) and utilize things like Spousal Lifetime Access Trusts (SLATs).

Tax free strategies focus on those investments where income is not taxed federally (and in some states as well). These can help reduce current taxes particularly in a year where income may be surging. The main investments available in this case are municipal bonds or municipal bond funds or exchange traded funds. Many of these are considered more conservative (and hence not growth oriented) investments and pay monthly, quarterly or semi-annual tax-free income. Social security recipients should take note that the income while not taxable does go into their earnings calculations. Lastly, certain retirement accounts like the ROTH IRA, when certain requirements have been met by the holder, might deliver tax free income (post 59 1/2 years old and after a certain waiting period for owners or beneficiaries) for life.

Tax Deferred Strategies. Many Americans do this at every paycheck by contributions to their 401ks, 403bs, SIMPLE (Savings and Incentive Match Plan for Employees) plans or SEP plans. These contributions not only reduce your current taxable income but they also can grow on a tax deferred basis (without annual taxes on growth, capital gains or any income they produce). In theory that means the investments have an advantage to taxable investments. Of course, on the other end, when distributions are made, those distributions are taxed, at that time. Tax deferred strategies for IRAs have current contribution limits of \$6000 per year (\$7000 if over 50 years old). For 401ks that can mean contributions of up to \$19,500 (\$26,000 if over 50) with a total annual maximum of \$63,500 given certain limitations from their salaries and those plans that involve a company contribution through a profit-sharing plan to add to



that. SIMPLE plans work similarly but with lower limits (and might be attractive to small companies). There are merits and considerations for SEP plans as well. Lastly, some people, particularly in their 50s or 60s might be wanting or needing to catch up on retirement savings and there are plans such as Defined Contribution Plans (DBPs) where the individual can potentially contribute 100% of their earnings within limits. Those plans currently would max out at \$230,000 per year in contributions. It is important to seek professional tax planning assistance when considering any of these.

At The First Wealth Management, we encourage our clients to 1) concentrate to accumulate and then diversify to preserve 2) to monitor and make changes to their strategies over time vs overnight 3) consider the impacts that taxes can have on their savings and investments.

The First Wealth Management 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. Phone 850.654.8124.

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

Investing in oil involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

Treasury Inflation Protection Securities, or TIPS, adjust the invested principal base by the CPI-U at a semiannual rate. Rate of inflation is based on the CPI-U, which has a three-month lag. Investing within specific sectors, or in small and mid-size companies, involves unique, additional risks. Those risks include limited diversification, regulatory risks, limited liquidity, and lack of operating history.

There is an inverse relationship between interest rate movements and fixed income prices. Generally, when interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.

Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. The prospectus and summary prospectus contain this and other information about mutual funds. The prospectus and summary prospectus are available from your financial advisor and should be read carefully before investing.



Your usual? iarity bias means sticking with what you know – but there may be a lot that you don't. Familiarity might be playing a role in some of your decisions.

Think Before You Act

To help you keep familiarity from overly influencing your financial plan: • Don't confuse awareness with understanding or expertise. Rely on objective research. • Take the time to consider your motivations for selecting certain investments or strategies. • Don't rule out an investment or financial strategy because it's foreign to you.

Call us to schedule a meeting anytime to receive the objective insight you need to make important decisions surrounding your wealth.



The First Wealth Management A Division of The First Bank, NA 2000 Ninety Eight Palms Blvd. Destin, FL 32541 850.654.8122



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Sports

Emerald Coast Classic Has Evolved Into Premier Event

By MIKE MAHON

In the spring of 2012 Maury Hanks, founder and president of Global Sports, received a phone call from Steve Forbes, the highly successful men's basketball coach at Northwest Florida State College. Forbes had known about Hanks' reputation for hosting college basketball tournaments and thought Northwest Florida State would be a great site for a potential future tournament.

"Steve (Forbes) and I have been friends for more than 25 years," said Hanks. "Steve raved about The Arena and what a great facility it would be for both participating teams and fans."

From that telephone conversation until today the Emerald Coast Classic has developed into what national publication Bleacher Report calls the third strongest preseason college basketball tournament in the nation this season.

Through the combined efforts of Hanks and Global Sports and administrators from Northwest Florida State College, this annual event held every Thanksgiving weekend has turned into one of the premier sporting events in the area, at-



tracting top college basketball teams from the best conferences in the nation: The Atlantic Coast Conference, Big East, Big Ten, Big 12 as well as the Southeastern Conference and the Pac-12 Conference.

A quick look back into history only serves as further testimony with past champs including Virginia which had several starters from its 2016 champion team lead the Cavaliers to the 2019 Final Four title; as well as Florida State (2019), Cincinnati (2018), TCU (2017), Iowa State (2015) and Ole Miss (2014). The annual economic impact to the



community is estimated at \$1.7 million.

The tournament will come full circle this Thanksgiving weekend Nov. 26-27 with Forbes returning as the

Continued on page 24

Taylor Haugen Foundation Hosts Savor the Sound!

The Taylor Haugen Foundation is again hosting a fundraising concert on Oct. 9 at Northwest Florida State College's Mattie Kelly Arts Center outdoor Amphitheater in Niceville.

After a decade of success with Savor the Season, a wine and food pairing fundraiser, the family festive outdoor concert fundraiser, Savor the Sound, will provide entertainment for its community of supporters while honoring Taylor's legacy as its work to protect youth athletes from abdominal injuries.

Niceville based Duchess will headline at the fall version of Savor the Sound, with Parker Willingham set to open. There will also be local food trucks, local breweries, VIP venue sponsors, a raffle and live auction.

This is a special venue and fundraiser for the Taylor Haugen Foundation, as their first ever fundraiser was a concert at the Mattie Kelly Arts Center with the All American Rejects.

Tickets are available for purchase at Taylorhaugen.org and



mattiekellyartscenter.org and are \$20 per person or \$50 for a four pack.

The Taylor Haugen Foundation was created to honor the memory of the 15-year-old Niceville High School student who passed away after a traumatic abdominal injury sustained during a football game on August 30, 2008. The Foundation builds and recognizes youth leaders and promotes abdominal sports safety to honor the legacy of Taylor Haugen. They provide awareness, education and abdominal injury protection to secondary aged schools and leagues in contact sports, through its YESS© Program (Youth Equipment for Sports Safety). The Foundation also recognizes and supports outstanding scholar-athletes with scholarships and awards. We hope you will join Bay Life in supporting this great event!



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College Football

SEC	Oct 2	Oct 9	Oct 16	Oct 23	Oct 30	Nov 6	Nov 13	Nov 20	Nov 27
Alabama	OLE MISS	@TEX A&M	@MISS ST	TENN	OPEN	LSU	N MEX ST	ARK	@AUBURN
Arkansas	@GEORGIA	@OLE MISS	AUBURN	PINE BLUFF	OPEN	MISS ST	@LSU	@BAMA	@MIZZOU
Auburn	@LSU	GEORGIA	@ARKANSAS	OPEN	OLE MISS	@TEX A&M	MISS ST	@S CAR	BAMA
Florida	@KENTUCKY	VANDY	@LSU	OPEN	GEORGIA	@S CAR	SAMFORD	@MIZZOU	FSU
Georgia	ARK	@AUBURN	KENTUCKY	OPEN	@Florida	MIZZOU	@TENN	CHAR SO	GA TECH
Kentucky	FLORIDA	LSU	@GEORGIA	OPEN	@MISS ST	TENN	@VANDY	N MEX ST	@L'VILLE
LSU	AUBURN	@KENTUCKY	FLORIDA	@OLE MISS	OPEN	@BAMA	ARK	LA-MONROE	TEXAS A&M
MSU	@TEX A&M	OPEN	BAMA	@VANDY	KENTUCKY	@ARK	@AUBURN	TENN ST	OLE MISS
Missouri	TENN	N TEX	TEXAS A&M	OPEN	@VANDY	@GEORGIA	S CAR	FLORIDA	@ARK
Ole Miss	@BAMA	ARK	@TENN	LSU	@AUBURN	LIBERTY	TEX A&M	VANDY	@MISS ST
sc	TROY	@TENN	VANDY	@ TEX A&M	OPEN	FLORIDA	@MIZZOU	AUBURN	CLEMSON
Tenn	@MIZZOU	S CAR	OLE MISS	@BAMA	OPEN	@KENTUCKY	GEORGIA	S ALA	VANDY
TEX A&M	MISS ST	BAMA	@MIZZOU	SC	OPEN	AUBURN	@OLE MISS	PRAIRIE V	@LSU
VAN	UCONN	@Florida	@S CAR	MISS ST	MIZZOU	OPEN	KENTUCKY	@OLE MISS	@TENN

ACC	Oct 2	Oct 9	Oct 16	Oct 23	Oct 30	Nov 6	Nov 13	Nov 20	Nov 27
Boston C	@CLEMSON	OPEN	NC STATE	@L'VILLE	@SYR	VA TECH	@GA TECH	FSU	WAKE
Clemson	BC	OPEN	@SYR	@PITT	FSU	@L'VILLE	UCONN	WAKE	@S CAR
Duke	@N CAR	GA TECH	@UVA	OPEN	@WAKE	PITT	@VA TECH	L'VILLE	МІАМІ
Florida St	SYR	@N CAR	OPEN	U MASS	@CLEMSON	NC ST	MIAMI	@BC	@FLORIDA
Ga Tech	PITT	@DUKE	OPEN	@UVA	VA TECH	@MIAMI	BC	@ND	GEORGIA
Louisville	@WAKE	UVA	OPEN	BC	N CAR ST	CLEMSON	SYR	@DUKE	KENTUCKY
Miami	UVA	OPEN	@N CAR	N CAR ST	@PITT	GA TECH	@FSU	VA TECH	@DUKE
NC	DUKE	FSU	MIAMI	OPEN	@ND	WAKE	@PITT	WOFFORD	@NC ST
NC State	LA TECH	OPEN	@BC	@MIAMI	L'VILLE	@FSU	@WAKE	SYR	NC
Notre Dame	CINCI	@VA TECH	OPEN	USC	N CAR	NAVY	@UVA	GA TECH	@STANFORD
Pittsb	@GA TECH	OPEN	@VA TECH	CLEMSON	MIAMI	@DUKE	N CAR	UVA	@SYRACUSE
Syracuse	@FSU	WAKE	CLEMSON	@VA TECH	BC	OPEN	@L'VILLE	N CAR ST	PITT
Virginia	@MIAMI	@L'VILLE	DUKE	GA TECH	@BYU	OPEN	ND	@PITT	VA TECH
Vir Tech	OPEN	ND	PITT	SYR	@GA TECH	@BC	DUKE	@MIAMI	@UVA
Wake	L'VILLE	@SYR	OPEN	@ARMY	DUKE	@N CAR	NC ST	@CLEMSON	@BC

Local HS Football Schedules

FREEPORT HS

8/20	Kickoff Classic Walton	Hor
8/27	Bozeman	Hor
9/3	Jay	Hor
9/10	Holmes County	Aw
9/17	Blountstown	Hor
9/24	Chipley	Aw
10/1	Wewa	Aw
10/8	North Bay Haven	Aw
10/15	Open	
10/22	Rocky Bayou Homecomin	ig/Sr
10/29		
11/5	Sunshine State Athletic Confe	rence
Games	start at 7 p.m.	
Regiona	al Playoffs Nov 12, 19, 26	
State S	emifinals Dec 3	
State C	hampionship Dec 10	
NIC	EVILLE HIGH SCH	00
8/20	Mosley	Aw
8/27	Lincoln	Hor
9/3	Choctaw	Hor
9/10	Fort Walton	Aw
9/17	Pace*	Aw
9/24	Godby*	Hor
10/1	Crestview*	Hor
10/8	Miami Edison	Hor

 10/15
 Gadsden Co.
 ()

 10/22
 Navarre*
 ()

 10/29
 State*
 ()

 11/1
 BYE
 *

 *District Game
 Games start at 7 p.m.



Emerald Coast Autism Center's Hole In One Golf Tournament

Emerald Coast Autism Center's 8th Annual Hole in ONE Golf Tournament will take place Friday, October 8 at Blackstone Golf Course in Defuniak Springs. The shotgun tournament starts at 9 a.m. and ends at 3 p.m. Light It Up BREW is proudly serving coffee at check-in! Registration is \$100/per person. Teams of four will enjoy a scramble-style tournament with raffle prizes, complimentary food, cocktails, and music! All proceeds from this event benefit the ECAC Capital Campaign. Email laurencooper@ecautismcenter.org for more information.

LuLu's Marlin 5K 2021 Raises Funds for Local Cheer Squads

The Cheerleaders of Niceville High School, Destin Middle School, Fort Walton Beach High School and Destin High School invite you to the 5th annual Lu-Lu's Marlin 5k, Nov. 6, to raise funds for their cheer programs. This event is a competitive and friendly run or walk through the beautiful Regatta Bay Golfing Community and followed by the best afterparty, awards, silent auction and door prizes. Your race entry includes a colorful race shirt. Race time 8 a.m.; package pick up day-of until 7:50 a.m., and the night before at LuLu's front deck 5 p.m.-8 p.m. with a special priced prerace pasta dinner option if you so desire. Link to Active Registration: www.active. com/destin-fl/running/distance-running-races/lulus-marlin-5k-2021?int=

Continued on page 22



🔅 Off the Hook

Woohoo! It's Time for the 73rd Annual Destin Fishing Rodeo (October 1-31)

Weigh-Ins are everyday behind A.J.'s from 10 am - 7 pm.

DESTIN FISHING RODEO SEPTEMBER EVENTS

Mandatory Captain and Mate's Meeting (Wed., Sept. 29)

Sponsored by Centennial Bank, and A.J.'s in the downstairs restaurant area. Registration begins at 4 p.m.; meeting at 5 p.m.. Free food and beverages for Captains, Mates and their guests. Boats may register and pick up captain's packages at the event. Rules changes will be announced and discussed. Centennial Bank will give away \$500 to a lucky registered boat captain! (must be present to win). Angler entry forms will be disbursed.

Reel Local Rodeo Kick-Off Party (Wed., Sept. 29)

Immediately following the Captains and Mates Meeting, A.J.'s will host the 73rd Annual Destin Fishing Rodeo Kick-Off Party at 6 pm. Family-fun gath-

DEO ering and Cook-out! Sponsored by Bud Light. www.ajsdestin. com

DESTIN FISHING RODEO OCTOBER EVENTS

Destin 5k Rodeo Run (Sun., Oct. 3)

Starts at the picturesque Clement Taylor Park on the beautiful Choctawhatchee Bay. This run meanders through historic Destin neighborhoods and ends back at the park. Proceeds benefit the Miss Destin Scholarship Fund. Contact kimmymeyers@yahoo.com or register online at www.active.com.

Kids Fall Movie Festival (Mon., Oct. 11)

School is out and A.J.'s has just the thing to keep the kids entertained! A.J.'s will be showing a FREE movie on the famous Jumbo-Tron! Kids will be treated to hot dogs, popcorn and snowcones! For more details please visit www.ajsdestin.com.

Destin Fishing Rodeo 13th Annual Kid's Wagon Boat Parade (Friday, Oct. 15)

The popular Annual Kid's Wagon Boat Parade will roll at 6 p.m. at A.J.'s Seafood and Oyster Bar. Celebrate the Destin Fishing Rodeo with the Kids Wagon parade. A free family -friendly event on the Destin harbor. Decorate your wagon to look like a sailing sloop, charter boat, pirate ship or bathtub! Whatever your boat designer kid dreams up! Join AJ's and the Destin Fishing Rodeo as they bring you fun activities including face painting, arts & crafts, the wagon parade, and a cook-out. There is no registration fee and is open for elementary school-aged children.

Bruce Cheves Day (Sat., Oct. 16)

Come to the docks and cele-



brate the day the City of Destin has declared BRUCE CHEVES DAY!

Ringing of the Bell (Sat., Oct. 16)

Each year at 5 p.m. on Bruce Cheves Day, the Rodeo celebrates the lives and legends of those we lost this year.

Larry Hatchett Fishing Foundation Day (Sat., Oct 23)

Each October The Larry Hatchett Fishing Foundation brings in children from fos-



ter situations to fish and learn about marine habi- tats and environmental awareness. Sponsored by The New Florida Girl's American Spirit, Fish Florida, and ResortQuest.

Halloween On The Harbor! (Sun., Oct. 31)

Wear your costume and join Rodeo Captains, Anglers, Rodeo Judges, Miss Destin and staff to be a part of the largest Halloween Party in Destin.

NORMAL ANNUAL

Go Fishing! On Charter & Party Boats

Weigh-Ins 10AM – 7PM @ AJ'S Marina **Meet Miss Destin** Kaylie Sparks

Catch Fish + Win! Rodeo Awards

DESTIN HARBOR EVERYDAY IN OCTOBER

🔅 Off the Hook

Winners of the Bluewater Bay Marina Cardboard Boat Race!

Bluewater Bay Marina hosted its 14th Annual Cardboard Boat Race in September. It was a beautiful day on the docks with perfect weather and a crowd lining the docks to cheer on the participants. Twelve juniors (under 12) participated in the race and three adults raced.

Awards were given for 1st – 3rd in Adults, Juniors and Junior Team. Aaron Guidry won Best Design for Adults, Jaxon Stone won for Juniors and Lindsey Pachan won the Titanic Award.

2021 Awards: Adults

1st: Pat Ballasch 2nd: Aaron & Harper Guidry 3rd: Lindsey Pachan Iunior 1st: Mavie Murray 2nd: Eva Taylor 3rd: Ethan Orton Junior Team 1st: Bennett & Leander Murray 2nd: Grant & Drew Bissonnette 3rd: Jax & Liam Wright **Titanic Award:** Lindsey Pachan **Best Design Adult:** Aaron Guidry **Best Design Junior:** Jaxon Stone

The date for the 2022 15th Annual Cardboard Boat Race will be posted at www.bluewaterbaymarina.com soon! Bluewater High & Dry will have cardboard to build your boat!





1st Place Junior Team Bennett & Leander Murray



1st Place Adult Pat Ballasch



1st Place Junior Mavie Murray



Best Design Junior Jax Stone



4612 Hwy 20 E, Niceville | (850) 897-4150 | bluewaterbayyachts.com



October 2 YOLO Relay Race -Ruckel Dance Team Fund Raiser October 16 28th Single Handed Sailboat Race October 17 Missing the Mullet Festival -Mullet Toss and Mullet Fry October 23 Flea Market October 24 Witchy Water Paddle

LJ Schooners October Fun!



October 30 Halloween Party October 31 Trunk or Treat October 31 Shrimp Boil / Live Music: John Galt Dance Band

Oyster Bar Hours: Mon.-Thurs. 3pm-10pm, Fri.-Sat. 11am to midnight, Sun. 9am to 9pm Restaurant Hours: Mon.-Tues. Closed, Weds.-Sat. 11am to 9pm, Sun. 9am to 9pm, Sunday Brunch 9am to 1pm

Off the Hook

Off the Hook: Local Fishing Guide Premieres TV Show



BY CALI HVALAC. SILVER SHADE STUDIOS

It's been a lifelong dream of Captain Lionel James to have his own TV show. Since he can remember, he would watch fishing shows on TV and aspire to have his own someday. The dream is finally coming true as the first episode of "Lion's Tales - A Digital Series" will air September 7, 2021 on WayPoint TV.

The show is something the fishing industry has never seen before: a combination of fishing and fitness, with unique story-





telling that will entertain both the fishing enthusiast, as well as those with limited fishing knowledge or experience. "The goal was to create something everyone can enjoy, not just those interested in fishing," Captain Lionel James said. "I really wanted to mix my two passions in a way that has never been done."

Growing up in Alaska, Captain Lionel has been fishing his entire life. He started his fishing charter, Lion's Tale Adventures, in 2017 and currently is a fulltime fishing guide here in the Destin area. He and his team offer charters for both inshore in the Choctawhatchee Bay and offshore in the Gulf of Mexico. He's also appeared on several other network TV shows, such as "Reel Animals" with Mike Anderson and "Addictive Fishing" with Blair Wiggins. After years of planning, relationship building and hard work, his dream of his own TV Show is finally a reality.

"Lion's Tales" shows off the Destin and Bay water areas, with fly fishing off the beach on an electric Yolo bike, to snagging a monster Black Drum that

takes him on a ride through the Harbor. Combined with his love of fitness, the show weaves in his story, as well as his fitness journey. "Being on the water every single day, it's important to me to stay in shape," Captain James says. "I need to be able to move in the heat, to keep up with my clients and keep my health and our safety in check.'

Fitness has been a part of his life almost as long as fishing, from playing college football, to a fighting career that was stopped short by a knee injury, and now competing in Crossfit competitions. Despite the setback, he never lost the passion that fitness brings to his daily life, and how it works hand in hand with his career.

To watch the series, download the WayPoint TV app on any smart phone or iPad, watch it through their website online, or find the WayPoint app on any smart TV. Episodes can be watched on demand, and new ones will drop all throughout Fall 2021.

Register Now for 10th Annual 30A 10K **Thanksgiving Day Races** Join in this fall for the sig-



See Makaira & the Blue Wave Fleet at Captain's Choice. The right choice for your Boating needs.

nature 10th anniversary of the 30A 10K Thanksgiving Day races, November 25 in Rosemary Beach. With a 10K, 5K and 1 mile run/walk, there is a race distance for every ability. The 30A10K Thanksgiving Day Races have donated more than \$430,000 to local charities impacting our community directly and is a non-profit organization whose purpose is to serve the community by producing a world-class 10K and related events that raise money to benefit local charities, while promoting health, wellness and fitness. All money raised will be donated to: The Point Washington Medical Clinic, the Walton County Education Foundation, Northwest Florida Guardian ad Litem and the Seaside School Foundation.

The 10K race will start promptly at 7:30 a.m. with the 1-mile fun run starting immediately after at 7:35 a.m. The 5K race will start promptly at 9:30 a.m.

Early bird prices are available now and spots are limited. Visit http://30a10k.com to register.

🐲 Dining

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 of many vegetable options from the daily list. And there's so many homestyle choices such as Country Fried Steak, Pork Bar-B-Que or Smoked Chicken Breast. Or pair super fresh salads, turnip greens, fried okra, potato wedges or mac 'n cheese with the famous Boss Burger. Nightly specials vary each evening, but can include grilled or fried fish, shrimp & grits, pasta dishes or steak specials including Brothers Top Sirloin, Delmonico, Ribeye and Queen's Filet Mignon. Come on by and "taste" for yourself! Or checkout the Brothers Kitchen Facebook page for the daily specials and call, stop in or order ahead. 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 Monday - Saturday, 11 a.m. – 9 p.m. Closed Sunday.

(850) 842-2687

4538 E. Hwy. 20, Niceville Facebook @LoveBrothersKitchen

JoJo's Coffee & Goodness

Owner and operator Angela "JoJo" Stevenson invites you to enter a cafe and relaxed coffee shop atmosphere for a daily dose of "goodness." Her dream team bakes fresh breakfast and lunch daily—Tuesday-Saturday. Feel free to work on site (free WiFi) or meet up with friends or family. Stop in for Cinnamon Rolls; Scones: Cranberry Orange, Chocolate Caramel and Cheddar Thyme; Strawberry Coffee Cake; Cranberry Orange Muffins; Red Velvet Cookies; Brownies with Espresso Ganache or Caramelitas! Try a Breakfast Special with a piece of Quiche or Kolache-Hashbrown Casserole. Breakfast Burritos are rolled and ready daily! Choose from Andouille, Bacon, Chorizo or Veggie. Or tantalize your taste buds with a made-to-order Breakfast Sandwich on Croissants or Bagel with two eggs and cheese and then choose if you want to add Jojo's homemade smoked jalapeño beef bologna, bacon, house smoked bbq or ham!

Come by, say hi, and meet new kitchen manager, Kiefer Adams, who is making a huge impact!

Jojo's has been adding new menu items, but the Cinnamon Rolls and Kaloches still hold the top spot for SELL OUTS! Back to school means change in flavors: Caramel Apple, Peach



Cobbler and Almond Joy are just a few of our scone flavors this month. Fall means we are back in "pumpkin" business. Stop in for featured Muffins, Coffee Cake or Pound Cake which go great with Jojo's Maple Cinnamon Latte or Caramel Macchiato!

Every day is a day for freshly Roasted Coffee and great doses of goodness! Order ahead and pick up some for the office, a gathering or your next meeting!

And please tell Jojo that Bay Life says hi! Hours 7:30 a.m. – 2 p.m. Tuesday - Saturday

(850) 737-6194 4652 Hwy. 20 East, Niceville

bigorangehousedesigns.com



We are open and happy to see you! Breakfast: Bakery - Quiche - Breakfast Sandwiches Lunch: Chicken Salad - BLTs - Paninis - And MORE Inside & Outside Seating Available 7:30 a.m. - 2 p.m. Tues. - Sat. Worried about getting out? NO CONTACT pick up still available. Looking for event space? Give us a call!



Come create with us ! ART CLASSES FOR ALL AGES! We do PARTIES! Kid's Birthdays • Girl's Night Out Team Bonding • Office Gatherings • We can host HERE! FOLLOW US FOR CLASS SCHEDULES: III @ @

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Daily Blue Plates: Choose 1 Meat & 3 Vegetables Soups - Salads - Burgers - Sandwiches Fish - Steaks - Kids Menu Draft Beer Growlers Available

OPEN MONDAY - SATURDAY 11:00 AM TO 9:00 PM

850-842-2687 | 4538 E Hwy. 20, Niceville



LJ Schooners Dockside Restaurant

Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. The restaurant is named after "LJ Schooner" (the LJ is for Lazy Jack) who was a cherished four-legged icon on Bluewater Bay Marina docks. The open air Oyster Bar and restaurant is open to serve you! Almost all seats offer a magnificent view of the water, marina and unparalleled sunset with, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits!

Join L.J. Schooners for Sunday Brunch, 9 a.m. – 1 p.m. and drink your 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. Schooners Oyster Bar or call when you arrive for curbside pick-up.

And don't forget, now through Oct. 28, 2021, it's the Thursday Throwdown Fun Paddle Board Race series! Bring your own or rent for \$20. All ages welcome. Every Thursday at 6 p.m. Call 850.699.0045 for more information. And don't forget the monthly Sunset Shrimp Boil.

Upcoming not-to-missevents include the YOLO Relay Race, a Ruckel Dance Team Fund Raiser on Oct. 7, the 28th Single Handed Sailboat Race on Oct. 16 and Missing the Mullet Festival - Mullet Toss and Mullet Fry on Oct. 17.

Dine-in, Pick-up, To-Go

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Wellness

Monoclonal Antibody Treatment for Covid Available

А monoclonal antibody treatment site is now open at the Northwest Florida Fairgrounds in Fort Walton Beach. It is available seven days per week from 9 a.m. to 5 p.m. Florida Gov. Ron DeSantis says health officials can handle up to 320 treatments per day. The treatment - which is free of charge - consists of monoclonal antibodies being given to patients with mild-to-moderate symptoms of COVID-19. Vaccination status does not matter. Monoclonal antibody treatment saves lives and reduces hospitalization and death. It is intended to be used in patients with mild to moderate COVID-19 who are at high risk for progressing to severe disease and/or hospitalization. Gov. DeSantis says the monoclonal antibody treatment has decreased hospitalizations. Since opening the first state monoclonal antibody site on August 12th, our state has experienced a more than 50%decrease in hospital admissions. Additionally, there has been a decline in hospital census for 24 consecutive days and COVIDlike emergency room visits are down to the lowest point in nearly two months. "We're getting testimonials from people who have gone in and visited our sites and gotten the treatment. People say they could've been in the hospital or maybe even been dead had they not gotten this, and so it has a good track record and I think people will be very, very happy with the results."

Dr. Samuel L. Jacobs, physician at the Florida Department of Health said, "The monoclonal antibody sites increase ac-



cess to this treatment in communities across Florida. Had I not received monoclonal antibodies myself when I tested positive for COVID, it could have been much worse. I had received my first dose of the vaccine prior to contracting COVID and I think the monoclonal antibody treatment saved my life and I'm very grateful. If someone tests positive for COVID and especially if they're having symptoms, I strongly stress the importance of getting monoclonal antibodies basically as a life-saving measure."

Monoclonal antibody treatments can be prescribed by health care providers to individuals 12 years of age and older who have been diagnosed with COVID-19

or who have been exposed to someone with COVID-19 and are at high risk for severe illness and hospitalization. However, there is currently a standing order in Florida signed by the State Surgeon General that allows patients to receive this treatment without a prescription or referral if administered by an eligible health care provider. Such referrals are not required at any of the State of Florida monoclonal antibody treatment sites and treatments are available at no cost to patients. The antibodies help the immune system recognize and respond effectively to the virus. According to the treatment guidelines, they should be administered as soon as possible after diagnosis. By providing access to these treatments at these new sites, Gov. DeSantis is alleviating demand on hospital resources and further making sure that Floridians have access to all potential treatments that can help them recover from COVID-19. Florida now has 25 state-run monoclonal antibody treatment sites. Gov. DeSantis and the Florida Department of Health continue to encourage Floridians to receive the COVID-19 vaccine.

EMERALD COAST CLASSIC

continued from page 18 second-year head coach at Wake Forest. "Northwest Florida State is a very special place to me and my family. I can't think of a better place to spend Thanksgiving with our team and our fans than

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Niceville and Destin while playing in such a prestigious event." The semifinal round games

on Nov. 26 will feature LSU playing Penn State at 6 p.m. Central Time, followed by Oregon State facing Wake Forest at 8:30 p.m. Central Time.

The championship game on Nov. 27 will tip off at 6 p.m. at The Arena at Northwest Florida State College with the thirdplace game set for 3 p.m.

The 2019 Emerald Coast Classic sold out within 48 hours after tickets went on sale as local fan favorite Florida State appeared along with Purdue, Tennessee and VCU. All four teams competed in the 2019 NCAA Tournament with Tennessee and Florida State advancing to the Sweet 16 while Purdue advanced to the Elite Eight.

"This is a first-class national level event unparalleled in quality as far as the teams it brings in and the competition level," said Dan Shugart, longtime sports director at WEAR TV. "I think it's obviously the premier collegiate sporting event around."

The eight-team tournament has gained a reputation as one of the best in the NCAA showcasing top talent that annually attracts several NBA scouts. The tournament also draws national media exposure to the Emerald Coast with CBS Sports Network televising both the semifinal and championship rounds. "The showing by these teams (LSU, Oregon State, Wake Forest, Penn State) last year has generated a lot of enthusiasm for our tournament from local area fans," said Hanks.

For further information including ticket information, visit www.emeraldcoastclassic.com. Emerald Coast Classic His-

tory 2019 — Florida State, cham-

pion; Purdue, runner-up 2018 — Cincinnati, champi-

- on; Mississippi, runner-up 2017 — TCU, champion; St.
- Bonaventure, runner-up
- 2016 Virginia, champion; Providence, runner-up
- 2015 Iowa State, champion; Illinois, runner-up
- 2014 Mississippi, champion; Cincinnati, runner-up

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By Kay Leaman, Health Architect, HealthyDay HealthyLife

It's not only back to school it's back to routines, after school activities and food on the go. Does your fast food budget increase after school is in full swing? (I'm not so sure 'fast' is part of the equation these days; it's more 'patience' food.) Colds and various types of flu can be creeping in, interfering with our schedules and all of this together increases our stress.

So, what are your health hacks? Which ones give you the biggest bang for your buck? Because every family dynamic is a bit different, your hacks might be as well. Here are some of my healthy hacks: I always give myself 30 minutes in the morning to enjoy the quiet, read my devotional, drink a glass of water, check the weather and just relax while I wake up.

A healthy breakfast is usually a meal replacement shake or overnight oatmeal.

My supplements are next: a quality vitamin, mineral antioxidant blend, immunity booster, stress relief supplement, vitamin D, brain support and a few others.

I prepare for my day (check my schedule and get everything out I need such as business materials, grocery list, frozen meat for dinner, errand items, etc. Whatever I'm doing is all laid out, packed and ready to go.)

After dinner I take my PM supplements, check my emails and my schedule for tomorrow (This helps me know what time I need to set the alarm.), turn my phone off and relax.

A night of quality sleep offers big benefits.

Rant: There are probably many of you who remember phones that were attached to a

Healthy Hacks

cord. Messages had to wait until we got home. I still like this philosophy. Even though I take my phone with me (most of the time), I've practiced not being attached to it. These little ingenext day or two or double the recipe. It only takes a few extra minutes and works great for grab and go days. It can also give you a day off of cooking dinner when you double the recipe.



nious devices are many times a source of stress and repetitive stress is unhealthy.

What might be a few healthy hacks for families and singles?

Double up. If you're cutting veggies up for dinner or throwing together lunches, go ahead and put together extra for the Set aside some time just for you. Whatever this looks like for you, find time in the crooks and crannies of your life to just be with yourself enjoying your favorite drink, scenery, hobby, etc.

Be consistent with your AM and PM routine. Every day is filled with surprises, setbacks, added 'to dos' and delays. Having a consistent routine before and after all of your 'in betweens' can lower stress, improve your quality of sleep, relax your mind, improve your mood, heighten your focus.

Set up a weekly date. This can be a family date, a date with a friend or spouse, etc. Take time every week to disconnect from everything else and connect with others. Share what you're grateful for, and laugh!

Consider ordering from a healthier restaurant and skip the fast food. These days, you can place an order to go and many places will bring it to your car. A home cooked meal is always the best choice, but it's not always possible. When this is the case, you can still improve what you are putting in your body. Choose wisely.

Email me your Healthy Hacks or let me know which ones you're going to start incorporating into your daily lives and receive a special thank you gift! Email to succeed@healthydayhealthylife.com. Here's to health.



Wellness

By TODD CRAIG

During my 20 years as a pastor, I was privileged to be invited into the heights of the human experience as well as the deepest valleys. I presided over weddings and was one of the first to hold newborn babies. I was also one of the first called when there was a life altering diagnosis or a tragedy and walked with families through the grieving process. Through those 20 years, I have become convinced of two things.

First, deep down everyone desires and knows they need community, yet most people aren't sure how to create it. In our early years community is created for us through our parents and our environments. Many of us

Journey Bravely: The Need for Community grew up playing with the kids of our parent's friends and we found friendships and community with classmates and through after-school activities. This builtin community continued and was encouraged through high school and college. Then as adults we move away from those built-in communities and must learn how to build community on our own for the first time.

Second. true community shows up the moment a need arises, but only if it has been built patiently over time. Even if it is easy to ignore the desire or need for community today, there will come a time when your need for support is undeniable. If you wait until you need community to build it, it won't be there for you. So, even if it is a bit clumsy at first, here are some ways to begin building community today.

5 Ways to Begin Building Community

1. Create space. Community happens when it is prioritized. One of the greatest obstacles to developing commu-



nity may be the lack of margin in our lives. Screens have also become a barrier to the development of deeper relationships. Create space, lift your head, and see the people around you. Try joining a club, a community service group, a sports league, or a church.

2. Be first. Too often we don't pursue community, because we are waiting for someone else to go first. It's like we are still living out the middle school lunchroom narrative. The fear of rejection or judgement often keeps us from the best parts of life. But, maybe we

can find encouragement to connect if we remember that deep down, those around us desire community and may be waiting for someone to go first.

3. Be curious. One of the best ways to connect with others and build trust is to listen. If you have ever interacted with a good listener, you know how valuable listening is to connection. Develop a genuine interest and curiosity in the lives of others and learn how to ask good open questions and then, most importantly, listen intently. Open questions invite more than yes or no answers. Examples include: How was your test? Tell me about your meeting. How are you feeling about your relationship with your friend?

4. Be generous. Intentionally notice the needs of others in

both small and larger community settings. Join with and lead others to generously meet those needs when you find them. Also cultivate a generous spirit toward others in general. Allow for differences in personality, beliefs, perspectives and give others the benefit of the doubt. Unfortunately, this is becoming increasingly counter-cultural. If you choose to only be in relationship with people who act and think exactly like you, you are destined to a lonely and isolated life.

5. Be vulnerable. True community and connection requires accepting the love and support of others in times of need. Though difficult, setting pride aside, and admitting that we don't always have it all together and we need help carrying the overwhelming load creates opportunity for honest relationship.

Friendships and community take effort, time and vulnerability. But those investments make the world and life significantly more meaningful for you and for those around you. What is one practical step you will take to begin building community? Imagine the impact if we all committed to community building as an intentional practice. May it begin with you and me.





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Wellness

Are You Happy with Your Testosterone Shots?



By Dr. Richard Chern, M.D.

Testosterone shots for men have been used to treat testosterone deficiency for many years. There has also been a lot of bad press about using "testosterone" in men, because previously, many men abused testosterone and later faced consequences such as heart attacks, strokes, pulmonary embolisms, sudden death and other health problems. We've all major effects on the body in both beneficial and detrimental ways. Many of the issues that occurred were because of over-dosing and a lack of understanding of the metabolism and full effects of synthetic testosterone in the body.

Many men use weekly testosterone cypionate injections to maintain their testosterone level. While this provides some benefit, most men complain about the common issues shots have. Shots are absorbed based on time rather than blood flow. So, the first days after a shot are typically amazing and most guys feel like superman because of overly high levels. Unfortunately, this only lasts for a day or two and these overly high levels are not only bad for us but they also rapidly decrease. These days are typically followed by two days where guys feel good. Then, the last few

DIAGNOSIS DIAGNOSIS LOW TESTOSTERONE

heard about "Roid Rage" and have seen reports of domestic abuse, murder and suicides all associated with testosterone. So, how is it possible that testosterone is good?

There are several issues to keep in mind with testosterone use in the past. First, these issues often occurred with dosages as high as 20x the natural levels found in humans. Second, all of these reports are associated with the use of synthetic versions of testosterone. The medical community has known for decades that any synthetic testosterone is associated with adverse effects such as strokes, heart attacks, sudden death and more. This includes the most commonly prescribed testosterone cypionate. Third, breakdown products or metabolites of testosterone are also hormones that can have days are nearly always nonproductive and include increasing moodiness, fatigue and a lack of desire to engage in the world. Next, because of these swings in testosterone, estrogen quickly becomes difficult to control. The hormonal ups and downs cause mood swings, tear-fullness, irritability, anger and other emotional disturbances. Levels on either side of optimal can cause erectile dysfunction. So, these swings often lead to additional medications such as anastrazol, Viagra, or other medications to control issues that just don't happen with pellet therapy. Then, of course, there are the general issues of remembering to take your weekly injections, constantly going to the pharmacy, multiple doctor appointments, lab draws, etc.

With pellet therapy, we see our guys about two times a year and once we get your dosing dialed in, we only need labs once a year. Hormone levels are consistent every day and it's unheard of to need additional medications once optimized. So, are you REALLY still happy with your testosterone shots? Dr. Richard Chern, M.D. and Sue Griffin, ARNP specialize in hormone therapy for both men and women. D.r Richard Chern, M.D. is the only BioTE Platinum provider in the area and has been providing BioTE hormone pellet therapy longer than any other provider in the region. He has been asked by BioTE to teach providers across the country on how to provide proper hormone therapy for both men and women. Dr. Richard Chern, M.D. is currently accepting new patients so call today at 850-837-1271 for an appointment.



Local Author Bookshelf

Too Fit To Quit: Jersey Gambrone's Story

By Kenneth Books

Twenty years ago, those who knew Jersey Gambrone would have never expected him to live this long. He spent his days feeding out of garbage cans, sleeping on couches, in his car and in the street. and trying to support his heroin addiction, with no future, no life to look forward to.

Today, 16 years later, Jersey, 40, is the owner of Fuel Bootcamp in Niceville since May 15,

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his second fitness facility. Newly married to Liza, a teacher at Bluewater Bay Elementary School, and stepfather to two daughters, aged 8 and 11, Jersey has created not only a life, but realized a dream.

Not that it was easy by any means.

"I started at the bottom," Jersey said, "running two Palm Beach tanning salons." Later, he spent his time on the road,

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"I created a new brand in three weeks," he said. "This is my second studio in town."

Jersey decided Niceville needed him and his expertise, despite some misgivings. "I was afraid to be vulnerable," Jersey said. "I was afraid the town would judge me. But I decided I can't hide this. There are people who need to know what I went through."

Jersey blames no one but himself for

the years of heroin addiction. "I chose that," he said. "I came from a good home. I was just the black sheep."

Despite his addiction, Jersey never lost sight of the love of God. In 2005, sitting in church, he had what he calls "an amazing spiritual experience." He turned to his mother, who locked him in his room, which he calls a big favor. There, he finally hit rock bottom.

"My spiritual experience at the church... prepared me and planted the seed of change in me," Jersey writes in his book. "I felt like God was saying, 'I'm gonna do something with this kid."" He never used again.

Also helping was his acquisition of a pug dog, who he named "Dioji." Suddenly, he had something else to care for,



to wash, to feed and to give him purpose.

Jersey's big break came when a man named Roberto saw something in him that would catapult him to success. In 2012, he was assigned a consulting management gig at Powerhouse Gyms in Michigan under the auspices of Roberto, who saw him hustle and display an enviable work ethic. Roberto offered him a deal that changed his life, promising to fund his dream of establishing his first boot camp studio. The caveat? He had to take Roberto's failing enterprise and make it successful. There he learned, often from his own mistakes, how to run a fitness business. Eventually, Roberto fronted Jersey \$55,000 to start his own business. With an inherent desire to

help others live their lives as well as they could, Jersey even authored a book, a modest tome titled "Too Fit to Quit," telling his story and advising readers how to create solid habits and get fit and alert. "The book was one of my dreams," Jersey said.

Jersey wrote his book in just two and a half months, basing his work on a book titled "The One-week Author," and hiring a book coach to help get him through the sometimes arduous process of writing a readable volume. The book, along with rave reviews, is available through Amazon.com for \$9.99.

What does the future hold for Jersey? "I'm trying to franchise this, to get more experience in mentoring, coaching and public speaking," he said.

Today, Jersey has 89 clients, aged 19 to 72. He works four and a half hours per day with his clients. "For the first time in six years, I have no stress," he said.

The structure of Jersey's studio is actually that of a boot camp. "I harp on community and family," he said. "It's a little boxing and full-body workouts."

He created his brand, he said, in just three weeks. It includes online fitness programs for women as well as in-person coaching. And the sky is now the limit.

"Fitness saved my life," Jersey said. "I replaced one addiction with another."



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Meet our Local Pro: Jimy Thorpe Founder of Vets Helping Vets & First Responders

For years, Jimy Thorpe had felt the urge to give back. A veteran, Jimy had served as a young man in the U.S. Army for eight years and had always held the highest regard for the men and women who serve our country and keep us safe. This group also includes first responders – the men and women who keep our communities safe. So, how would he give back? In 2014, he created the tagline "Vets Helping Vets" - later elevated to "Vets Helping Vets & First Responders" - and decided to start giving what he had to give: HVAC units. Jimy owns A Superior Air Conditioning Company, a local business he launched in 2003.

In the beginning, Jimy and his team decided to give away eight units per year. Vets and first responders were encouraged to apply online at ASuperiorAC.com; the giveaway was open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first responders including EMT/ Medics, Police, Sheriffs and Fire Fighters. American Legion Post 392 in Panama City met and voted on all submissions each quarter, selecting one veteran in need and one first responder in need to be awarded the units.

In 2015, the giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City Beach. Local musician Neal James opened the lunches with the National Anthem and play background music while Texas Roadhouse catered. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests and sponsors, and the Vet Center and other veteran-related organizations joined in. As the word-of-mouth continued, the guest list grew. By Fall 2017, the



event moved to Texas Roadhouse; today this appreciation lunch still takes place, now maxing out the restaurant at 380+ guests.

But Jimy still wanted to reach and help more veterans and first responders. In November 2019, Pastor Dave of Faith Assembly Church in Miramar Beach (affectionately known as "The Rock & Roll Church"), invited Jimy to launch a quarterly appreciation lunch there, thus reaching vets and first responders in the Walton/Okaloosa area. The appreciation lunch has taken place there ever since, slowly growing in attendance and giving away one HVAC unit per quarter, for a total of 12 HVAC units given away per year.

"I feel that giving back to veterans and first responders is like taking the time to help my father," says Jimy, whose father served in the U.S. Marines. "It's something that comes second nature; it's instinctive and something that's driven in me."

Please help Jimy and his team spread the word to the Vets and First Responders that you know. The next two Veterans & First Responders Appreciation Lunches take place in October. The Okaloosa-Walton Lunch takes place on Tuesday, October 12 from 11:30 a.m. to 1 p.m. at Faith Assembly Christian Church (AKA The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, FL 32550. The Bay County Lunch happens on Tuesday, October 19 at Texas Roadhouse in Pier Park North. Vets and First Responders may register to win an HVAC unit at ASuperiorAC. com.



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Business

We LOVE Internet Reviews....Until We Get A Bad One

BY GAIL PELTO

Online reviews are a must these days! Why?Because most people search the internet for just about everything: where to eat, how to pick a cat, how to hire a contractor, how to hire a great Realtor (like me!), etc. And online reviews are awesome! That is if they tout how good you and/or your business are. But, what do you do if you get

•

a bad review posted about you/ your business? Inevitably, it's going to happen; it could be a disgruntled customer, employee or even a fake review! (Yes, really!) So, how should you handle a un-favorable review? We're going to concentrate on Google reviews, since they're the most popular, most searched.

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Here's a few pointers: First and foremost, act fast and dig deeper:

• Ideally within the first 24 hours

• Research who wrote it; are they a customer, employee, other?

• Are they a long term customer, first time customer?

When did they work with you? Were you aware of their dissatisfaction, etc?

• You are better equipped to handle it if you do your research!

Address their concerns: And address them online so other folks, your potential cus-



tomers that are looking at the reviews will know that you've addressed it and that you/your company will do your best to ensure happy customers. (Do not skip this step!)

Thank the customer! Yes, even if you think they are wrong! Thank them for bringing it to your attention and make it known you want to correct it.

Many times the customer will be encouraged to update the review to be favorable based on how you handle the initial review and that's a win-win!

Hate speech, threats: If someone posts inappropriate content, flag it and bring it to Google's attention. Do the same if the review is **irrelevant**, has nothing to do with your business, contains SPAM or other advertising.

Fake reviews: Again, apologize for their dissatisfaction. Let them know you wish to help;

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however, you don't have any record of doing business with them; **offer to fix the problem.**

Report it to Google as fraudulent for removal. To do this, go to your Google business page, click to review your review and then click on the three dots at the top right corner of the page. You can also complete a Google form for a legal removal request form.

Hopefully any one-star reviews will be fewer than the number of Five-Star reviews. If not, well, that's a whole other article!

Questions about this, real estate or anything else I might be able to assist you with? Call me, 850-374-0454 or send an email to Gail.Pelto@kw.com. (And if you've done business with me and want to give me a glowing review, search Gail Pelto online!)

Gail Pelto is a full-time real estate agent with Keller Williams and a board member with both the Mattie Kelly Arts Foundation and The Rotary Club. If you have questions about real estate, call her at (850) 374-0454.

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The Discipline of Planning for Business Success



BY RICKY TILLMAN HARPER

"Give me six hours to chop down a tree and I will spend the first four sharpening the axe." —Abraham Lincoln

I am thankful for 2020. Yes, you read that right. As difficult as last year was and as tragic as the pandemic has been, we learned much in 2020 and it is that for which I am thankful. We learned a lot about the strengths and weaknesses of our society, our culture, our government, our infrastructure, our businesses and ourselves.

While some businesses, about 26% nationally, failed because of the shutdown and subsequent economic slowing, others thrived during the pandemic. Especially those in the trades who enjoyed a boom in home and property improvement contracts. People sitting at home decided to upgrade flooring, roofs, repaint walls and improve landscaping. Owners of commercial buildings including government took

advantage of the lockdown to renovate and improve facilities.

Then, there are the businesses that did not enjoy these windfalls but managed to survive. How did they do it? Most pivoted. They found a new way to sell such as restaurants that upgraded their drive throughs and take out capability. Some businesses added product lines; others found new avenues to sell their products. Regardless of the pivot made, business leaders found that the ability to pivot, and to do so quickly, was often the difference between success and mediocrity. Or failure.

I know two business owners in the medical supply field. Their products, distribution and manufacturing sources and sales forces were similar. Both businesses were established and reputable but small. When the pandemic struck one of these owners called distributors and purchased masks, hand sanitizer and similar products, added SKUs to their website and pivoted to selling these new (for them) products to high demand. By August of 2020, they had sold more than \$1,000,000 of these products. They had pivoted and did so with speed and vision.

The second business could have easily done the same thing. But they did not. Their leaders basically put their heads in the sand and hoped the pandemic would end soon. How successful do you think they were last year?

Why did one pivot and achieve great success when the other, with almost iden-



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Through regular planning you learn to be more analytical, you develop your sense of vision, you hone creativity and adopt the skills of process. In Japan, they have a strong business culture built around planning. In fact, almost all Japanese businesses conduct annual strategic planning, every year. What is the value of that? More than half of the world's businesses that are more than 200 years old are based in Japan. Their culture's annual cadence of strategic planning has developed their ability to pivot, to be agile, to quickly take advantage of opportunity.

Our world is changing. We are now in what is called a VUCA environment. VUCA is a military term for Volatility, Uncertainty, Complexity and Ambiguity. That certainly describes today's business climate. How can you be the leader that finds success in these difficult but opportune times? Start with a rhythm or a discipline of planning, then you will be ready to take advantage of opportunities or threats that come your way. Because cadence creates agility.

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Musings



By Myrna Conrad

Webster defines responsibility as "the quality or state of being responsible: such as a moral or mental accountability; reliability, trustworthiness; something for which one is responsible. There seems to be a trend today of people looking for ways to avoid responsibility and blame others for their mistakes or misfortunes. This lack of willingness to take responsibility often stems from the attitude of entitlement. The more entitled a person feels, the more apt they are to blame their situation on the failings of others.

We all have different areas of responsibility, whether they are at home, at work, in school, in our community or in our church. Yet, there are some areas of responsi-

What Ever Happened To Responsibility?

bility that we all share.

Each of us is responsible for our own actions. There are some things that we have no control over what family we are born into, the period of time in which we live, our ethnicity or that we will someday die. We also don't always have control over what others do around us or to us. But, we are responsible for what we choose to do and how we choose to respond in any situation. There seems to be an epidemic of blaming others today. Actually, blaming others goes all the way back to the beginning of time, when sin entered the world. However, today blame seems to be the fall back response for all of life's difficulties or poor decisions. Blaming others is simply an excuse for not taking responsibility for our own actions that have produced outcomes that we are not always happy about. My husband has a mantra that he likes to live by called the IABR principle: Input, Attitude, Behavior, Results. We do not always have control over the "input" that enters our lives, but we do have the choice of what our "attitude" will be. Our attitude will then flow over into our "behavior," which will always affect the "results." We are totally responsible for our attitude in any given situation.

Our attitudes have a big part in determining who we become as a person. We hear so much whining today about being held back by other people. We hear it in the form of inequality or lack of opportunity. However, at least in our country, we all have the opportunity to learn and to better ourselves. There is an overabundance of information available at our finger tips; more today than there has ever been before. There are examples of people who have come from very difficult or low economic situations who have worked hard to excel and make a good life for themselves. These are the people who stopped waiting for others to do something and took responsibility for their own betterment.

We are each responsible for taking care of our health. Sure,

we all have different health issues throughout our lives, some of which are genetically predisposed and others that we have no control over being exposed to. However, we are each responsible for taking care to eat healthy, exercise and keep our minds active.

We all have people that we are responsible to care for, whether it be a spouse, children, aging parents, or employees. Sometimes these responsibilities can be tiresome and demanding, but to shirk them or expect someone else to handle them, is irresponsible. The responsibility to care for others is a blessing. Caring for others, takes us outside our self-focused nature and teaches us to put others first. There are many opportunities to learn and grow as we embrace our many different rolls of responsibility. We can learn more about others and more about ourselves.

We all have the responsibility to show respect to those around us. There is such a lack of respect shown in our country today. We see that played out in riots, in media bashing, in destruction of property and in cruelty to our fellow humans. We may not agree with another person or we may not like a person or their actions, but we can either stoop to their level or we can choose to treat them with respect. Often our attitude is that we will show respect to someone only if they show us respect. However, when we accept respect as our own responsibility, then we will find that others will reciprocate.

Winston Churchill said, "The price of greatness is responsibility." We all have been created in the image of God and with a purpose. We all have the opportunity for greatness so let's take responsibility for our choices, our attitude and our actions.

How can you become more responsible? Here are a few strategies:

Be Aware:

Understand your responsibilities and be diligent and accountable.

Continued on next page



A Pastor's Ponderings: The Military and the Ministry



BY PASTOR DOUG STAUFFER

America has proven to be the most blessed nation on earth for about the last two and a half centuries. As is generally the case, the few selflessly sacrifice for the many. Some sacrifice by enlisting with the military for love of country (or serving on the front lines in other capacities), while others sacrifice by serving in the ministry. I have been doubly blessed to serve in both.

My wife and I have extensive patriotic heritages spanning over 100 years: from WWI and WWII to Vietnam; the Cold War to Iraq. There are many high points with some low points, too. At 21 years of age, Judy's uncle was killed in WWII, us to be a "good soldier of Jebut her father served on the U.S.S. Missouri where General Douglas MacArthur accepted the Japanese surrendered in Tokyo Bay.

My father served as a platoon leader in Vietnam during the Tet Offensive as the enemy attempted to overrun bases throughout the country. His Bronze Star attests to his gallantry. One of my most memorable high points: taking control of an F-15 Tactical Fighter. However, pulling 7G's doing a loop maneuver pushed my body beyond its G-tolerance limits. Like so many others, our families' dedication to country stems from a willingness to defend these United States against all enemiesforeign and domestic.

Very few people realize the extent to which the Bible references warfare. For instance, following the Jews' deliverance from Egypt, Moses said, "The LORD is a man of war..." Likewise, the New Testament includes many references to warfare.

For instance, the Bible tells

sus Christ" by fighting "the good fight" while wearing the "the whole armour of God." It further admonishes us that "no man that warreth entangleth himself with the affairs of this life; that he may please him who hath chosen him to be a soldier." I hope and pray never to go AWOL (Absent WithOut Leave).

The Bible continues by stating that dedicated Christians "do not war after the flesh" and that "the weapons of our warfare are not carnal, but mighty through God to the pulling down of strong holds." It mentions only one offensive weapon-the "two edged sword," also referred to as the "sword of the Spirit" and the "word of God."

Even the church hymnbooks reflect these Bible truths with songs like "Hold the Fort" and "Sound the Battle Cry." Other familiar hymns are "Onward Christian Soldiers" and "Am I a Soldier of the Cross." The hymns expressed the truths found within the pages of God's word.

My advice for every Christian never has and never will waver:

• Enlist while there is still time

• Engage the enemy

• Envision the fact that our heavenly Commander-in-Chief has already won the victory

When you find yourself feeling defeated or just down and discouraged, keep in mind this insight: "For we wrestle not against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this world, against spiritual wickedness in high places" (Ephesians 6:12). So, when you find yourself in a skirmish or an all-out war, be sure

RESPONSIBILITY

continued from previous page

Be aware of your attitude in any given situation.

When you find yourself blaming, reflect on your responsibility in the situation.

Be Intentional:

Lead by example. Don't shirk

to look up-our battle is spiritual, and the final chapter has already been written. Spoiler alert: we won!

Dr. Doug Stauffer is pastor of Faith Independent Baptist Church. He was saved July 6, 1980, in Niceville, while stationed at the 33rd Tactical Fighter Wing at Eglin Air Force Base and has now been in the ministry for over 35 years. He has written 20 books including the best selling "One Book" trilogy ("One Book Rightly Divided, One Book Stands Alone, One Book One Authority"); along with several devotionals ("Daily Strength" series); and prophecy books ("Reviving the Blessed Hope, When the End Begins").

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"Whenever my dad would

leave for storms, there was al-

ways that question of whether

he'd come back to us in alive or

hit a few years ago, I was out of

town. One afternoon my hotel

I couldn't believe what I was

our Panama City. The same

Panama City where we went shopping. The same Panama

City where I once took Mary

Herrington to ride roller coast-

ers at Miracle Strip Amusement

Park when she got food poison-

When Hurricane Michael

in a box," Chad recalls.

Musings



By Sean Dietrich

Morning on an American interstate. A caravan of large bucket trucks travels southward. There must be a hundred of them. Maybe more. These are utility workers.

Hurricane Ida plowed into Louisiana like a Peterbilt semi yesterday. These trucks are heading to ground zero to join the 25,000 other utility workers who are already in the Bayou State restoring power.

The trucks' running lights are on. Their hydraulic lift buckets wobble from highway speed.

The men and women behind the wheels are preparing for weeks of sleepless nights, mechanical failures, possible accidents, wet weather, convenience-store suppers, cheap hotels, and video calls home-provided there is cell service.

AIR CONDITIONING

Line Work

A little boy in the backseat of a passing minivan with Florida tags waves at one of the truck drivers. The lineman waves back.

The boy's mother cranes forward. She mouths the words "Thank you" in hopes that the utility worker can read her lips. He can. He replies with a

thumbs up.

And the convoy of trucks never stops coming. One by one they come. And one by one they should be thanked.

I live on the Gulf Coast. Hurricanes are part of our life. When Opal hit, for instance, it crippled us. And yet, amazingly, it only took 24 hours for hordes of electrical workers to arrive in our town and restore our power so we could all get back to watching daytime television.

The workers came from faroff places like Maryland, Texas, Ohio, or Pennsylvania.

My aunt was so grateful to the linemen working on her street that she brought them sandwiches each morning. Other neighborhood ladies made cookies and deviled eggs. Elderly Miss Elaine made her infamous Green Jello Salad of Death. I would have warned the lineworkers not to eat the stuff, but it was too late.

And I'll never forget when Hurricane Ivan smashed into our area a decade later. I was a newlywed, living in a one-bedroom apartment. Our building had no storm shutters, we were in a flood zone, emergen-

cy vehicle sirens blared, people screamed out for help, and I ran out of beer.

All anyone could do was cover their windows in duct tape and hide. Friends lost homes, cars, animals, trees. Ivan pommeled us like we'd insulted his mother.



So yeah, whenever I see a parade of utility vehicles I get a little emotional. Namely, because these workers don't have to be doing what they're doing.

Utility crews have some of the most dangerous jobs in the world. Out of every 100,000 workers, 30 to 50 die. Some are victims of explosions. Others lose limbs or get burned. Electrical work is not for wimps. This type of labor is not a job, it's a calling.

My friend Chad's father is a retired lineman. Chad said he grew up going to too many funerals. His mother was always wondering if the next memorial service would be for his father.





ing from a hot dog and ruined the interior of my '86 Ford. Anyway, I left my hotel that morning and sped home. The only problem was, everyone else did, too. So I was stuck in a traffic jam stretching from the Panhandle to Seskatchewan. I sat in

> a cloud of exhaust for over six hours. I will never forget when, at about midday, I saw orange flashing lights in my rear view mirror. A long line of bucket trucks was on their way to my

> Gulf Coast home. Diesels roaring. Earth rumbling. Cars pulled to the shoulder to let them pass. It nearly made me cry.

> I remember passing one particular truck in traffic later that afternoon. The driver was young, his window was rolled down. He was sunburned and as lean as a two-by-four. Music blared on his stereo. He spit into a Mountain Dew bottle.

> At a red light, I rolled down my window and asked where he was from.

> But he couldn't hear me, his diesel engine was rumbling too loud. The young man just tapped his ear to indicate that I wasn't getting through. So I shouted two familiar words of gratitude as loud as I could.

> And it's funny, even after all these years I find myself hoping this nameless young man could somehow read my lips.

> But more importantly, I hope all utility workers in this country know how sincerely I am saying those same two words right now.



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Arts & Music

Studio 237 Music Lessons: Modes of Music Lessons



BY LISA CYR

September is here and people are saying goodbye to their summer vacation and returning to a daily schedule. It is the month that we receive a larger number of calls from people seeking music lessons. They are in a discovery mode and are exploring for information to help them create a positive musical learning experience.

Discovering music might be: listening to pre-recorded music, attending live performances, taking a music appreciation class, or private lessons. This is the time you discover the instrument you want to play or the voice to develop. Maybe, the first instrument you try doesn't work out. Then, you might try a different one. Discovery takes time, so plan for at least three months of lessons. Students learn a lot about themselves when presented with the task of finding time to practice. Best times could be in the early morning, after school/work, or later at night. Self-talk is revealing such as, "I always forget to play this note correctly." Instead say, "I will remember to play this note." or "I've got this."

Next is the development

mode. This is a time when you receive constructive feedback and suggestions for better technique. New skills are acquired as you begin to play faster and accurately. Fingers that were once awkward and weak begin to glide over the instrument. Mind to hand coordination quickens. Focus increases. Developing accurate counting skills is a key to becoming an above average player. Some students find this process boring and painfully uncomfortable when asked to "count out loud." Ugh. It's like I am a dentist about to pull a tooth as I say, "Ok, let's count the beats as we play this song." Ha! I am often met with a begrudging look that tells me, "No way." I take that as a sign of a long lesson road ahead. I know

that successful students have ex-

cellent counting skills. Last is the demonstration mode. The final stage of a semester is performance. It is the culmination of all one's efforts expressed to others. This is not a test. This is a venue to share your personal expression and goal achievement; a time of reflection as you look back to where you started and compare it to your present ability. Positive reflection fuels and inspires future progress. Most students get big smiles on their face as they reminisce and realize their ability has grown up a level. Replaying songs from your past is motivating and reveals progress. Also, memorization of music is an important skill to develop early in study. It creates confident focus and boosts creativity for an amazing performance. A great teacher once said to me, "Now that you have completely memorized this song, make it yours."



Music lessons are an individual effort and develop character and responsibility for one's total performance. From beginning to end, it's all yours. Your success is not because of a team. Your God given talent is what you make of it. Mentors come and go but ultimately you remain. What you do with your ability is up to you; everyone has great ability and potential. Teaching is a special honor to help an individual enjoy and own their progress.

Studio 237 Music Lessons is located in Santa Rosa Beach, Florida. Our staff of teachers are ready to help you discover, develop, and demonstrate music. Call Ray or Lisa Cyr at 850.231.3199 and visit our website at www.Studio237Music.com.

The 5th Annual Blackwater Classic Marching Band Festival

Two local area high schools, Niceville High School and South Walton High School, along with 16 other regional high schools will be competing in the 5th Annual Blackwater Classic Marching Band Festival, Sat., Oct. 2 at Milton High School Haywood Hanna Panther Stadium. Milton High School Band is hosting the 18 high school marching bands from Northwest Florida and South Alabama as they perform their halftime shows for a panel of qualified adjudicators. Gates open at 3 p.m.; event begins at 3:30 p.m. Tickets are \$7 per person. Senior adults age 65 and older and active military personnel \$5. Free for children age 5 and under. Visit miltonhighschoolband.com or contact the MHS Band Office at (850) 983.5611 for more information.





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🏇 Arts & Music

An Artist's Journey: Art of evolfleS

By MAURICE HUNTER

Art of evolfleS is what I call my personal expression of the love I experience with myself. I changed the direction of the spelling of Selflove to represent my belief that love flows in one direction, from the inside out. When I create art, the formless internal experience of Selflove artistically takes shape on a canvas. Its in-valuable quality is given a visual and textural voice intended to inspire an experience of inner value within the observer.

My life has been dedicated to demonstrating and sharing Selflove for many years. I wrote my young daughter a letter over 10 years ago to share ideas of



self-value and self-empowerment along with my Love for her. During the process, I discovered the Love within myself, Selflove. Shortly after, I began a Selflove journey. Today, Selflove is my way of life. A spiritual practice. My life's purpose is to share Selflove. Over the years, I have explored many ways of serving this purpose. I've organized events, host-

ed discussion groups, counseled people, created social projects, taught classes, written books, as

well as created art.

I started creating art with the intention of simply having a new method of expressing and sharing Selflove. The ideas kept coming and the pieces kept accumulating. At some point, I looked around and my home was overflowing with Love via the many canvases of hearts. There was so much Love within my home that I had to find a way to share it to make room for more. At this point I began finding creative ways to give many of them away.

In time, people began offering me money for them. The custom hearts I create have been the most frequent of the commissions I've done. Virtually every piece incorporates a heart and rose quartz (the Selflove stone).

What better gift to give a loved one than the gift of Love? Peace and Selflove.

You can find Maurice's artwork at Big Mama's Hula Girl Gallery in Santa Rosa Beach, connect with him @artofevolfles (Instagram) or visit Artofevolfles. com.

Mountain Film Fest at Watercolor Nov. 5-6

Mountainfilm on Tour returns to WaterColor Marina Park Amphitheater on Nov. 5-6 at WaterColor Marina Park. Gates open at 5:45 PM. Films begin at 7 p.m. Celebrating its 21st year, this outdoor film festival is dedicated to educating, inspiring, and motivating audiences about issues that matter. Each year, a selection of films from the annual festival in Telluride, Colorado is taken on the road to reach audiences who otherwise would not have a chance to experience the festival. The films selected for the show will explore themes connected to Mountainfilm's mission of using the power of film, art and ideas to inspire audiences to create a better world. Purchase tickets at https://www.watercolorresort.com/mountainfilm.html. Mountainfilm on Tour at WaterColor is a rain or shine event. Ticket purchases are non-refundable.

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A "New Morning" For Everyone! 2022 30A Songwriters Fest Headliners

Confirmed for the 13th Annual 2022 30A Songwriters Festival Jan. 14-17 include iconic artists Brothers of A Feather Feat. Chris & Rich Robinson of The Black Crowes, Dawes, Mavis Staples, Jenny Lewis, Emmylou Harris and Rickie Lee Jones.

Dueling rock-star brothers Chris and Rich Robinson formed The Black Crowes in 1984, penning several hit songs and becoming renowned on the live music circuit before age 23. But after eight studio albums, four live albums, and over 35 million records sold, the brothers continuously butted heads, calling it quits forever in 2013; each brother vowed to never play or speak again. This January, Chris and Rich will reunite on the mainstage at Grand Boulevard as Brothers of a Feather, an acoustic duo.

Mavis Staples is both a Blues and a Rock and Roll Hall of Famer; a civil rights icon; a Grammy Award winner; a chart-topping soul/gospel/R&B pioneer; a National Arts Awards Lifetime Achievement recipient; and a Kennedy Center honoree. She's collaborated with everyone from Prince to Bob Dylan.

Dawes will showcase songs from their latest critically acclaimed album Good Luck With Whatever (recorded at the historic RCA studios in Nashville with six time Grammy award

2022 LINE UP ANNOUNCED!



winning producer Dave Cobb). Based in LA, studio collaborators include Jackson Browne and Benmont Tench (Tom Petty & the Heartbreakers).

Jenny Lewis established herself as indie rock royalty as the frontwoman of Rilo Kiley, but as a solo artist she's blossomed into a singular, contemporary singer-songwriter. Her latest record On the Line features performances from Ringo Starr, Beck, and Don Was (The Rolling Stones).

Emmylou Harris returns with her eloquent, straightforward songs that first shook up country radio in the 1970s and cement-

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ed her as the premiere songwriter of a generation selling more than 15 million records and garnering 14 Grammy Awards, three CMA Awards, and four Americana Awards in the process.

Rickie Lee Jones will make her 30A debut fresh off the release of her memoir Last Chance Texaco, released in the spring of 2021. The two-time Grammy winner, known for her haunting voice that ranges from deep yearning to late-night sultry, first appeared on the Los Angeles scene in the mid-1970s penning instant classics like "Chuck E.'s In Love," "Danny's All-Star Joint," and the pivotal breakup album Pirates.

Returning to perform two shows each throughout the weekend are songwriting legends Amy Grant, Rodney Crowell, Patty Griffin, Steve Earle, John Paul White (The Civil Wars), and Shawn Mullins!

More than 150 newly confirmed artists will round out the 2022 lineup. This year's theme is "A New Morning for Everyone." Songwriter's Fest is forming an all-star band of musicians to perform Bob Dylan's classic New Morning album with guest artists performing on each of the songs in sequence. You can search on Spotify for the 2022 30A Songwriters Festival playlist and listen!

Premier VIP tickets are sold out and only a few Regular weekend passes remain. A Weekend Pass allows access to all venues throughout the fourday weekend on a first come, first served basis. Purchase tickets at https://www.freshtix. com/events/2022-30asongwritersfestival.





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ECTC Opens 9th Mainstage Season with "Nunsense"

One of Off-Broadway's most popular musical comedies, Nunsense, is running now through Sunday, Oct. 3. Performances are Thursday, Friday, Saturday and Sunday at 7:30 p.m. with 2:30 p.m. Sunday matinees Sept. 19, 26 and Oct. 3.

This comedic spoof follows the misadventures of the Little Sisters of Hoboken trying to manage a fundraiser. Sadly, after the deaths of the rest of the sisterhood from botulism after eating vichyssoise prepared by Sister Julia (Child of God), the remaining nuns stage a talent show to raise money to bury their dearly departed. Participating in the project are Mother Superior Sister Regina, a former circus performer who cannot resist the spotlight; her competitive but dignified rival, second-in-command Sister Mary Hubert; Sister Rob-



ert Anne, a streetwise nun from Brooklyn; Sister Mary Leo, a novice who is determined to be the world's first ballerina nun; and wacky, childlike Sister Mary Amnesia, who lost her memory when a crucifix fell on her head.

Tickets are \$36 per person for adults, \$34 for seniors (55 years-old and up)/military and \$30 for students (must show ID). Purchase at www.emeraldcoasttheatre.org. Performances are held at 560 Grand Boulevard in Miramar Beach.

ECTC October Special Events: Oct. 2, 2:30 p.m. Jr. Thespian/Company Showcase ented ECTC teens include classic and contemporary musical theatre pieces, improv, and comedic and dramatic selections.

Oct. 5, 7:30 p.m. Storyteller Series: Shirley Valentine by Shirley Simpson

Wondering what has happened to her youth and feeling stagnant and in a rut, Shirley finds herself regularly alone and talking to the wall while preparing an evening meal of 'chips and egg' for her emotionally distant husband. When her best friend offers to pay for a tripfor-two to Greece, she packs her bags, leaves a note on the cupboard door in the kitchen, and heads for a fortnight of rest and relaxation. There, she rediscovers everything she had been missing about her existence in England. Will she return?

Oct. 19, 7:30 p.m. Comedy on the Boulevard

ECTC presents some of the Southeast's most hilarious comedians.

Oct. 26, 7:30 p.m. Bryan Kennedy and Forrest Williams Songs Around the Campfire

Oct. 29/30-7:30 p.m. Cabaret on the BOO-levard

Join your favorite ECTC performers for a spooky night with some of the most popular hair-raising Broadway showtunes including Wicked, The Addams Family and Beetlejuice.

Tickets range from \$20 to \$30 per person. Purchase at www.emeraldcoasttheatre.org. All events are held at 560 Grand Boulevard in Miramar Beach.

2nd Annual Emerald Coast Film Festival Slated for Oct. 7-9

Group and solo works by tal-

The second annual Emerald Coast Film Festival Committee will take place on October 7th through the 9th with events in North and South Walton County. The purpose of this faith-based organization is to: "encourage and unite actors, filmmakers, singer-songwriters, musicians, movie poster artists, fans and other seasoned and fu-

The second annual Emerald ture filmmakers across the Emoast Film Festival Committee erald Coast.

> To kick off the 3 day festival, the group will gather beachside in South Walton County on Thursday October 7th at 4:30 PM for a meet & greet fireside fellowship with Christian music til sunset.

On Friday, October 8, activities include a Speakers Roundtable Brunch in Freeport at the Horsepower Pavilion, 4497 FL-20 in Freeport from 10:00 am - 1:00 pm. Then, after a quick drive east, the group will meet again at Hammock Bay Clubhouse, 74 Great Hammock Bend, Freeport, from 2:00 pm to 7:00 pm for movie screenings, viewing and discussions about winning entries.



The festivities continue on Saturday, October 9 at 2:00 PM at the Hammock Bay Clubhouse for the Awards ceremony, dinner and after party. "Let's unite creatives across the Emerald Coast, inspire seasoned & future Filmmakers and make a positive difference in the world together via family friendly music and film", says Film Festival founder and director, Dianna Chenevert.

To RSVP & purchase tickets please visit www.EmeraldCoast-FilmFestival.US



MKAF Fall Concert Lineup

September 30th - Chasin' Jaymie

October 7th - The Heather Hayes Experience

Gates open at 6 p.m. with concerts beginning at 7 p.m. for this come-as-you-are family-friendly outdoor concert series. Bring a lawn chair, picnic, wine, or purchase food and beverages on-site prepared by featured restaurants and food trucks.

Purchase tickets online at Eventbrite or at the door. Admission for all concerts is \$15 for adults, children (12 and under), and MKAF members are free.

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Art Classes Abound Around the Bay!

Artful Things October Classes:

"Art is not an end in itself. It introduces the soul into a higher spiritual order, which it expresses and in some sense explains. Mouie and art and poetry attune the soul to God because they induce a kind of contact with the Creator and Ruler of the Universe." THOMAS MERTON (1915 - 1968)

2-Illuminated Letter Calligraphy with instructing artist Elia **Saxer.** Complete your own 6" x 6" masterpiece of your Initial using gold-leaf and gouache. \$75 includes all supplies, instruction book and three and a half hours with this outstanding artist- instructor.

9-Florals in Oil: 10:30 a.m. 2: 30 p.m. Instructing artist Jeanette Herron. Instructing artist Jeanette Herron will walk you through the finer points of painting floral in oil. Experience necessary. \$77.50. Includes supplies. Bring specific brushes.

16-Felting with Jen Dennis. 10:30- noon. \$24.50. Jen is known for her works in fiber. For this intro class she will demo wet felting and then help you create your own felt river rock soap. The resulting wool product is naturally antibacterial, breathable and odor resistant. Soap is fragrance free/hypoallergenic.

22-Encaustic Wax Cards. 10:30 am- 12:30 pm. \$47.50 in-



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colored bees wax. Complete 5

rina Zalace. Reserve quickly as

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design, shadowing, eyes, and

now to help us celebrate our

second anniversary on Thursday,

freshments served from 5-8 p.m.

There will be all day sales in time

artfulthingsniceville.com

1087 East, E. John Sims Pkwy.

Big Orange House Designs

1- Bottle Floral Glass Art:

7-Designer Leather & Pearl

Come make GLASS ART with

Nov. 11th. Door prizes and re-

for holiday shopping!

(850) 729-2600

October Classes:

in Niceville

Ang! \$58.85

hands. Text seating request. 505-

Coming in November! Plan

afternoons: 3:30 – 4:30 pm. \$10.

10 a.m. – noon. \$37.50 includes

Mj Montgomery - Anime and

ages 14 - adult.

Party: Come CREATE this gorgeous Leather & Pearl wrap or Rainy Day Necklace! \$69.55

8-Glass Art Open Studio: PUMPKIN PATCH TIME! Come and make a cute glass design. \$26.75

15-Open Studio Glass Art (5x7): Glass on Glass FUN- no experience necessary-just bring your ideas! \$47.92

16-Glass Art Open Studio: PUMPKIN PATCH TIME! Come and make a cute glass design with Ang! \$26.75

21-5x7 Glass on Glass: Come make a glass on glass window in the studio! \$50.12

21-Word Board Glass Art: What is your WORD? \$58.85

22-Glass Art Family Tree: Come and make a 12x12 glass tree on board or an 8x10 glass window, \$96.30

22-Halloween Cookies w/ Mery: Join us for a fun HALLOW-EEN themed cookie decorating class w/ Mery! \$19.26

23-Halloween Cookies w/ Mery: Join us for a fun HALLOW-EEN themed cookie decorating class w/ Mery! \$19.26

23-Open Leather & Pearls: Make beautiful jewelry with Sherrie on SAT! \$21.30

29-Kidz Paint Pumpkins: Bring your kiddo in to paint a cute wooden pumpkin! \$5.35 30-Kidz Paint Pumpkins:

Bring your kiddo in to paint a cute wooden pumpkin! \$5.35 Save the Date:

Nov. 16-Niceville High School Swim Senior Letter:

Come CREATE a letter with photos of YOUR SENIOR! \$37.45

bigorangehousedesigns.com (850) 737-6193. 4652 Hwy. 20E, Pineapple Plaza, Bluewater Bay in Niceville

Estelle Studio & Gallery October Classes:

2-Acrylic Painting: Booze & Boos (Paint & Sip) Halloween Event: 6-8 p.m. \$35.00

Celebrate a fun night of painting with your favorite beverage and friends. No prior painting experience required. Estelle will walk you through the creative process from a blank canvas to your completed masterpiece! All supplies provided.

13- Silver Brushes Paint Class 55+: 10-11:30 a.m. \$35

Ever wanted to play with thick acrylics and learn how to use a palette knife? Then come create with Estelle and learn all the fun

using these mediums can be! An 8x10 canvas and all supplies included. 23-Acrylic Paint-

ing: Kids

Costume



Halloween Party Paint Event: 5-7 p.m. \$35.00

You don't want to miss this fun night of painting, Halloween treats and prizes. Costumes are encouraged, but not required. Prizes will be given out for the most original, creative and funniest costumes. All supplies provided.

27-Acrylic Painting: Silver Brushes (55+) Galloween Paint: 10-12 a.m. \$35.00

Get dressed up for a paint night of spooky fun! Silver Brushes is a 55 & Up social art group that will gather by weekly to create! If you love the arts, and you want to get out, this is the class for you!!

Private group classes and parties offered. (850) 787-1020 | estellestudioandgallery@ gmail.com

902 Hwy 20, Suite 106 Freeport, FL 32439



Local Coupons

CAPTAIN'S CHOICE BOATS

10% OFF SERVICE

Offer expires 10/31/21 538 Eglin Pkwy NE, Fort Walton Beach 850-862.9111 | www.captainschoiceboats.com

ESTELLE STUDIO & GALLERY **ANY PURCHASE OF \$35 OR MORE**

Offer expires 10/31/21 902 FL Hwy. 20, Suite 106, Freeport 850-787-1020



Offer expires 10/31/21 290 Yacht Club Dr., Niceville • 850-897-6400 www.bluewaterbaymarina.com





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