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Postal Customer Local

Emerald Coast Autism Center Celebrating 10 Years!

BY RITA L. SHERWOOD

What happens when a mom of a five-year-old with autism and a Special Education Applied Behavioral Analysis (ABA) therapist put their heads together?

They create a local, non-profit school and therapy center for autistic kids, the Emerald Coast Autism Center (ECAC) right here in Niceville.

When asked why they developed and opened the center, Heidi Blalock says, "There were not enough quality services available for my child back in 2009, no full-time solution to help us." She goes on to say, "The longest increments of therapy lasted about two hours, and we saw such a difference, that we thought all day therapy might work better."

ECAC started off in a church, then moved to a strip mall, and finally after a capital campaign to raise funds, became the beneficiary of the Destin Charity Wine Auc-



tion Foundation. Heidi and Staci Berryman were able to open their own facility on the Northwest Florida State College campus in Niceville in 2016. Fast-forward 10 years; ECAC has helped a tremendous number of children and their families. They not only treat the child with autism, but treat the family as well. They must be doing something right, for families who have children with autism are moving to Niceville to get help, especially military families.

Recently, Emerald Coast Autism Center received \$225,000 from DCWAF to fund scholarships for approximately 25 families unable to afford services at the new Northwest Florida State College campus facility-which is a 5,225-square-foot, state-ofthe-art therapy center. "The hard truth is currently one in 68 children in our country is diagnosed with autism, and data estimates there are more than 800 children with autism living in Okaloosa and Walton counties," Blalock says. "This new facility has allowed us to

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Meet Laurie Hood: A Visionary Extraordinaire and Hometown Hero

By MARY CHRIS MURRY

Local Laurie Hood, founder of Alaqua Animal Refuge, is the epitome of an extraordinary animal advocate and an exceptional leader in the animal welfare community. She is a visionary and change maker who has brought more awareness to the plight of abused, neglected and homeless animals in Northwest Florida than any other individual or organization.

A passionate animal lover since she was a child, Laurie founded Alaqua in 2007 upon discovering that countless animals were being euthanized in five nearby counties, including her own, due to the lack of a no-kill shelter or adoption organization in the area. Laurie never intended to start an animal rescue. However, this situation was not acceptable for any animal. It certainly wasn't acceptable for Laurie, and Alaqua Animal Refuge was established practically overnight.

Initially providing shelter to 38

LAURIE HOOD continued on page 2





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Community

LAURIE HOOD

continued from page 1

animals, Alaqua has helped find homes and provided sanctuary for tens of thousands of animals, and has grown to become the Southeast's premier no-kill 501(c)3 refuge and sanctuary, as well as a recognized leader in animal welfare and cruelty prevention in our region, the state and around the U.S. The shelter has expanded into a refuge that provides respite for over 350 animals at any given time. Since its founding year, Alaqua staff and volunteers have helped find homes for more than 15,000 animals, with up to 100 adoptions completed each month.

With Laurie at the helm, Alaqua is currently undertaking a bold endeavor to build a oneof-kind facility and sanctuary on 100 acres of donated land in Walton County. The new Alaqua home will be the first of its kind in the U.S., will be a model for animal sanctuaries



around the world and a destination for animal welfare advocates as a place that will inspire, educate and empower others to make change.

Alaqua's new location will increase their sheer land space tenfold where they will have the ability to serve more animals, conduct safe educational tours, host larger community educational programs, and provide an educational and training center where people from all over the country, and world, can come to visit and learn.

During the practice of healing thousands of abandoned and abused animals, Laurie realized that people could also be helped through the powerful effects that interactions with animals have on the human spirit and body. The new sanctuary will allow Alaqua to continue the important work that is done



Laurie Hood Photo courtesy of Vie Magazine

now, expand their scope of animal welfare services and programs, and be an inspiration for creating a kinder, more empathetic, and healthier society by healing animals and people. Keeping in alignment with its overall vision, Alaqua will continue its commitment to these focus areas: Rescue, Rehabilitation, Adoption, Education and Training. Driven by faith and perseverance, Laurie sees a living soul in every animal and feels compelled to be its voice. Her boundless enthusiasm, loving heart, and extraordinary courage keep Alaqua's staff, volunteers, and board of directors moving forward in support of Alaqua's mission—ensuring that every abused, neglected and homeless animal deserves a second chance—at life, hope, happiness, and most of all, love.

"Laurie makes extraordinary things happen for animals," said Wayne Pacelle, former CEO of the Humane Society of the United States and New York Times Best Selling Author. "She's a turnaround artist, taking animals from the darkest of places to the promise of peacefulness."

The work of Alaqua couldn't be done without Laurie leading the way. From rescue to intake to rehabilitation, and everything in between, she is there for it all. She is truly the heart and soul of the organization and it has become her life's work.

Alaqua is located in Walton County, but serves surrounding counties including Okaloosa, Bay, Holmes, Washington, Franklin and Santa Rosa. Also serving the greater Southeastern U.S. when there's a need, Alaqua has rescued animals from Florida, Georgia, Louisiana, Mississippi, Alabama, and across the country. Alaqua the leader in our area in the coordination of animal relief efforts in the Panhandle, and works with national organizations to help provide assistance when necessary. For more information about Alaqua's relocation, campaign, volunteer opportunities, adopting or fostering a pet, or purchasing tickets to the upcoming Animoré event, an inaugural benefit for the love of animals to be held on the grounds of Alaqua Animal Refuge's future home in Freeport, visit www.Alaqua.org.

AUTISM *continued from page 1*



increase our capacity levels, expand our scope of services and allowed us to admit several more children."

Applied Behavior Analysis is the only proven intervention for children with autism, which is a wide-spectrum disorder (meaning that no autistic child is the same). ECAC's goal is to provide intensive therapy to kids as young as possible to provide tools to integrate them back into school, while also working with their families. ABA ensures that

every child works one-on-one with his own therapist on a daily basis. They treat children ages 2-19, and no day is typical. Therapy is individualized for that specific child, working on language, behavioral, and social issues. Heidi says, "Consistency is key here, and we work with the parents closely to make sure everyone is following the same protocols." Currently, ECAC is working with 90 families in the local area, and employs more than 70 therapists.

ABA is medically based, and insurance often covers it. In the state of Florida, many families can also apply for a voucher program through the Department of Education called the McKay Scholarship.

If interested, please contact Lauren Cooper, Community Relations Coordinator, at (850) 279-3000, or at communityrelations@ecautismcenter.org.

From the Publisher It's Here! Bay Life, Your Community Newspaper!

It is with great pleasure to introduce a true, community-oriented newspaper to the locals of Bluewater Bay and Hammock Bay. Bay Life has joined the "Life" family of community newspapers! Residents and business ownersyou have been asking for it, and we are now providing your own edition, particularly geared to promote and highlight all the positive and valuable activities, businesses and residents in the "Bay" area communities -"find your voice" through this new monthly newspaper!

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each month and direct mailed to households and businesses in Hammock Bay and Bluewater Bay — a potential market of more than 20,000 readers!

You'll find articles on local news, local pros, hometown heroes, local accomplishments,

> **PUBLISHER** continued on page 22



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Turning Pain into Benefit for our Local Athletes

BY WHITNEY LEE, SOCIALLEE

If you or your child has been the recipient of a Haugen Foundation scholarship, he or she is part of the Haugen family.

August marked 11 years since the death of Niceville High School student, Taylor Haugen, that rocked the Niceville community and entire Emerald Coast. Friends, family and those impacted by the Foundation are brought back to August 30, 2008:

It was a new school year and with that, football season was kicking off in Niceville, Florida. Spirits were high and the Eagles were headed to play cross-town rivals, Fort Walton Beach Vikings. Taylor "T" Haugen was gearing up to hit the gridiron while his father, Brian Haugen, was deployed with the National Guard and while mom, Kathy Haugen, rallied friends and grabbed a bleacher on the sidelines. She was dressed in maroon and white ready to cheer on her son, a 15-year-old sophomore wide receiver at Niceville High. The game kicked off and within a matter of seconds, Taylor suffered a severe abdominal injury. This injury caused internal bleeding that ultimately led to Taylor's death. The entire community was stunned, heartbroken and left asking questions.



was created to honor the memory of 15-year-old Niceville High School student, Taylor

Haugen, who passed away after a traumatic abdominal injury sustained during a football game

How could this happen? Wasn't he wearing pads? Was this a freak accident or does this happen to other kids? Parents in the community were asking, "Could this happen to my child?" The tragedy is one that no parent should ever have to go through, but nonetheless the Haugen's took their pain and gave it a purpose

With that, the Taylor Haugen Foundation was born. It's mission is to provide awareness, education and abdominal injury protection to secondary aged schools and leagues in contact sports through its YESS Program (Youth Equipment for



The Taylor Haugen Foundation

on August 30, 2008.

Sports Safety) and recognition of outstanding student athletes by giving awards and five scholarships each year for local students in Okaloosa, Santa Rosa and Walton counties.

Ten years later, the Taylor Haugen Foundation is making tremendous strides as an advocate for the sports injury awareness and prevention not only in Northwest Florida, but throughout the entire nation. The YESS Program is the only nonprofit in the country solely focused on abdominal injuries. The YESS program provides each player on a team with their own personal piece of state-of-the-art abdominal protection equipment. The gear individually form-fits to each player to ensure they are protected at the same level as players in the NFL.

The YESS program has grown nationally to 14 states and has provided proper abdominal injury protection to more than 5,010 student athletes and more than \$360,000 has been raised to provide safety equipment. The Program also provides awareness to parents, coaches and players of how prevalent these injuries are and informs them of the availability and affordability of better equipment that can protect them from abdominal injury. The Foundation's mission and the YESS program have been featured in major national media outlets including ESPN, Fox News, USA TODAY, CBS This Morning, NBC Nightly News and more.

Each year the scholarship is awarded to five student-athletes in three local counties who demonstrate Taylor's characteristic traits which are also the Foundation's pillars: a balance of academics, athleticism, leadership, community service and Christian faith as well as a perseverance to improve themselves in all aspects of their life while enjoying God's gifts to the fullest. In its first 10 years, the Foundation has provided 51 scholarships, for a total of \$71,000. And now because of a grant from the St Joe Community Foundation, Bay County also has a \$1,500 annual scholarship as well.

> TAYLOR continued on page 12

Rhonda Skipper, Walton County Tax Collector Announces **New Office Location** in Freeport:

> 842 State Hwy 20 Suite 122 Hours of operation 8:30am - 4:00pm



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Community

Baytowne Wharf 12th Annual Beerfest Oct. 11 & 12

Time to roll out the barrel and discover unique suds and ales! The Village of Baytowne Wharf at Sandestin presents the 12th Annual Baytowne Wharf Beer Fest on Oct. 11 & 12, 2019. American specialty beers from around the nation will be available for participants to sample and savor. The main event on Sat., Oct. 12 will feature more than 200 domestic and international craft beers available for sampling. Brewery representatives will be available at the event, offering an opportunity to learn about the different types of lagers and ales from a variety of styles. Live music will be featured also during the festival. The Village provides the perfect backdrop for fun-in-the sun and strolling the charming streets while enjoying live music and a wide range of beer. It makes for a very memorable experience for tourists and locals. The Baytowne Beer Festival is a pitcher perfect reason for a getaway or "staycation" with special discounted accommodation packages. Sandestin makes it easy with great offers! Use code

ticket discounts on www.baytownebeerfestival.com. Stay in The Village of Baytowne Wharf and never leave the resort; ev-

Beer19 for accommodation and back our Beer From Around Here event, and it's going to be better than ever! The relaxed and intimate Beer From Around Here event will take place in the



erything you need is right here! Event Line Up:

Friday, October 11 | Beer From around Here | 6-8pm

We love featuring the local breweries at our Beer Festival and this year, we are bringing Village Events Plaza. Sample local breweries and homebrews and taste delicious appetizers from merchants right here in The Village, all while enjoying live music by The Blenders.

Saturday, October 12 | Craft **Beer Tasting | 2-6pm** The main event will feature

more than 40 breweries, offer-

Saturday, October 12 | VIP

Oyster House | 1 - 2pm

Event | Slick Lips Seafood &

This year, we are offering a

little something special for our

Beer Fest attendees! Our Sat-

urday VIP event will feature

exclusive beer tastings and great

food! This ticket is all inclusive

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ing close to 200 domestic and international craft beers for sampling! Brewery representatives will be available to discuss the different types of lagers and ales, teaching about the variety of styles. All ticket holders will be provided a Baytowne Wharf Beer Fest tasting glass for sampling. Enjoy live music from The Luke Langford Band from 2-4pm. Next on the mic will be The Shakedown from 4:30-6:30pm!



The community



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Community

The 41st Annual Destin Seafood Festival is Almost Here!

October 4-6 on the beautiful Destin Harbor Boardwalk

With a hometown feel, the Destin Seafood Festival has had the privilege of celebrating the Destin community for 41 years. This year's Destin Seafood Festival will feature nearly 100 arts and crafts vendors, kid's activities, and plenty of local and regional food

vendors. The dates and times for

- the festival are as follows: • Friday, Oct. 4 4 p.m.-10 p.m.
 - Saturday, Oct. 5
 - 10 a.m.-10 p.m.
 - Sunday, Oct. 6 10 a.m.-4 p.m.

The Destin Seafood Festival will feature six stages of live music, including the stage at HarborWalk Village, two stages at AJ's Seafood and Oyster Bar, two stages at Boathouse Oyster Bar and a stage at the Harbor Tavern. Notable acts include lap and pedal steel guitar player AJ Ghent performing two sets on Saturday October 5 at the AJ's Jumbotron Stage, and an entire day of reggae music on Sunday, October 6 at HarborWalk Village.

Parking is limited on the Destin Harbor, but off-site parking and transit service will be provided for a small fee. Transit service will run from the west from the parking lot at the Emerald Coast Conference Center on Okaloosa Island. Transit service from the east will run from the Target Parking lot in Destin and the Bealls Parking lot in Destin. Both will drop off at the Destin Harbor, and will run from one hour before the Festival begins until one hour after the Festival ends.

The Destin Seafood Festival is one of Destin's most celebrated Fishing Rodeo that extends the entire month of October. The event was started in 1978 by the Destin Charter Boat Association Women's Auxiliary. While the festival has grown into its new home on the Destin Harbor Boardwalk, the Destin Seafood Festival remains the primary fundraiser for the Destin Charter Boat Association. Formed in 1954, the Destin Charter Boat Association is a non-profit organization that provides many valuable contributions to our beloved city: its primary function is advocacy for Fisheries Management. It also contributes to various community development projects and awards a scholarship to the winner of the Miss Destin Pageant.







The Ships Chandler: Focus on the Fisherman

By Cali Hvalac

As the oldest fishing tackle shop in Destin, The Ships Chandler goes hand in hand with Destin's fishing history. Like most in our area, the Wright family relocated to Destin in 1970 on a military assignment to Eglin Airforce Base. Destin was a small fishing village during this time, and after graduating from high school in 1976, Peter Wright decided fishing was his future. He took the time to travel around, from the Keys to the Virgin Islands, Bahamas to the Caribbean, where his fishing knowledge grew. In 1979, he returned to Destin and instead of fishing to make a living, he and his father opened The Ships Chandler.

Originally established as a tackle shop only, The Ships Chandler geared towards the commercial fisherman specifically. The name, The Ships Chandler, made sense since a ship's chandler in the old days was a person who provided supplies, provisions, cargo and crew to the boats.

At the time, there was only one other tackle shop in town that subsequently closed; thus The Ships Chandler is the oldest fishing tackle shop in Destin. It has occupied four different locations, and occupied the most recent one on the southside of Hwy. 98 in Destin in 1992. This was when they first built docks out back; however, Hurricane Opal in 1995 had different plans and wiped those clean away. They rebuilt a second set of docks that were larger and could house a variety of boats.

When asked what it was like back then, Peter Wright Jr. shared one story that came to mind. "{My grandparents, Bill and Mary Wright,} were the seventh house built on Holiday Isle, a two story house," Wright said. "My grandmother could sit on the top deck of their two-story home and watch my grandfather go by boat from the back and through the Harbor, out of the pass, and into the Gulf. With hardly any houses built, she could watch him the entire way." Almost unheard of these days!

They added their first fishing charter boat in 1990, and by 1999 had expanded their shop into the boat sales and maintenance arena as well. The Chan-Ships dler has had a goal in mind since day one: to help fisherbecome men better in their

craft, instead of just selling them anything and everything. Peter Wright gained a wealth of knowledge during his travels after high school, and he had a vision of sharing that with our local fishing industry here.

For that reason, they carried a lot of custom and specialty tackle in the beginning, and now their little shop has expanded into anything boat and fishing related, from coolers to sunglasses, and more. In addition,



they also supply performance fishing boats and outboard motors and the services to support them: service and maintenance, customizations, fishing tackle, and boat slip rentals. They even have an inshore fishing guide service if you'd like personal instruction or just a fun day of fishing.

Their goal remains the same, and fishermen are welcome to come by with questions or just to introduce themselves anytime. They talk about boats and fishing every day and love it. They'll even evaluate your needs and make recommendations. I'd say that's proof that this second- and third-generation, family-owned business is an integral part of our lucky little fishing village and has played a vital role in its being designated with that title.

Visit their website at https:// theshipschandler.com or give Peter a call at (850) 837-2262.



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It's That Time of Year! The Destin Fishing Rodeo is Almost Here!

Captains, anglers, fishing boats and charter boats alike are already preparing for some amazing fishing in the Destin Harbor during the month-long Destin Fishing Rodeo! You can join in the fun from bottom fishing for Red Snapper, Triggerfish, Amberjack and Grouper to inshore trolling for Cobia, King Mackerel, Spanish Mackerel, Lady Fish and Bonito, or offshore trolling for Wahoo, Marlin, Tuna, Sailfish and Mahi Mahi-just pick your boat, captain and crew.

Begun in 1948, it started as just a few anglers and charter boats. But now? It's 71 years strong and has expanded into one of the largest fishing tournaments along the Emerald Coast-a non-profit organization supported by members, sponsors, local businesses, and the fishing community. And since most anything caught in the Gulf of Mexico can be weighed in, there have been a variety of off-the-wall catches to make the scales-you never know what you might witness: alligators, rattle snakes, grandfather clocks, dead deer and even a drone caught underneath the Destin Bridge.





Spanning October 1 through 31, approximately 30,000 anglers will compete this year, catching their fish and then weighing them in. There's first, second and, in some categories, 3rd place winners. Visit the DestinFishingRodeo.org for a list of last year's winners.

What to Expect:

Anglers fish aboard boats registered in the Destin Fishing Rodeo. And you can watch for FREE, by gathering around the scale on the historic Destin Harbor docks behind AJ's Seafood and Oyster Bar in Destin from 10 a.m.-7 p.m. daily during the entire month. Even if you're not a fisherman, the energy level and excitement that comes from being at the docks for weigh ins is like nothing else. Boats back into the scales, pull the fish from their boat while the announcer hypes up the crowd. Fish are strung up on the scale while the crowds cheer and applaud the boat and their team. For the best seat in the house, get there early, grab a few beers or drinks and snag a seat on the bleachers by the leaderboard or above on the famous AJ's upper deck. You'll get to see a broad spectrum of fish being weighed in-from Sharks to Amberjacks, Grouper to King Mackerel, Tunas to Marlin, the Rodeo has it all. According to the Destin Rodeo website, "virtually every gamefish is recognized with awards during the Rodeo." Rodeo anglers are competing for more than \$100,000 in cash and prizes, awarded for both daily and overall catches.

To Participate:

You can register your charter boat or private boat up to 24 hours prior to weighing in a fish. Or, there is no entry fee for an angler fishing on a registered vessel (private or charter); just book your fishing trip with one of the registered boats and your tournament entry is FREE. Shore fishermen can participate by simply bringing their catch to the scales. You can also fish by kayak, paddle board, pier, bridge, jetty, shoreline and surf - whichever you prefer! Even your children can join in the fun! Each child who enters a fish in the Destin Rodeo that weighs 1 lb. or more will receive a rod and reel, along with a participation certificate.

Notable Destin Fishing Rodeo Events:

Shark Saturdays: This is where the largest shark brought in every Saturday in October is awarded a cash prize.

Rootin' Tootin' Rodeo Round-Up: Bring your child age 10 and under Oct. 19 to the Okaloosa Island Pier for a funfilled morning of fishing from 9-11 a.m. It ends with lunch on the docks. The \$10 entry fee includes pier fee for the angler and his/her parents, a t-shirt, bait, a rod and reel to keep and lunch.

Halloween on the Harbor: The Rodeo culminates with this event happening Thursday, October 31st where captains, anglers, judges, Miss Destin and volunteers will dress the part. The public is encouraged to wear their costumes and come down for the Halloween bash, followed by a fireworks finale. Halloween on the Harbor will signify the end of weigh-ins.

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71ST ANNUAL DESTIN FISHING RODEO MEET MISS DESTIN: BROOKE O'KEEFE SHARK SATURDAYS + RODEO HISTORY WEIGH-INS EVERYDAY 10AM – 7PM @ THE MARINA

@ A.J.'S SEAFOOD & OYSTER BAR, DESTIN, FLORIDA

Legendary Marine Helping Those in Our Community

Hall of Fame Dealer Legendary Marine presented a total of \$33,000 to Emerald Coast Autism Center and William Augusts Bowles Museum and Historical Foundation from funds raised at the 2019 Billy Bowlegs Pirate Poker Run held on May 11, 2019.

Legendary Marine, Legendary Marina, and Lulu's Destin partnered again on this 4th annual poker run with Emerald Coast Autism Center and the William Augustus Bowles Museum & Historical Foundation. "This event was started by Legendary Marine to get customers to explore unique destinations in the Choctawhatchee Bay area. Upon planning, it was realized that it was a platform to help local charities and decided to involve ECAC and WAB Foundation," said Todd Royall, general sales manager. "This poker run has turned into a wonderful family event that encourages safe boating and gives back to local organizations." The combination of both 501c3 local charities enhances this family friendly event by increasing the number of participants and setting forth the course to grow into a larger community and destination event.

The Emerald Coast Autism Center (ECAC) was founded in 2009 to fill a growing need on the Emerald Coast for an educational and therapeutic resource for children with autism.

Honoring ECAC's motto, "reaching kids, supporting families," ECAC also provides Speech and Occupational Therapy onsite to help families obtain additional services for their children without added scheduling and travel. Furthermore, ECAC strives to help children get the services they need through the establishment of the ECAC Scholarship Fund, a fund dedicated to providing tuition assistance for families with a bona fide financial need.

The William Augustus Bowles Museum & Historical Foundation was founded in July of 2007, when a group of local Fort Walton Beach business professionals and civic leaders established the William Augustus Bowles Museum & Historical



(From Left to Right) – Todd Royall-GM Legendary Marine; Lauren Cooper-ECAC; Staci Berryman-Director ECAC; Kelly O'Malley-Legendary Marine; Chas Skinner-Manager Lulu's Destin; Gayle Vann-Events Coordinator Legendary Marine

Foundation. The group envisioned a museum that captured the colorful history and rich traditions that shaped the culture of the Emerald Coast. The WAB Museum & Historical Foundation is committed to preserving the colorful history of "piracy" on the Emerald Coast and have set a goal to build and maintain a museum enabling year-round access to the historical items, traditions, Bowlegs Festival memorabilia and all the elements of Pirate Lore along the Emerald Coast.

Legendary Marine operates five locations in: Panama City, Destin, Sandestin, Pensacola, and Gulf Shores and offers a wide array of used boats and a full-service yacht brokerage. Legendary Marine is also a certified Seakeeper, Volvo-Penta, Mercury, MerCruiser, and Yamaha retail and service center.

In 2014, Legendary Marine was inducted into Boating In-

dustry Magazine's Dealer Hall of Fame; was named Boat and Motor Magazine's Dealer of the Year in 2015; Dealer of the Year in 2016 by Boating Industry Magazine along with several local awards such as Emerald Coast Magazine's "Best of the Emerald Coast" and Northwest Florida Daily News "Finest on the Emerald Coast." For more information, visit www.legendarymarine.com.



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Scenic Walton Announces 'Beauty is Good for Business' Symposium

A Scenic Symposium will be held on October 24th and 25th at the Hyatt Place Sandestin at Grand Boulevard to discuss how and why "Beauty is Good for Business."

Louisiana Lieutenant Governor Billy Nungesser will welcome attendees during the October 24th evening welcome reception. Attendees will then experience a day of educational content and networking opportunities on October 25th. The symposium is co-hosted by Scenic Walton and Scenic America, local and national non-profit organizations that work to improve public spaces and promote high standards of development.

"Think about your favorite part of town. Why do you like it? Chances are it's because the roadway medians are landscaped and the businesses and parking are attractive and well-maintained," Leigh Moore, president of Scenic Walton, said. "You probably don't even realize why the 'nice' parts of town feel that way until you begin to become aware that perhaps there are great facilities for pedestrians and cyclists, the utilities are underground, and the signage is tasteful and subtle. Walton County is made up of beautiful communities, and we are excited to help make them even more enjoyable for our locals and tourists."

Topics discussed by industry experts during the symposium will include:

• Scenic Byways and Highways: Roads to Prosperity

• Moving Overhead Utilities Underground

Placemaking

• Billboards, Signage and Lighting

• Benefits to Businesses that Implement Scenic Principles

Go to www.Scenic.org to learn more and to register. The cost to register for the symposium is \$75. Hyatt Place Sandestin at Grand Boulevard is offering a discounted group room rate for attendees who wish to stay overnight. For more information about Scenic Walton,



please go to www.ScenicWalton. org. Community individuals and businesses are invited to become members by calling 850-588-1877, sending an email to info@ scenicwalton.org, or by visiting the website. Membership dues are tax-deductible and are used to support programs and operating costs. Regardless of the level of contribution, community participation is essential to the organization's ability to continue to make a significant positive impact in Walton County.

Scenic Walton is a 501(c)3non-profit organization whose purpose is to preserve and protect the

scenic nature and beauty along the roadways of Walton County while maximizing safety and minimizing the environmental impact of development. The organization strives to educate citizens and to promote increased property values, a robust business climate, and beautiful surroundings. Its primary focuses are landscaping medians, reducing litter, placing utilities underground, promoting safe and interconnected pedestrian and cyclist facilities, and advocating for excellent design standards for development.

TAYLOR

continued from page 3

Aside from the scholarships, the Taylor Haugen Foundation also awards a trophy to a local student that fulfills the "Don't Quit - Never Give Up" spirit by persevering in the face of adversity and continuing to excel in their studies and athletics at the annual All Sports Association FCA breakfast. The trophy is presented each year by hometown legend, Heisman Trophy winner and former NFL quarterback, Danny Wuerffel.

Although his 15 years were cut short, Taylor continues to impact his community through Brian and Kathy. There are several ways you can join the Haugens: Through donations, purchasing wristbands or magnets or by volunteering. Simply provide your name and email to info@taylorhaugen.org or call 850.830.2178.

You can also attend the upcoming Savor the Season Fundraising Event on Thursday, October 24th, held at the Emerald Grande at HarborWalk Village in Destin. Purchase tickets at thfsavortheseason.org.



(*) Community

Time To Consider Investing in Silver?



By Maurice Stouse, Branch Manager and Financial Advisor

Some investors, for the first time in several years, are beginning to take note of precious metals, silver in particular. The reasons are many, but most notable are the world economic climate and the price of silver to gold. Silver bullion, coins, silver mining companies, mutual funds and exchange traded funds (ETFs) have generally seen an increase in investing and prices.

The world economic climate has become much less certain over the past couple of years. Interest rates and unemployment rates are at record lows, yet economic uncertainty abounds. The biggest concern is that demand for goods and services has not grown commensurate with output. A decade of low-cost borrowing and fundamental changes in the demand for certain natural resources has brought about sizable gains in output. Technological advances have also resulted in sizable output gains as well.

The demand for these gains has not kept pace however and world governments and banks have taken steps to lower rates even further to encourage expansion, stimulate growth and consumption. This has not resulted in enough demand to keep pace with the output. This is most notable when you look at inflation, which is not only the pace of increase in the costs of goods and services, but a sign of the growth of the economy. Gross Domestic Product or GDP is another measure for economic growth. Both have continued to move at a rate of approximately 2% a year. Economic growth is considered healthy at 3% for these measures.

So, why the recent increase in

investor interest in silver? Often precious metals price increases are a result of inflation, stemming from a weaker currency. This is not currently the case. What has been the case is that the value of silver, relative to gold, is lower than its historical ratio. Silver has most consistently had a ratio of 1:50 versus gold. In other words, gold prices have typically been 50 times greater than silver prices. Currently the ratio is closer to 1:88 or gold is selling at 88 times silver. Many investors might consider that a value gap or that silver has become undervalued, cheaper, oversold and hence an investment (albeit is speculative) opportunity. Year to date silver is up in price approximately 12.05% and up almost 20% over the past three months. Gold is up 17.50% year to date and

Economic uncertainty with trade wars in the news as well as sluggish world growth and growing budget deficits (and debts) are also being noted by investors as reasons for seeking these types of hedges or investment opportunities. Silver has also been seen as a store of value, something that historically retains purchasing power into the future.

19% over the past three months.

To learn more, call or visit an advisor or do your own research on ways to understand the silver market. Exchange traded funds, mutual funds and individual stocks are available through brokerage firms. The United States Mint and of course coin dealers give investors alternatives as well. Be sure you understand the risks associated and that you are comfortable with this being part of your investment program or portfolio.

Maurice Stouse is a Financial Advisor and the branch manager of the First Florida Wealth Group and Raymond James and he resides in Grayton Beach. He has been in financial services for over 32 years. His main office is located at First Florida Bank, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondiames.com.

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Holding stocks for the long term does not insure a profitable outcome. Diversification and asset allocation do not ensure a profit or protect against a loss. Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. Changing market conditions can create fluctuations in the value of a mutual fund investment. In addition, there are fees and expenses associated with investing in mutual funds that do not usually occur when purchasing individual securities directly. The information has been obtained from sources considered reliable, but we do not guarantee that the forgoing material is accurate or complete. There is no guarantee that these statements, opinions or forecasts provided herein will prove to be correct. Individual investor's

results will vary. Investing in commodities is generally considered speculative because of the significant potential for investment loss. Their markets are likely to be volatile and there may be sharp price fluctuations even during periods when prices overall are rising. Price fluctuations of silver can be less predictable than other commodities. Global demand for silver can influence its value, as well as the economic cycle. Gold and silver are subject to the special risks associated with investing in precious metals, including but not limited to: price may be subject to wide fluctuation; the marker is relatively limited; the sources are concentrated in countries that have the potential for instability; and the market is unregulated. Investments mentioned may not be suitable for all investors.



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

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

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



Maurice Stouse Financial Advisor First Florida Wealth Group Division of First Florida Bank 2000 Ninety Eight Palms Blvd Destin, FL 32541 850.654.8122



Amy Parrish Financial Advisor

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Community

Buzz Bay

Record \$3 Million Benefits Community Charities

By KATE MIKOS

a lot of heart gather together during the last weekend in April for the Destin Charity Wine Auction. Destin Charity Wine Auction Foundation (DCWAF), one of the nation's premier fundraising organizations located in the Florida panhandle, has a mission of connecting wine enthusiasts to raise money benefiting children in need in Northwest Florida. Since its inception in 2005, DCWAF has donated an impressive \$21 million dollars impacting the lives of almost 100,000 children including those afflicted by health issues and abuse. How does one connect wine enthusiasts to raise money for a good cause? DCWAF has found the most successful way to enliven the generosity of its supporters is to produce world-class wine and culinary events that encourage patrons to raise both their glasses and their paddles.

Currently ranked #4 on Each spring, wine lovers with Wine Spectator's list of 'Top Charity Wine Auctions in the U.S. for the second consecutive year, the annual Destin Charity Wine Auction is the Foundation's signature event. A beautiful three-day event held the last weekend in April each year, the auction provides attendees a weekend filled with exclusive wines and excellent food from a variety of celebrity chefs all in the name of charity.

> At the Foundation's recent annual check presentation, a record-breaking \$3 million was donated to DCWAF's 16 benefiting charities including AMIkids Emerald Coast, Boys and Girls Clubs of the Emerald Coast, Children in Crisis, Inc., Children's Volunteer Health Network, Emerald Coast Autism Center, Emerald Coast Children's Advocacy Center, Food for Thought Outreach, Inc., Habitat for Humanity of Walton County, Mental Health

Association of Okaloosa and Walton Counties, Opportunity Place, Inc., Pathways for Change, Sacred Heart Hospital of the Emerald Coast, Shelter House of Northwest Florida, The Arc of the Emerald Coast. Westonwood Ranch and Youth Village.

Throughout its 14-year lifespan, DCWAF has not only impacted the lives of children through its fundraising, but also in the family-like network it creates amongst its benefiting charities that promotes the sharing of resources and partnered programming. Charities that once competed for the same dollars have found themselves working together to build a larger network that can serve their clients in multi-faceted ways. Children from Youth Village and AMI-Kids visit Food for Thought's Full Circle Kitchen to learn how to cook affordable and sustainable meals for themselves on a budget, while Shelter House vis-



The Emerald Coast Children's Advocacy Center received a major donation from the Destin Charity Wine Auction Foundation – a significant \$300,000!

its Boys and Girls Clubs to teach their students about healthy relationships. Children's Volunteer Health Network, which provides free dental care to under or uninsured children, sends its mobile dental clinic to Children in Crisis, Youth Village, and a variety of other DCWAF charity locations. This is just a small sampling of the different ways DCWAF's benefiting charities work together to ensure that the needs of children in the local community are met.

DCWAF invites all those with a philanthropic heart to the upcoming Harvest Wine & Food Festival October 24-26 in WaterColor. To purchase tickets or patron packages for the auction beginning Nov. 1, visit dcwaf.org.



🐲 Community

Bay Buzz

Congratulations Walton County Tax Collector Rhonda Skipper



For the second time, the tax collector's office was ranked #11 as "Best Small Company to Work For" in the state of Florida! The annual Best Companies list is featured in the August issue of Florida Trend magazine. 100 companies are ranked in small, medium and large employer categories. "It's clear that the "Best Companies" know how to attract millennials and then engage them once they've been hired," says Executive Editor Mark Howard.

"During my time as Tax Collector, Walton County has experienced unprecedented growth," says Rhonda. "During the last two years we needed to rapidly increase our workforce and have since managed to create a diverse staff with the bulk of our employees now being in the millennial category. I am impressed daily by the ideas and ingenuity of our millennials and the way they have formed cohesive teams with our baby boomer and Generation X staff."

Bluewater Multisport Opens

Dr. Jennifer Gaddy says Bluewater Multisport provides solutions to allow individuals to live their best active, pain-free, life with services including Physical Therapy, Bike Fits, Run Analysis and custom programs and solutions. Bluewater Multisport



guides clients into optimal health and performance with individualized care plans by knowledgeable fitness and healthcare experts. Dr. Gaddy is a physical therapist, Certified USA Triathlon coach, Pose Method Running Coach, Certified BikeFit Specialist and Certified Metabolic Efficiency Health Care Provider. She has over 15 years of experience, specializing in the military and athletic community. For more information on how you can achieve your active goals, contact Bluewater Multisport at (850) 629-6044, stop in their location at 1165 John Sims Parkway, Niceville, or visit bluewatermultisport.com.

Westonwood Ranch Opens at Freeport Campus

Local Nonprofit Westonwood Ranch recently launched its new campus in Freeport geared towards its overall mission to bridge the gap for teens and young adults with Autism and related developmental disorders. Its central focus is to utilize the medium of agriculture to provide meaningful pre-vocational training, social opportunities for youth and adults on the autism spectrum via hands-on mentoring and specific job skill training in a safe, nurturing, green farm environment. Students experience continuing opportunities to explore and expand their in-



terests through participation in fine arts and crafts, agricultural and equestrian activities, as well as opportunities to integrate with community members through internships, community volunteering and employment. Visit www. westonwood.org.

Calm Opens in Niceville



Party with a Purpose now at the recently-opened CALM chapel located at 201 Redwood Ave. You can now book your holiday or other events at CALM (Crisis Aid for Littles and Moms). All revenue from rentals at CALM Chapel benefit CALM, a 501c-3. And Saturday, Nov. 2, from 10 a.m. – 2 p.m., you can help by purchasing some beautiful Touchstone crystals by Swarovski for you or gifts for family and friends at Crystals for a Cause, a fundraiser! For more info on the mission, volunteer opportunities and room rental for up to 100 guests, please contact CALM Chapel at (850) 279-6419, calmchapelNV@gmail. com or visit nicevillecalm.com/ or CalmChapelEvents.com.





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Community

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For more than 40 years, our team has put their hearts into every new home we build and remodel. As a locally-owned general contracting company located in Niceville, Randy Wise Homes, Inc. has provided award-winning building and remodeling services across Northwest Florida. We take care of every aspect involved in the construction of your new home, from the architect, interior designer and construction manager. Whether you are building a brand-new home or remodeling, you become part of the Randy Wise Homes family. Our unique approach ensures clients a fair, honest and enjoyable experience on the path to building

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Current Classic Homes communities include: RidgeWalk at Santa Rosa Beach; Fates Landing at Bluewater Bay; Deer Moss Creek and Waters' Edge in Niceville. Let us help you select a Classic Home to be built on your lot, one of ours or one we help you find!

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— Randy and Debbie Wise







RG 0029913

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- Paul Zmigrosky





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Randy Wise Homes, Inc. is a locally owned general contracting company located in Niceville, Florida. Since 1977, they have provided new homes and remodeling services to Okaloosa and Walton counties. Randy Wise Homes can build on your lot and builds within many communities in your area. Many have models open daily.

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Community

How to Hire a Powerful Real Estate Agent



BY GAIL PELTO, REALTOR

business professionals, "How many of you have purchased, sold or invested in real estate?" And almost all of their hands went up. Then I asked them, "How many of you know how to hire a real estate agent?" NONE of their hands went up! WOW! That was amazing to me. These professionals entrusted one of their biggest financial investments, if not the biggest, to an

Recently, I asked a group of agent and didn't have a clue on find out the following: what to look for to make sure they were hiring the right real estate agent for the job. "You realtors are all the same." I've heard that more times than I can count and really, that's like saying, "All you CPA's, attorneys, doctors, scapers, etc. are all the same." I think you'll agree, that is just not true. So, what do you need to

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• Will they tell you the truth regarding the market and pricing of comparable properties?

• Are they an expert in the marketplace? Do they know and study the statistics every day?

• Will they aggressively look waiters, financial planners, land- for buyers and sellers every day, or will they sit around praying for the phone to ring?

• Do they deliver strong cusknow? Before you hire an agent, tomer service and customer

communication? You need to know what's going on.

• Do they have a well-defined marketing plan of action? Don't skip this one. It's really important that your agent has a plan.

• Do they keep a rigorous schedule; do they tracks results, and report them to you?

• Do they have the power and knowledge to protect your equity by negotiating the best price for you?

• Are they part of a network of highly trained real estate agents? They are like the company they keep.

• Do they have a personal coach helping them to improve their skills and strategize on how to help their clients achieve their real estate goals? A great agent will be improving their skills every day.

• Do they have a team of strong support staff and a top notch service commitment?

• Do they have a performance guarantee? If they aren't doing the job, you should be able to cut them loose.

Hire a powerful agent to help you get what you want in the time you want—we are not all the same. Have some questions? Call me, Gail Pelto at 850.374.0454 or email Gail.Pelto@kw.com.



Want to know the Value of YOUR home here on the Emerald Coast? Find out! Go to: www.DestinAgentGail.com

Ok...Pick a Number! ANY Number... **Ok...Roll the Dice!**



With 3400+ of us in our local association, selecting your Real Estate Agent shouldn't just be a **roll of the dice**...should it? After all, you're dealing with one of your biggest investments, right? Before you make this BIG decision, ask the agent:

• Do they have a Full-Time Marketing Agency and Coach?

- Do they have a "Pro-Active" Marketing Plan of Action?
- Do they have an Iron-Clad Performance Guarantee?

• Do they have the Power of 170,000+ Agents around the world? • Do they "Pro-Actively" search daily for Buyers for their Sellers and Sellers for their buyers...there is a difference!

"I would highly recommend Gail Pelto to anyone who wants a realtor who can get things done!"

- Melanie Kercher, Crystal Beach

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- 8,000 homes and businesses in Miramar Beach, Seascape and Sandestin (32550)

For more information about Bay Life, Destin Life and SoWal Life or for advertising rates, please visit www.MyBayLifeNWFL.com, email publisher@MyBayLifeNWFL.com or call 850.688.9886.

The community

The Importance of Insurance Loss Documentation



By MATTHEW VANDERFORD

The most common thing that makes it difficult to recover from property damage, whether it's water damage to your home from a broken pipe or smoke damage ruining your antiques to mold damage destroying everything in your business, is the fact there are so many details in accurately preparing and filing insurance loss documentation, recalling effected items (not just property), and what needs to be replaced by the insurance company. Frequently, when I've had to ask insureds about what contents were damaged, what the house contained, what types of materials were used, what backup systems their business had for

record keeping, unfortunately a lot of times...the answers are the same. "I'm not sure," "I have to see," "I don't really know," or "I have to make some calls." YIKES!

When it comes to property and business damage - there is really one thing to rememberbe prepared. In business, it comes a little easier to be prepared and have strategies in place in the event major wind damage allows water in the building or a fire damage ruins a portion of the property and the company needs to relocate to keep operating. But you'd be surprised how many business owners can't find one of the most important pieces of information when a loss occurs - THE INSUR-ANCE POLICY! Homeowners and Condominium Associations have the same trouble too; when an emergency happens, everyone starts to scramble to find out the details of their insurance policy! Properly recording damages and prepping insurance loss documentation is vital to ensure that if you have the right insurance coverage, you receive what

you've paid premiums for! So, here's some helpful tips on what to do before the storms of life makes things hectic.

Have on file a Complete Copy of your insurance policy. This can be requested from your insurance agent or insurance company directly.

Keep a copy of the insurance policy online. Ask your insurance agent or insurance company to email it to you if possible.

Keep all your most important papers, records and valuables in safe and secure place; a safe is a GREAT place!

Take the time to photograph your property once a year – especially after remodeling, updating home or office furniture and electronics.

See if you can find a copy of the blue prints or architectural drawings – you may want to pay someone to draft a copy for general purposes.

Write down a list of what things cost when you purchased them – in this age you can digitally keep receipts.

New gifts for the holidays or major purchase at the end of tax



Let's be honest, most people find it difficult to do the tedious things, but one thing I've come to learn and appreciate is the value of details, and, detailing those details...and I think I just came off as Ned Ryerson (Google it)! After years of being involved in insurance claims and property damage restoration, I can say one thing for sure, there is great importance and value in being prepared and setting the stage for recovering what is owed in a legitimate insurance claim; accurate insurance loss documentation, should lead to accurate indemnification.

For a fast and easy way to keep all your important files and photos, check out Google's app called Google Drive (there's a direct link to check it out – many companies and professionals use it for its ease).

Here's an old Cub Scout motto to motivate: "Always Be Prepared!"



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.





The community

CBA Utilizes Gulf Power's AMPLIFY Grant to Improve Shoreline Resilience

In a one-time, capacity building grant process, Gulf Power donated nearly \$1 million to community organizations across the Florida Panhandle. As recipients of a \$35,000 grant, the Choctawhatchee Basin Alliance (CBA) utilized the funds to build living shorelines across homeowner sites in the Choctawhatchee Bay.

Living shorelines are a form of green infrastructure, using reef breakwaters in the shallows to increase oyster habitat while reducing the wave energy hitting the shore. Just behind the breakwaters, newly planted smooth cordgrass and other vegetation holds the sediment in place, allowing the shore to build back out again. Unlike rip rap and seawalls, the living shorelines create new homes for a range of native critters, including fish, crustaceans, and birds.

"What happens along the shoreline affects water quality here in the bay," explains Alison McDowell, Director of CBA, "Erosion from public and pri-



Northwest Florida State College

vate land leads to loss of wildlife habitat and increased sediment in our waterways."

"The key to our AMPLIFY grants model is that they help the organization maximize its operations and make improvements," said Jennifer McFarren in Gulf Power News, deputy manager for the Gulf Power Foundation. "Where some grants may pay for new technology or strategic planning, the AMPLIFY grants are geared toward improving the organization so that it can be more effective and efficient in its efforts."

CBA permitted the living shorelines, then teamed up with volunteers and the AmeriCorps



NWF Environmental Stewards to build the limestone rock breakwaters and plant smooth cordgrass. The limestone breakwaters are constructed in short half-moon shapes with five feet of water between each structure, allowing continuous flow between the shoreline and the Choctawhatchee Bay. "We can usually see a difference right away," says McDowell, "The sand begins to accumulate and the grasses we plant take root."

CBA has been building living shorelines for nearly 10 years, and homeowner sites across the Choctawhatchee Bay have successfully fended off storm surges and hurricane-wave conditions. While a living shoreline is not right in every location, CBA hopes the initial successes will inspire more homeowners to choose green infrastructure options. With the \$35,000 Gulf Power grant, CBA has built 600 linear feet of living shoreline at three different sites, with a goal of reaching 1000 linear feet at five locations. In the future, they hope to receive additional grants to continue their work at more locations around the watershed.

To learn more, visit basinalliance.org.

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By Lisa Hughley

Freeport is one of the fastest growing real estate markets in Walton County. Known as the next "hot spot" to purchase, real estate in Freeport is one of the best buys in the panhandle.

The numbers speak for themselves! Take a look at what is for sale, and what has sold. Take special notice of the price per square ft. abbreviated to psf. All sales have been within the past year.

\$0-\$100,000

There is 1 home is pending at \$98,000. There have been 14 sales with the average property being \$77,079.00 selling at 88% of list price with 1273 sf, and \$63.92 psf and 360 days on the market.

\$101,000 - \$200,000

There are 26 active properties ranging \$127,000 - \$189,900. There are currently 43 pending sales ranging \$129,500 - \$199,900. There have been 58 properties sold ranging \$101,000 - \$200,000. The average sale was \$158,599 selling at 99% of list price with 1391 sf, and

Freeport – Hammock Bay September 2019 **REAL ESTATE UPDATE**

\$118.97 psf and 68 days on \$501,000 - \$750,000 the market.

\$201,000 - \$300,000

There are 34 active properties ranging \$204,900 to \$298,753. There are currently 60 pending sales ranging \$204,900 to \$299,900. There have been 239 sales ranging \$201,000 - \$300,000 with the averageproperty selling at \$247,651 at 99% of list price, with 1864 sf, and at \$134.52 psf and 60 days on the market.

\$301,000 - \$400,000

There are currently 28 properties available ranging from \$302,775 to 399,900. There are currently 20 pending sales ranging \$301,791 to \$400,000. There have been 92 sales ranging \$301,791 to \$400,000 with the average sale being \$346,252 at 98% of the list price, with an average of 2529 sf, and \$139.74 psf and 96 days on the market.

\$401,000 - \$500,000

There are 19 active properties ranging \$412,345 to \$489,900. There are currently 11 pending properties ranging \$414,760 to 4490,808 with the average pending being \$444,033 with 2474 sf. There have been 42 sales ranging \$401,422 to \$500,000. The average sale being \$437,294 at 98% of list price with 2953 sf and \$159.96 psf and 86 days on the market.

There are 5 active properties for sale ranging from \$565,000 to \$749,900. There are currently 5 pending sales ranging from \$520,358 to \$749,000. There have been 16 sales ranging \$515,000 to \$720,000 with the average sale being \$583,046 at 98% of list price with 2862 sf, and at \$234.11 psf and 98 days on the market.

Above \$750,000

There is one property for sale at \$997,000 located on the Bay with 80 ft of waterfront and 3556 sf. It was built in 2001.

Bayfront

There are 3 active properties for sale ranging \$565,000 to \$997,000. There is one pending property at \$449,900. There have been 10 sales ranging from \$265,000 to \$575,000. The average sale is \$443,700 at 96% of list price with 2093 sf, and at \$232.15 psf and 110 days on the market.

Are you a golfer?

There are currently 3 active properties located in the gorgeous Windswept golf community ranging \$339,000 to \$389,900. The average list price is \$369,900 with 2389 sf at \$156.18 psf and 70 days on the market. There are 4 properties pending sale ranging \$329,000 to \$749,000 with the average being \$464,558 with 3016 sf, at \$152.67 psf

and 218 days on the market. There have been 19 sales ranging from \$278,000 to \$572,500 with the average sale being \$333,296 at 97% of list price with 2585 sf and \$126.12 psf and 116 days on

Hammock Bay

the market.

One of the best overall master-planned communities for lifestyle the panhandle has to offer. This neighborhood has everything you could want; a gorgeous clubhouse complete with home theater, gourmet kitchen, exquisite party areas and all overlooking the area pools, lake and expansive neighborhood playground. This is one of my favorite places to show property! Take a look at the activity in Hammock Bay.

There are 25 active properties ranging from \$249,000 to \$466,900. The average property is listed at \$369,565 with 2453 sf and priced at \$153.62 psf and 93 days on the market.

There are 30 pending properties ranging from \$204,900 to \$578,776 with the average property being \$360,605 with 2326 sf at \$154.60 psf and 42 days on the market.

There have been 182 properties sold over the past year! I checked that number multiple times. Unbelievable! The sold prices have ranged \$185,000 to \$594,958 with the average sale being \$306,668 at 98% of list price with 2283 sf, and at \$136.69 psf and 63 days on the market.

I have buyers interested in purchasing residential lots in Freeport as well.

Bayfront Lots

There are 25 active parcels ranging from \$62,500 to \$1,650,000 with 16 Acres. There are currently 2 pending lots at 125,000 and 225,000. There have been 11 Bay lots sold this past year between \$65,000 and \$635,000 with 3 Acres. The average sale is \$230,091 at 89% of list price with an average of 1 acre and 583 days on the market.

Disclaimer: All information is deemed reliable, but not guaranteed. All property information is from the FlexMLS.

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I would love to have the opportunity to answer any questions you have!

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Tips for Better Workouts



By LISA LEATH TURPIN, HEALTH & FITNESS COACH/CONSULTANT

Structure your workouts to fit your goals: A gymnast doesn't train like a football player, and a tennis player doesn't train like a basketball player. Why? Because in order to perform better at each sport, it takes specific movements and strengths, in specific areas, to make one stronger for each sport. How does this equate to you? You are unique. From your bone structure, genetics, chemical make-up (hormones/immunity) and body type. It's great to get ideas from others, but make sure it will benefit you personally. When I train my small groups of two to six people, even if they do somewhat the same order of exercises, not all lift the same weight or perform the same reps. Some people want

a more muscular build; some want long lean smoother muscles; some need to focus on fat burning. Figure out your goals at the beginning of your quest and it will give you direction and keep you more motivated.

Mix it up: In order to customize your workout journey, tailor it to fit your goals and make it enjoyable. Your body needs to be challenged to change. Do something called "Phase Training." Briefly, a phase training plan manipulates exercise volumes and intensities over the course of weeks, months and years. Change your range of repetitions, how many sets, as well as the exercises themselves. It's suggested, though, that in order for a muscle to get stronger or more toned, it needs time to adapt and change. Therefore, we need to have some time repeating a movement for this muscle adaptation to occur. A good example is the push-up. When you first begin doing pushups, you might be lucky to do five good ones. But if you do push-ups more often, you will increase the number of pushups you can do. This is most important when looking for strength gains, but also for coordination. So, a simplified example of Phase Training for overall fitness would

Weeks 1-4: Endurance Phase/high repetitions 13-20/2-

3 sets 3-4 days/week focusing on mobility, stability and form.

Weeks 5-8: Strength Phase/ moderate repetitions 8-12/2-6 sets 3-4 days/week focusing on lean muscle mass and gaining strong muscles (not bulky). Strong is GOOD!

Cycle through these phases all year.

Other additions to keep it interesting are Circuit Training, HIIT (High Intensity Interval Training) or other types of interval training. Again, depends on your goals.

Slow down: For strength and safety purposes, perform your repetitions SLOWLY. The slower you go, the more muscle fibers you recruit, thus maximizing strength gains and less joint or ligament damage. There are times that you want to move faster like in Circuits or Interval Training. But the key to "faster" is stay in control and in good form. It's best to sometimes work as fast as you can, but WHILE PERFORMING FULL RANGE OF MOTION (ROM) WITH FULL CONTROL. If you can't perform full ROM with full control, then you are too fast or too heavy. That makes speed relative to controlled performance. When lifting weights there is a positive and negative motion. When performing a bicep curl, you start with your arm relatively straight; but when you raise or curl the weight, flexing the elbow, it is the positive part of the lift. The lowering of the weight or extension of the elbow, is the negative. You always want to control and go slowly on the negative: this is where "resistance" training gets its name. It's the control of resisting the weight that challenges the muscle and makes the greatest difference.

Be Active – choose what you like! Any and all movement is good. Don't overthink it. Dance if it makes you happy! Guess what? You will be working out!

Lisa Leath Turpin is a degreed and certified health and fitness lifestyle coach and consultant who has devoted her life to motivating and strengthening the body and mind of others. With over 20 years' experience, Lisa has a B.S. degree in Sports & Fitness Management from the University of Alabama, developed and managed the U.S. Army Corps of Engineers' Health & Wellness Facility and programs in Huntsville, Ala., is board certified by the National Board of Fitness Examiners and possesses certifications from AFAA, Polestar/ Balanced Body, Reebok U, SCW Fitness and American Heart Association. She is currently a group exercise leader at Destin Health & Fitness and an independent personal trainer in the Destin area, diversely and extensively trained in



classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation. Have a fitness question for Lisa? Email BeActive850@gmail.com.



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PUBLISHER

continued from page 2

fishing, events, non-profit organizations, sports, arts, music, dining and local businesses—telling YOUR stories.

As an editor, art director and publisher throughout my career, my mission is to gain insightful understanding of our distinct and varied community personalities. Having lived in the area for more than 13 years working in PR, marketing and communications, I've observed, forged relationships with and listened to the needs of locals, which will be reflected in the rich Bay Life editorial.

We're acutely aware of the challenges small businesses face in reaching key audiences with a limited advertising budget. We want to promote your business and as a result, witness its success. Bay Life offers the platform and opportunity to effectively promote in an affordable way, combining the best of both worlds marketing and advertising with direct mail plus affordable rates. The website, MyBayLifeNWFL. com and our social sites offer additional value.

Bay Life is community focused and based on serving our neighbors, friends and customers. I invite you to join us in this local connection. Please submit your announcements, articles, events and story ideas to publisher@ MyBayLifeNWFL.com or call 850-660-1444.

Our team looks forward, through Bay Life, to relaying the accomplishments and amazing stories, bringing out the best of our truly unique community!

~ Lori Leath Smith, Publisher



Do You Want to Go Natural?



BY MARTY KERNION, PH.D.

No. That has nothing to do with letting your grey hair grow out or letting your curls go wild. Welcome to this new column featured in Bay Life! We will be investigating natural health topics that make a difference to the residents in this area and their everyday lives. How can I tell when the chemicals in sunscreen make it potentially more harmful than using no sunscreen? How do I know if I'm one of the estimated 40% of Americans that have an undiagnosed thyroid imbalance? What are healthy ways to increase energy by getting rid of

the energy robbers in your life? These are some of the topics we'll dig into. These are questions that I frequently hear. And I would love to hear from you. Let me know what you want to see here in this column.

Now on a personal note: I often get the question, "How did you get started in this field? Were you a hippie back in the 60's?" Yes. I have gotten that one a lot! I could give you a long-winded answer, but I'll keep it short. And by the way, I missed out on the hippie stage. I come from a conservative background. At the age of 40, I developed a heart arrhythmia in which my heart skipped every third beat. Even with three medications, I was constantly out of breath with no energy. According to my cardiologist, I had a long list of problems with my heart. A friend tried to convince me that I needed to see this Native American herbalist. In my ignorance, I was not ready for what I thought would be a woman in ceremonial dress, dispelling evil spirits around the campfire. A week later, I was desperate. I went to see her. What a pleasant surprise. She was a Chris-



tian with no ceremonial dress, and she looked like my youngest sister. I was impressed with her knowledge and caring. And I was exceptionally impressed when I took the herbal supplement that she recommended. Within 20 minutes I felt better than I had in years. I was truly shocked. It is now 28 years later and I recently got a glowing, perfect heart report from my cardiologist. I know. I just broke the cardinal female standard of not divulging my age. I was so impressed with the natural approach that was so successful that I started reading everything I could get my hands on. After a few years, I retired from my corporate job and went back to school for a master's and a doctorate. There is a place for modern medicine, but isn't it kind to our bodies to take the natural approach when we can?

So, forgive me the indulgence of a personal story, but I hope that it helps you see that there may be some natural answers to some of your health challenges.

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



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Wellness

By Dr. Richard Chern, MD

How many times have you been told, "Labs look normal, see ya next year?" But that voice inside says "I don't feel normal." Why is that? Well, because it's normal to age, get tired, gain weight, have achy joints, thinning hair, move slower, and have brain fog. It's normal for women to get hot flashes, vaginal dryness, depression, osteoporosis, and have increased risk of breast cancer, heart attacks and strokes after they stop producing estrogen. It's normal for men to lose muscle mass, sex drive, and get erectile dysfunction as the

The

testicles produce less testosterone every year.

Are you happy with normal? I was living a normal life before I started The Hormone Restoration Center. I had normal testosterone and a normal thyroid. I thought falling asleep after lunch was normal, I thought my cold feet were normal, I thought my brain fog was normal. Let me tell you what most doctors don't know, don't understand or don't believe. We don't want to live a normal life. We want to live an optimal life.

After I got treated I realized I had been on the wrong path for years. Living every day feeling optimal is something that cannot be described, it has to be experienced. I felt so indescribably fantastic that I stopped everything else and opened The Hormone Restoration Center. Our goal at The Hormone Restoration Center is not to get you back to normal, go see your doctor for that. We want you to feel optimal! Do you remember the last time you had a great day? How about two great

days? How about a month of great days? Can you even imagine how that feels?

What is Normal?

The Hormone Restoration Center starts with a simple blood draw done right here in our office. You can choose from the \$99 basic or the \$295 comprehensive lab which includes nearly 60 different tests and a genetic test. The "big labs" charge \$1700 for the same tests. You can see the doctor the next week! At the consultation you will receive an in-depth lesson about what is going on, why you feel like you do and how to fix it.

Many patients (and doctors) have no idea that a normal testosterone, estrogen and thyroid can wreak havoc to the body. When was the last time a doctor listened to you instead of the piece of paper with the normal labs?

"Great news Mrs Jones, the labs are normal, you just need to diet and exercise."

"But I feel..."

"Now, now, Mrs Jones, you're not getting any younger. This is just a normal part of aging." Yes, it is, and I don't want any part of it!

Dr. Richard Chern, MD has been seeing patients for more than 25 years. His background includes ER, Family Practice, and he was a USAF Flight Surgeon. He uses bio-identical hormone pellet therapy and his staff and providers are all BioTE certified. We have been awarded Legacy status by BioTE. We look forward to meeting you and encourage you to bring your spouse to your consultation. Call us today at 850-837-1271.





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BY SEAN DIETRICH

It's a perfect summer evening. The world is moving slow. It's hot. The sounds of the world are music. Crickets. Insects. Frogs galore. And the magnificent sound of my redneck neighbor, Jerry, four-wheeling his pickup truck through the mud on the property behind mine, shouting "THAT'S WHAT I'M TALKIN' 'BOUT, SON!" out his window.

I am eating strawberries because summer is coming to an end and I don't want to forget it. The strawberries were good this year.

So were the tomatoes. I ate a lot of tomatoes this summer. People gave them to us wherever we traveled. And we traveled a lot, doing shows in various places.

A middle-aged couple in Palatka, Florida, attended one of my shows and gave me real homegrown tomatoes that were the size of footballs.

In Birmingham, an elderly man gave me a trash bag full of Purple Cherokee heirlooms.

In North Georgia, someone gave me a cardboard box full of Better Boys that his mother grew. I carried that box on a road trip across the Southeast, the Midwest, and into Texas. I took these tomatoes to every state we visited until they were gone.

Also, this summer I got a tan. Which is kind of a big deal for me. I haven't had a tan since I was nineteen and someone rubbed pigmented lotion on my arms and legs for a beach wedding. My skin turned the color of a seasick carrot.

I do not tan well. I am a redhead. I have two shades. Winter

Summer

Pale, and Red Lobster.

This summer, baseball has been exquisite. I have watched the Atlanta Braves play in all sorts of unlikely places while traveling.

I saw them on a TV in a New York City hotel after spending the day translating Northern accents. And in Washington D.C., where my wife and I took a taxi to see them play downtown. In Phoenix, Arizona, I watched them play in a rundown bar, sitting beside a stranger.

Baseball is a simple game, and very slow. And I need it because it makes me feel like I am back home.

I never thought I'd miss home when I started travelling. In fact, long ago I couldn't wait to get away. Not because I didn't like my hometown. But because bulldozers messed it up.

I remember when home was nothing but woods, water, and mosquitoes. But things changed. Real estate developers moved to town. They built an Olive Garden. An Outback Steakhouse.

Soon the whole world was overtaken by yuppies in Land

Rovers who drove like bats out of hell and got mad if their Mocha Frappuccino Pumpkin Spice Lattes were made with two-percent instead of skim.

Shopping malls went up. They tore down the fishing rodeo docks where I got my first kiss. Now the tourists come from all over the world just to zipline between our high rise condos.

But even so, I love my home.

This dirt will be under my fingernails forever. For better or worse. I am part of the Choctawhatchee Bay. And I still know where to find the quiet places in the woods, where the wild strawberries and blackberries grow. The yuppies will never find them. They'd never get past all the sand spurs.

That's what these strawberries remind me of. One bite and all my summers come back to me.

Like the summer when I asked Lynette Gold to a local dance, and she said no. I was hurt. Crushed, actually. I never wanted to show my face again.

Then, Marie Warren asked me to the same dance. I couldn't believe it. I thought it was weird for a girl to ask a boy to a dance. But Marie assured me this was okay. She said it was sort of a Sadie-Hawkins-style transaction, completely legal according to the bylaws of teenage-hood.

So I went with her. She taught me how to two-step with a bunch of other Methodists. Her mother drove us home. And before we parted ways, Marie asked me if I wanted to kiss her cheek.

I said, "No, that's okay." Because I knew she was only being polite.

Then she got forceful.

"I'm telling you to kiss my cheek," she said. "Do it now."

I did. She smiled. And we both knew nothing would ever become of us. Because I was not interested in her and she was not interested in me. But being nice costs nothing. And it pays dividends for a hundred thousand years to come.

That's what Marie was. She was nice.

I didn't go home that night. I was too riled up. A kiss will do that to a boy. So I wandered into the woods. I sat for a while. I picked a few blackberries from a ditch. I don't know what I was thinking. Probably the same thing I am thinking right now.

Tonight I am thinking that summer doesn't last for more than a few minutes. I'm thinking about these crickets. These frogs. The beautiful sounds of evening. The bay. And how sweetness is its own reward. And...

Hark. I am interrupted by the sound of my redneck neighbor, Jerry, riding his truck through the mud like a rented mule. Screaming obscenities. Well.

At least Jerry isn't a yuppie. I think I'll go offer him some strawberries.



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A Pastor's Ponderings

Musing



By Pastor James Ross, First Baptist Church of Niceville

It seems as if a popular narrative in national media outlets is that people do not see the value of the Church in our society. In an article featured in the Washington Post, writer Dylan Matthews references common critiques about how churches do not pay property taxes on their buildings, do not contribute to civic enhancement and create division as they propagate their beliefs. It is interesting how often and loudly these messages are communicated and yet the Church continues to have an incredible influence in our culture. If you take a look at the factual data regarding the presence of the Church in our country, you will find out that the majority of Americans see the value of having Churches in their community and that those Churches are making quite an impact on their communities.

In 2016, Brian Grim of Georgetown University pub-Socio-Economic lished The Contribution of Religion to American Society; An Emperical Anaylsis and reported that despite declining religious affiliation in the U.S. population and economic decline, religious organizations tripled the amount of money they spent per year on social programs, increasing from \$3 billion in 2000 to \$9 billion in 2015. In his research, Ram Cnaan of the University of Pennsylvania concluded that it would cost the city of Philadelphia \$250,000,000 year to replace the services provided by the churches in their city to their community. According to Grim, if Churches and religious organizations were to cease to exist tomorrow the economic impact would be worse than the closing of the country's top ten tech companies combined, including the likes of Apple, Amazon and Google.

There are 384k congregations in the U.S. and 135K of those congregations provide parenting assistance or education programs, 132K offer some type of marriage counseling, 130K directly support alcohol/drug recovery programs, 68K are a part of a feeding program, 18K are involved in disaster relief, and the list of community services goes on. In our small town of Niceville, local Churches give over \$400k per year to needy families to help with lodging and utilities, there are tutoring programs for many of our schools, partnerships to strengthen government programs, and many of the non-profits in our community receive funding, volunteers, and support from the local churches. In addition to these items, our churches provide countless opportunities for children, students and families to be developed spiritually and emotionally.

The Church has her issues and needs to continue to evaluate how it can better demonstrate the love of Christ and on guard towards humanly desires distracting it from that goal. As we continually work on the ways that we can improve, let us also rejoice that even with our imperfections, we can see the fruit of our faith and let us be encouraged that the Church is indeed a vital aspect of this country. When government,



business and the church work together for the common good, respecting each's role in society, we truly thrive as a community.



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🐲 Dining

Get Ready—It's Game Day, Y'all! **Tailgate to the Limits!**

The dictionary cites several definitions of tailgating such as driving too closely behind (another vehicle) and "tailgate" as "a board or gate at the rear of a vehicle that can be removed or let down (as for loading). Here at Bay Life, we prefer this one: host or attend a social gathering at which an informal meal is served from the back of a parked vehicle, typically in the parking lot of a sports stadium.

And if you're a football fan, you instinctively know it's the creative art of eating and drinking as much as humanly possible before the big game, most often in the parking lot outside a stadium or under a tent on the grounds of your alma mater. Tailgating can also involve the consumption of alcoholic beverages or soft drinks and



the grilling of various meat products. Popular tailgate party foods include party subs, chili, wings, ribs, brats, chips and dip, hamburgers, hot dogs, baked beans, and cold salads like coleslaw or potato salad.

Even if you're not the biggest sports fan, you can still get excited for fall weekends thanks to all the fun tailgating food and drink recipes that go along with it! Appetizers are always a hit and everyone enjoys them. Of course, if you actually are a sports lover, you'll want simple, fuss-free recipes that come together quickly so you can focus on the game.

wings. Ribs. Pork. Chicken.

Brisket. Sausage. Riblets. Sau-

sage and pimento cheese crack-

ers. And even Dessert. Plus, they

have some really great BBQ

sauce, as well.

Sometimes you just don't have time to prepare for the weekend tailgate. No worries. Let some of Destin's best restaurants and eateries such as Jim 'N Nick's take care of everything you'll need for that perfect tailgate.

Jim 'N Nick's has been serving barbecue for more than 30 years, so they know a little bit about smoking meat.

If you don't have time to prepare anything this weekend, let Jim 'N Nick's do it for you. Pick up your tailgate on the way to the tailgate with all the protein your tailgate needs!

Chicken tenders. Smoked

Bloody Mary Gazpacho

By Susan Benton, 30aEats, Gulf Coast Restaurants Note: This recipe can be easily doubled or tripled as needed. Serves 8.

INGREDIENTS:

- 1 quart low salt, no MSG tomato juice 5 whole Roma tomatoes, stemmed and seeded, diced
- 2 large celery stalks, finely diced 1 hothouse cucumber, seeds removed, finely diced
- 1 whole zucchini diced
- 1/4 cup Extra Virgin Olive Oil
- 1/4 cup white wine vinegar
- 1 red bell pepper, stemmed and seeded, finely diced
- 1/2 medium red onion, finely diced jalapeno pepper, stemmed and seeded, minced
- 2 large garlic cloves, minced
- Juice of 1 lemon
- Juice of 1 lime
- 2 tablespoons Worcestershire sauce, or to taste
- 2 teaspoons kosher salt 6 dashes of Tabasco sauce, to taste
- 1 teaspoon ground cumin
- 1 teaspoon freshly ground black pepper 1/2 cup cilantro, chopped, held out for serving
- Optional garnishes:
- Favorite Vodka
- Fresh lime
- 2 ripe Avocado peeled, pitted and cubed

PREPARATION:

In the bowl of a food processor or in a blender, combine the minced garlic and jalepeno with half the red onion, half the bell pepper, half the cucumber, half the tomato, half the zucchini, half the celery, half the tomato juice, olive oil, white wine vinegar, Tabasco, and a dash of salt.

Pulse until all ingredients are blended well; mixture will have a nice speckled, colorful texture.

Pour into a large bowl and combine all of the other ingredients except the optional garnishes. Stir together, adding salt and pepper to taste. Cover and refrigerate for at least 2 hours, as it needs to be served cold.

Remove soup from fridge, and stir in cilantro. Check seasonings to taste one last time. If serving as a soup, ladle into bowls and drizzle with a little olive oil, garnishing with avocado.

To serve with vodka, mix 1 cup gazpacho with 1 ounce of vodka. Pour into a glass or plastic cup and serve cold with fresh lime wedges and cucumber slices as a garnish.

If someone tailgating nearby is having a shrimp boil, hand them a Bloody Mary and ask for shrimp in return! Place one shrimp on the side of the cup, and it will add to the wonderful flavors of this meal to-go.

Plastic spoons are optional.



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And, if you want to add your own flair to your tailgate weekend, check out the featured Bay Life recipe each month during

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Music

Two Events — One Epic Weekend Alaqua Refuge's Benefit "For the Love of Animals"

Alaqua Animal Refuge presents Animoré, to be held Friday and Saturday, October 18 and 19, 2019 on the grounds of Alaqua's future home along Highway 20 in Freeport, Florida. Animoré is the first annual festival in celebration of and for the love of animals. The combination of two words, Animoré symbolizes "animals" and "amore," which means love in Italian.

Alaqua's 6th Annual 100 Point and Cult Wine Dinner will be held Friday evening, October 18 beginning at 5 pm. This exclusive evening is a oneof-a-kind experience for a limited collection of patrons, as guests will be the first to dine in a most unique, surprise setting



at Alaqua's future home.

The elegant affair begins with a cocktail reception and an intimate musical performance, followed by an exquisite 5-course dinner prepared by Chef Brendan Davey, with each course perfectly paired with distinctive and stellar wines, procured especially for this dinner.

The animoré Inaugural Barn Jam takes place on Saturday, October 19 at 4 pm, and will feature roots-rocking, multi-instrumentalist Eric Lindell as the headliner, who has collaborated and shared stages with John Fogerty and Jackson Browne, and is a founding member of Dragon Smoke with Ivan Neville. In addition, Nashville songwriters Billy Dawson, Aaron Barker, and Jon Nite will also perform. Together, these award-winning songwriters and performers have written hits for George Strait, Tim McGraw, Keith Urban, Miranda Lambert, Kenny Chesney, Lee Brice, Luke Bryan, and many more. Rounding out the lineup are local favorites The Pickled Pickers and Luke Langford Band. The Barn Jam will include a wide variety of food trucks, beverages, and auction.

The animoré weekend benefit was born out of an idea from Alaqua's Founder Laurie Hood to create a community event combining music with excellent food and wine in support of animal welfare. For hundreds of years, music has enhanced our souls and holds a special spiritual power for engaging our senses. Interactions with animals also have powerful effects on the human spirit and body.

As such, one of our goals for our future home and its unique environment is to be an inspiration for creating a kinder, more empathetic, and healthier society by healing animals and people. We believe that this inaugural animoré festival does just that – bringing people together through music and engagement to help heal and give animals in Alaqua's care second chances at life, happiness, and most of all, love.

Tickets are currently on sale for all events. For more information, sponsorship opportunities, or to purchase tickets, visit www. animore.org

Studio 237 Music Lessons: Meet the Teachers Matt Miller from Freeport, Florida

"When I teach, I love knowing that I get to share the gift of music with another person. Music has enriched my life so much and given me so much purpose, I hope that I can share that with my students and enrich their lives as well." -Matt Miller

Although Matt Miller started playing piano at age six, it wasn't until he was eight that he began studying his true passion: the violin. Using the discipline and ear training that his classical studies under the Suzuki methodology afforded him, Matt quickly began exploring other genres of music. Bluegrass and Celtic styles were both early influencers, including the names of such fiddlers as Kenny Baker, Mark O'Connor, Bobby Hicks, Vassar Clements, Liz Carrol and Johnny Cunningham. It wasn't long before Matt was a seasoned traveling musician, with a busy tour schedule and numerous titles to his name, including Florida State Fiddle Champion in 2013 and Florida State Bluegrass Fiddle Champion in 2018.

"My favorite part about performing is getting to make other people happy and to entertain them. We live in a world where we have the internet at our fingertips and there are just so many other things to do. When someone comes to see me play, I'm honored that they are giving me their time, and I want to make sure they walk away satisfied."

By the time Matt got to college, he was retired from competitive fiddling, but not from performing, and began branching out further into rock and jazz with his violin, while also studying guitar, bass, mandolin and other stringed instruments. Most people would assume that a degree in music was the next step, but Matt instead found a second passion: engineering! But even as he was attaining his B.S. in Mechanical Engineering from The University of Central Florida, he never gave up on his passion for music. Now a college graduate, Matt has yet to use his degree for a "day job" and instead follows his heart by playing music professionally and teaching



violin at Studio 237 Music School located in Santa Rosa Beach, FL.

"Passion, dedication, and fun. You need to be passionate about violin because it's such an expressive instrument, and if you aren't passionate about it, it shows in your playing; you need dedication because violin can be a very difficult instrument, and it takes dedication to stick with it; and fun because if I'm having fun playing the violin, then people will have fun listening!"

His teaching style focuses on developing a student's passion and

love for music, while providing a nurturing and open-minded environment for the pupil to grow and learn. Students will develop a strong foundation of disciplined tone and intonation, allowing them the eventual freedom and ability to play any style of music their heart desires. Matt's passion and appreciation for music of all genres is infectious, and he can't wait to share it with his students every week.

Matt's favorite mantra to his students is: "Practice doesn't make perfect, practice makes permanent. Set a clear goal and focus on what you're trying to accomplish to effectively improve yourself."

When Matt isn't teaching, he regularly performs around 30-A and the Southeast, playing gigs with country artist The Luke Langford Band and Celtic artist Marcille Wallis and Friends.

To begin violin, fiddle or viola lessons with Matt Miller, call Studio 237 Music School at 850-231-3199. Or schedule a visit. Learn more about the studio at www. Studio237Music.com.





Arts

Fall Ushers In Your Favorite Concerts!

Enjoy a night under the stars at the most beautiful outdoor music venue on the Emerald Coast. Join Mattie Kelly Arts Foundation on Thursday evenings in September for the MKAF Concerts in the Village! Bring a bottle of wine, your favorite craft beer, some delicious snacks and a blanket or chair. Food and drinks available for purchase!



Triggerproof has also been rescheduled for Saturday, Sept. 21 for an amazing night of local music! Their style puts pop, rock and hip-hop through the musical blender to recreate both popular and classic radio friendly hits that appeal to everyone!

Tickets can be purchased at the Door: General Admission \$15 per adult, FREE to MKAF members and kids under 12.

Did you know you can save MattieKellyArtsFoundation.org. \$100 when you become a MKAF member? Learn more at















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Business

The Business of Doing Business



By DANIEL JONES Every industry has felt a change in the last few years and doing business certainly isn't what it used to be. Many still talk about the good old days when business was done in person and you could trust a handshake deal. But unlike years ago, today you are expected to be available 24/7, immediately know the answer to everything, and have a fabulous Facebook page. Have you been able to keep up with the changes?

According to the Small Business Administration, roughly 80% of businesses make it into

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their second year, half make it to five years, but only 30% make it to the 10-year mark. It's not always poor management that causes failure; one of the most common reasons a business closes its doors is because it was based on a trend and consumer demand changed. If you think about it, every industry deals with trends; some trends just move faster than others and businesses drown as the tidal wave of progress passes over them. Have you considered if your business can float when your trend ends?

Here are a few ideas to stay afloat based on things we have learned from insuring business for nearly 40 years:

1. Get your business online.

People enjoy working with someone that is available and local. Large chains even see the importance of a local presence, but the trick is getting people to find you in the weeds of search engine results. We live in a small town but with big town opportunities. Our family business is on its third generation and is lucky to have been around a long time; we benefit from referrals and an extensive list of prior customers, but new businesses can create an online presence that makes it at least LOOK

like they've been around a day or two and know what they are doing. There is nothing wrong with that, assuming you do actually know what they are doing, but that can be a tough road. It may be worth enlisting help in creating your website and improving your web presence.

2. Play to your strengths.

With few exceptions, your business doesn't have the luxury of being the "only one in town" anymore. What keeps people coming to you other than your product? Products change, but wisdom and experience can't be bought or bypassed. So, if you have them, emphasize it! Price remains king and it is certainly annoying when someone will choose another company to do business with over a few dollars. But it might surprise you how many people care about quality and are willing to pay extra for it. Focusing on your strengths ensures a good quality product, helping you build a distinct reputation. Over the years, our business has shifted as insurance products changed, focusing on things we know we do well and referring to others the things we can't.

3. Don't give up.

Quality businesses have a way of sticking around. Cutting corners might save time and money, but a stool with a gimpy leg will eventually fail or no longer be worth the pain it causes. You might not feel like your investment in skilled labor or insurance is paying off, but I can promise that, in the long run, it will have been worth it. Insurance is designed to keep you in business when the Big One comes.

Stability is difficult to achieve in a turbulent business environment. Staying successful is more about being willing to change when the time is right rather than change for the sake of change. Competition will come and go, tastes will change, and innovations will certainly alter the way we do business in the future. Insurance should be part of your long-term stability planning and as you keep adapting, you might soon be the one on the cutting edge that others are scrambling to emulate.





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Meet Our Local Pro: Shantelle Dedicke Use Your Voice and Start a Podcast



"The only thing I know to be consistently true is that everything is changing. If you are a small business owner or hoping to be one in the near future, this is certainly true for the content you create and share," says Shantelle Dedicke, President & Chief Creative Officer, Frances Roy Agency. "What is content? As it pertains to marketing, content is more educational than promotional and is any touchpoint your business utilizes to communicate with your target audiences."

Recently, the Niceville-based creative firm launched a podcast titled "Hello Frances." Dedicated to curious creatives and nano entrepreneurs, the podcast dives into relevant topics with the help of a lineup of guests, friends and mentors. Never to exceed 30 minutes, the podcast is an easy addition to your playlist of favorites. Topics such as developing workplace culture, thought diversity, the difference between hard work and "hustle," remote work environments, and leading a family-first workplace are discussed.

You may be wondering, why produce a podcast at all? Here's the short of it from Shantelle:

Build a personal connection.

Even in this digital age, personal connection reigns. As humans, we are drawn to those we feel connected to and streaming your voice through another person's car radio, laptop, or mobile device is an invitation to personally connect.

Support others.

By inviting others to join you on your podcast as a guest speaker, you provide them the opportunity to grow their own personal audience while offering a platform for them to share their message.

Deep-dive into your content.

Specializing in:

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• Custom Plumbing

• Water Heaters

• Repiping

• Fixture Replacement

• Garbage Dispostals

Repairs

Producing a podcast immediately gives you long-form content and this type of content is gold. Long-form can be broken down into smaller pieces of content such as blogs or social media posts and helps your content strategy work smarter, not harder.

Provide valuable information to your audience.

Emerge as a thought leader and a voice of credibility in your field - almost immediately. Everyone has something to say, so say it! If you don't, someone else most definitely will.

We hope you will take the time to connect with Frances Roy through the "Hello Frances" podcast and share your personal thoughts, comments and ideas on the various platforms. "We could not be more proud that this area is where we chose to establish and grow Frances Roy, and we hope to be right here for many years to come!" said Shantelle. SAY HELLO! Call Shantelle at 850.389.8523 or email hello@francesroy.com.



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