



SEPT./OCT. 2020  
VOL. 2, NO. 1

# BAY Life

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## Off the Hook: A Fisherman's Paradise

Fishing in our area isn't a new phenomenon. It goes back over a thousand years. As far back as the seventh century A.D., the American Indians who called this strip of paradise home survived off the seafood in the area. Hundreds of years later, it is thought that Spanish explorers also relied on the abundance of fish in the area. More recently – and by recently, we're talking approximately 1840s – a fisherman named Leonard Destin settled in this tropical oasis. The fact that the coastal beach town of Destin was actually named after a fisherman demonstrates the importance of fishing in the area!

Nearly 100 years later, Destin was officially dubbed the "World's Luckiest Fishing Village." The name has stuck ever since. Locals and visitors can find more information about Destin's fishing heritage at the Destin History & Fishing Museum.

Now, Destin boasts the largest and most well-equipped fishing fleet in all of Florida and charter fishing vessels



take you deep for the big fish. The annual Destin Fishing Rodeo is one the area's most popular events, drawing dedicated anglers from all over for the largest competition of its kind in the world.

With the popularity of fishing and the Destin Fishing Rodeo, both experienced and novice fishermen are curious

about the different types of fishing that dominate the Emerald Coast seascape. Some of the most popular types of fishing include deep sea fishing, inshore and bay fishing, surf fishing, pier fishing, river fishing and lake and pond fishing.

### DEEP-SEA FISHING

Deep-sea fishing (or off-shore fishing) is just that – fishing in deep waters. This typically means at depths of 100 feet or more. In Destin, boats travel anywhere between 10 to 30 miles from the

### FISHING

continued on page 2

## Hope Squad

Equipping our Schools to Prevent 2nd Leading Cause Of Death Ages 10-24

BY PEGGY BROCKMAN,  
HOPE SQUAD MASTER TRAINER

We think we know our children. Almost every parent who has lost or almost lost a child to suicide will tell you they had no idea. Suicide is the second leading cause of death in young people ages 10-24. The rate has increased nationally 57.4% since 2007. In the state of Florida, the increase was 29.4% in 2016-18 over 2007-09. Okaloosa County experienced 30 deaths by suicide in this 10-24 age group between 2014 and 2018. ONE is too many and 30 is a number we must do something about NOW.

In March of 2019, David Triana, founder of United for a Good Cause, Inc., contacted me to discuss the possibility of Bullying and Suicide Prevention as the topic of our next YOUth LEADership Conference. Having a grandson who attempted suicide, I jumped on the task of researching it. It was astounding to discover the number of

### HOPE

continued on page 2

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## Medicare Questions? We've Got Answers.

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 **Community**

**HOPE**

*continued from page 1*

suicide deaths in Okaloosa and surrounding counties among our youth population. This was WAY bigger than just a YOUTH LEADERSHIP Conference, so we researched programs throughout the country to possibly implement in our schools.

And that's how the very successful Peer to Peer HOPE Squad Suicide Prevention program we discovered Provo, UT, was born right here in Okaloosa County. United for a Good Cause, Inc., our 501(c)(3) organization, sent me to meet the teachers and students, train and further research the program. EVERY Hope Squad member I spoke with expressed how empowered they felt by the knowledge they had gained and how much they loved the program. They went from two to five suicides per year in their area to ZERO for the past 15 years in the founding school and only ONE in the district over that timeframe! Now more than 800 schools around the country are



United for a Good Cause, Inc., Directors and Niceville High School Principal Charlie Marella join Niceville Strong Board members as they present a \$10,000 check to sponsor the HOPE Squad Suicide Prevention Program at the high school. This covers all one-time curriculum fees and advisor certifications as well as HOPE Squad shirts and materials the first year.

using this program.

We presented the program to Okaloosa County superintendent Marcus Chambers in June of 2019, and in December 2019, the HOPE Squad program was unanimously voted in by the Okaloosa County School Board to be implemented in every school in the district. We

committed to pulling the community together and raising the money. Eglin Federal Credit Union stepped up to take the Title Sponsorship and donated \$50,000 to stand the program up. Cox Employees donated \$5,000, Emerald Coast Harley Davidson pledged \$10,000 and Niceville Strong pledged \$10,000 to sponsor Niceville

High School. Alycia Dukes with Emerald Coast Ladies of Justice, Vickie Edge with Edge of Paradise Spa and others held fundraisers to help as well. With their generosity, we certified 51 teacher advisors in April to open the program in 16 middle and high schools in the county along with the multi-grade K-12

and K-8 public schools. Peer nominations for Hope Squad members have been requested in schools around the county. With your help, we will stand up the program in 19 elementary schools in January 2021. And yes, unfortunately it is needed for that young age group.

The program begins in 4th grade with a focus on connectedness and kindness, those concepts extending into the secondary grades. It has been shown that 75% of kids will tell a peer they are thinking about suicide and will swear them to secrecy. The pressure on those peers is tough, especially if it is completed. With this program, Hope Squad members are trained on how to respond and help that student get to a qualified adult who can help them. They keep their eyes open for the kid sitting by themselves and they join them and engage with them, making them feel important and offering friendship and HOPE at a time in life when there sometimes seems to be none.

Now more than ever, your help is needed to bring mental

illness and suicide out of the dark and help us create awareness of this very serious and growing problem. Join us at United for a Good Cause, Inc., in our mission to HELP SAVE OUR KIDS AND FAMILIES! You can donate and learn more at [www.BringHopeNow.com](http://www.BringHopeNow.com). Sponsor a school like Niceville Strong did with Niceville High School. Volunteer to help with projects and support the cause. Hold a fundraiser at your business. Every dollar counts and it will take ALL of us to chip in just a little to bring this program to every school in the county. Email [u4gchs@gmail.com](mailto:u4gchs@gmail.com) or call 850-259-8356. For further information, visit [www.bring-hopenow.com](http://www.bring-hopenow.com) or [www.united-foragoodcause.org](http://www.united-foragoodcause.org).

*Editor note:* September is National Suicide Prevention Month. All month, mental health advocates, prevention organizations, survivors, allies and community members unite to promote suicide prevention awareness.

**FISHING**

*continued from page 1*

shore into the Gulf of Mexico for deep-sea fishing. Destin companies offer a variety of ways to deep-sea fish, including

private, charter and party boats. Charters and party boats provide the necessary equipment, bait, tackle and fishing licenses. Generally, deep-sea fishing trips focus on bottom fishing (dropping a baited line to the seafloor)

and trolling (pulling baited lines behind a moving boat).

For many, part of the fun of deep-sea fishing is never knowing what you'll pull up at the end of your line! Types of fish you are likely to catch include

snapper, grouper, amberjack, triggerfish, mackerel and cobia. On a charter boat, the captain will let you know if you can keep what you catch based on length, weight, season and other requirements. If you go out

privately, rather than on a for-hire trip, make sure you are

*Continued on next page*

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## FISHING

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prepared. This means bringing the appropriate gear, obtaining your fishing license, researching the rules on what you're allowed to keep, and knowing where to go. Keep all of this in mind, and you're bound to have a great deep sea fishing experience.

### INSHORE & BAY FISHING

Another popular pastime on the Gulf Coast is inshore and bay fishing. Unlike deep sea fishing, inshore and bay fishing is done closer to the shore, in calmer waters than those of the Gulf. This includes anything from bays to estuaries to anywhere else falling within nine miles of the shore. Inshore fishing boats are smaller and faster than offshore fishing boats, and the equipment required is typically lighter. It tends to be more consistent throughout the year, and there is more time to fish due to shorter travel times to get to preferred fishing locations. Another difference between inshore and deep-sea fishing is that you will usually be casting when inshore fishing. Again, fishing charter companies will provide the bait, equipment, and fishing license required for a bay fishing trip. Common fish you're likely to see and catch while bay fishing include redfish, speckled trout, flounder, black drum, sheepshead and catfish. When hiring a boat for inshore and bay fishing, you'll have to book a private charter, meaning you have the flexibility to spend anywhere from half a day to a full day on the water.

### SURF FISHING

Moving even closer to the shore, surf fishing is when you stand on the shoreline or in the shallow surf to catch fish. Surf fishing can happen anywhere from sandy beaches to rock jetties. In Destin and along the Emerald Coast, the best time to go surf fishing is between March and November; although, warm winters can result in good surf fishing year-round. The best of day for surf fishing is when the tide is rising or falling. Even though you can surf fish from anywhere along the coast, certain locations will yield better results. Try looking for color changes and where the waves break. The darker colored water hides deeper holes, and you're more likely to catch a fish in

these areas. Additionally, irregular patches of the beach are also good feeding spots. When surf fishing in Destin, pompano and whiting are prize catches; however, other fish such as redfish, ladyfish, blue runners, bluefish, sheepshead and more are also available. One of the great things about surf fishing in Destin is that it's fairly easy to go from your beachfront vacation rental right to fishing on the crystalline shores.

### PIER FISHING

Pier fishing is common on Okaloosa Island and Panama City Beach. As the name suggests, pier fishing is casting a baited line from a fishing pier. Like surf fishing, pier fishing has its advantages, as you don't have to worry about a boat and heavy equipment expenses. The difference between surf and pier fishing is that you can cast into deeper waters when pier fishing. Along the Emerald Coast, there are a number of piers where you can cast your line and catch some fish. These include Okaloosa Island Pier, Pensacola Beach Gulf Pier, Navarre Pier, Russell-Fields Pier and MB Miller Pier. You can pier fish year-round, and the type of fish you catch will depend on the time of year that you go. Throughout the year, expect to catch anything from redfish, flounder, bonito, pompano, cobia, mackerel, bluefish, ladyfish and more.



### RIVER FISHING

Although much of the focus is fishing in the saltwater of the Gulf or the unique ecosystem of Choctawhatchee Bay, river fishing is also a popular sport. Taking a boat out on the Choctawhatchee River, East River, or other nearby rivers and creeks can be a quiet and relaxing experience. Head out on a small motorboat or kayak and bring your fishing gear for a relaxing day on the water. The Choctawhatchee River specifically is great for catching redfish and speckled trout. Focusing on the river mouth or near rock piles may increase your chances of catching a fish. As always, be sure to obtain the appropriate fishing license before river fishing.

### LAKE & POND FISHING

Finally, some anglers enjoy lake and pond fishing. The rare coastal dune lakes of the Gulf Coast are not just pretty landscapes to look at and enjoy. Their fresh and saltwater ecosystems depend on varying factors, but it's this uniqueness that provides a great fishing environment. Typically, the fish found in the coastal dune lakes are freshwater fish; however, you may catch some saltwater species as well. Among the most common types of fish caught are bream, bass, catfish, redfish, flounder, speckled trout and mullet. While many of the lakes are surrounded by private property, there are a number of public access points for anglers



to use to get to the lakes. Enjoy the quiet seclusion that the dune lakes and surrounding coastal environment provides.

### THE LUCKIEST

There you have it. These are the most popular types of fishing all along the Emerald Coast. With such amazing fishing opportunities, it's easy to see why Destin is considered the "World's Luckiest Fishing Village."

*Article and photos courtesy Destin Fishing Rodeo and Ocean Reef*



## 2020 DESTIN FISHING RODEO

Oct. 1-31 ~ Marina at A.J.'s  
Weigh-Ins Every Day 10AM - 7PM

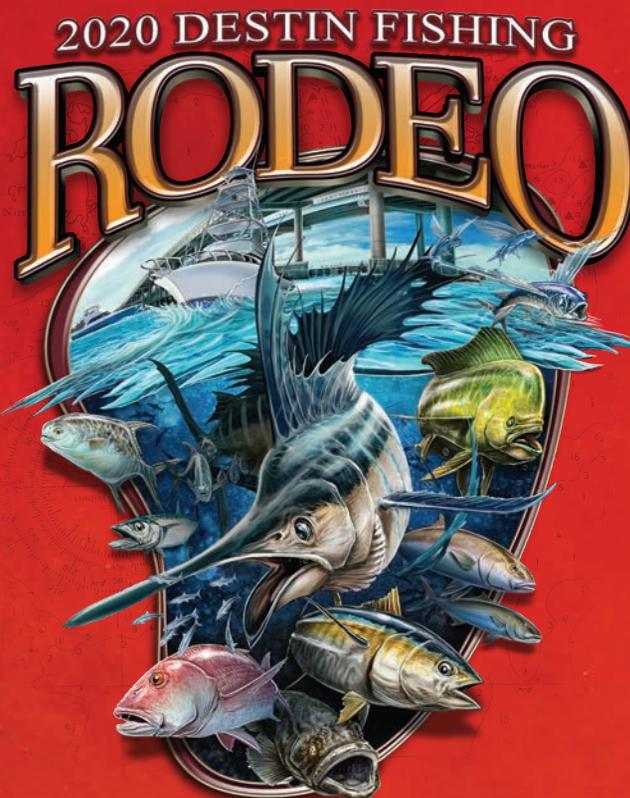
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A copy of a State/Coast Guard issued Boat Registration Form must be on file with the Rodeo prior to first weigh-in. Boats and/or competitors entered after the beginning of the Rodeo in any division are not eligible for competition until the day following registration.

Registration may be completed online at [www.destinfishingrodeo.org](http://www.destinfishingrodeo.org), the Rodeo office, Half Hitch Tackle or Okaloosa Island Pier (Pier, Bridge Jetty Surf fishermen only).

WIN MORE PRIZES THAN EVER BEFORE!

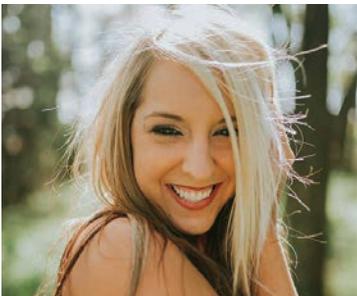


72ND ANNUAL

Off the Hook

# Off the Hook

## "The World's Luckiest Fishing Village" Where Fishing Tournaments Abound This Season



By CALI HLAVAC,  
TO DO IN DESTIN

Fishing Tournaments have been one socially distant way to get outside with friends this summer and participate in a fun activity. This year was the 2nd annual Boathouse Oyster Bar Summer Slam Fishing Tourna-

ment that happened from June 1 to August 9.

State and Federal Water Charter Boats, as well as private anglers, could register at least 24 hours prior to weighing fish in on the scales at the Boathouse. Their own weighmaster Amber (Jack) Helton, a former Miss Destin, was stationed at the scales for the entirety of the summer. The tournament concluded with a Garbo World Championship on August 1, where Federal boats had one day to catch Pounders, Grouper, Greater Amberjack and Red Snapper and weight them in for a special prize.

As to not leave the kids out, the Boathouse Oyster Bar also put on a Kids Fishing Tournament the last week of July, where 44 kids went out on the American Spirit Party Boat to try their luck. The crew helped bait hooks, reel in fish, and take the fish off the hook. Once they returned to the docks, the fish were weighed in and the kids took photos with their catch. A fish fry followed, with all proceeds being donated to charity.



The next upcoming tournament is the 11th Annual Big Mac Classic, held at AJs Seafood and Oyster House in Destin, September 18-20, 2020. \$10,000 is at stake for the team to bring in the largest King Mackerel to

the scales. Boats can register for \$450 per boat with proceeds benefiting the Ronald McDonald House. While this is mainly a King Mackerel tournament, there are cash prizes available for the largest wahoo, dolphin, and blackfin tuna as well. Scales will be open from 3-7pm on Saturday and 12pm-5pm on Sunday behind AJs.

The largest and most popular tournament, the Destin Fishing Rodeo, is also happening this year and is one of our most highly anticipated events here in Destin. Anglers of all ages and charter boats alike are excited and geared up to compete for the first place prize.

A non-profit organization that is supported by its members, sponsors, local businesses and the fishing community, the Destin Fishing Rodeo has expanded into one of the largest fishing tournaments along the Emerald Coast. The rodeo is a month long, spanning October 1-31st and around 30,000 anglers compete each year. 2020 will be the 72nd year for the Destin Fishing Rodeo and to say it's a much-needed activity this year would be an understatement.

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Continued on next page

**LUCKIEST**

*continued from previous page*

Open every day from October 1st through October 31st, you can book your fishing trip now with one of the registered boats and your tournament entry is FREE. Just visit [destinfishingrodeo.org](http://destinfishingrodeo.org).

All scales are open to the public to watch the weigh ins FREE every day on the docks at AJ's Seafood & Oyster Bar from 10 am until 7 pm., and if you're a fan of fishing in the Destin area, you'll for sure want to get in on that action.

**Rodeo Events**

**Reel Local Rodeo Kick-Off Party (Friday, Sept. 25th)**

Immediately following the Captains and Mates Meeting on Friday, September 25, 2020, at 6 p.m., AJ's will host the 72nd Annual Destin Fishing Rodeo Kick-Off Party. Family-fun gathering and Cook-out! Sponsored by Bud Light. [www.ajsdestin.com](http://www.ajsdestin.com).

**Destin Fishing Rodeo 12th Annual Kid's Wagon Boat Parade (Friday, Sept. 25th)**

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

**72nd Annual Destin Fishing Rodeo (Oct. 1st - 31st)**

Weigh-Ins are everyday behind AJ's from 10 a.m. - 7 p.m.

**5K Rodeo Run (Sunday, Oct. 4th)**

Starts at the picturesque Clement Taylor Park on the beautiful Choctawhatchee Bay.



Proceeds benefit the Miss Destin Scholarship Fund and the Ronald McDonald House Charities. Contact [kimmymeyers@yahoo.com](mailto:kimmymeyers@yahoo.com) or register at [www.active.com](http://www.active.com).

**Kids Fall Movie Festival (Mon., Oct. 12th)**

AJ's will be showing a FREE movie on the famous JumboTron! Kids will be treated to hot dogs, popcorn and snowcones! Visit [www.ajsdestin.com](http://www.ajsdestin.com).





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 Community



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## Directions to Deer Moss Creek®

Directions: From John Sims Pkwy (Hwy 20), turn onto Rocky Bayou Drive next to Publix. At the roundabout, take second exit onto Rocky Bayou Drive. The Deer Moss Creek® entrance is 1.5 miles on the left. To continue to our Sales Office: Turn left on Deer Moss Loop, right on Angelica Place, and right on Clary Sage Lane. Sales office address is 1413 Clary Sage Lane.



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Map Legend: Available Properties Retail Center Rentals

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 Community

# Choctawhatchee Oyster Gardening Creates a Splash under Local Docks

By ALISON "ALI" JEAN, CBA  
EDUCATION TECHNICIAN

My title may be an Education Technician, but I am a multi-faceted employee at Choctawhatchee Basin Alliance (CBA). Of the many roles I play within our organization, my favorite is the manager of our Choctawhatchee Oyster Gardening Program where volunteer oyster gardeners raise oysters at their dock for our living shoreline initiative.

You may have read the article previously written by my colleague, Chad Perko, about our oyster shell recycling program. Building a recycled-shell reef reduces shoreline erosion, provides habitat for over 300 species of marine organisms, and keeps spent shells from restaurants out of landfills. "The oyster gardening program helps jump-start oyster growth on a newly constructed reef by placing adult oysters at the site to seed the reefs," says Restoration Coordinator, Rachel Gwin. Some of



the shells are set aside to use in our oyster gardens where they become the foundation for new oyster growth.

Oyster gardening spans eleven months, beginning when water temperatures reach 68°F to April of the following year. With billions of larvae floating in the water column, only a fraction survive and attach to a hard surface. "Providing more spaces for oyster spat to settle

enables more oysters to thrive in places where they may not have been otherwise able to," states Monitoring Coordinator, Jenna Kilpatrick. Once oysters reach maturity, each garden of oysters raised in our program has the potential to filter up to 12,000 gallons of water per day after planting. Imagine if all dock owners in Choctawhatchee Bay cared for at least one oyster garden on their property.

As a keystone species, the addition of oysters creates a foundation for new habitats throughout the bay. As oysters accumulate on the shells, they become the reef -- something like living infrastructure, providing shelter for invertebrates and fish within nooks and crannies. Some organisms feed on oysters directly, while larger marine critters will use reefs as hunting grounds. Even the waste from

oysters is an important form of food for detritivores.

Oyster gardening allows community members to volunteer small increments of their time over a long period without leaving their homes. Volunteers can log upwards of 40 volunteer hours by tending their gardens one hour a week. Our volunteers can spend family time exploring the plethora of critters that flock to your garden.

"Oyster gardening adds another outreach component to connect people to the local environment through hands-on activities," says Alison McDowell. Oyster gardeners play an important role in restoring oyster habitat. If oyster gardening seems to float your boat, the program application and the online workshop are on our website under the volunteer tab. To find out more information, please visit CBA's oyster gardening page or contact Ali Jean at [jeanal@nwfsc.edu](mailto:jeanal@nwfsc.edu).

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# Happenings Around the Bay

SEPTEMBER/OCTOBER 2020

**SEPT.**

- 17 | The Shakedown - Concerts in the Village  
7pm | Mattie Kelly Arts Foundation | Destin
- 24 | The Bonhoeffers - Concerts in the Village  
7pm | Mattie Kelly Arts Foundation | Destin
- 27 | Sunset Shrimp Boil  
4pm | LJ Schooners | Niceville

**OCT.**

- 01 | Pickled Pickers - Concerts in the Village  
7pm | Mattie Kelly Arts Foundation | Destin
- 02-03 | Every Brilliant Thing written by Duncan MacMillan  
7:30pm | Story House Theatre | Niceville
- 03 | Shania Twin - Concerts in the Village  
7pm | Mattie Kelly Arts Foundation | Destin
- 04 | Sip N' Stroll  
4pm | J Leon Gallery + Studio | Destin
- 04 | 4th Annual Dinner of Dreams  
5pm | 3rd Planet Brewing | Niceville
- 05 | Chess Night  
6pm | LJ Schooners | Niceville
- 08 | Emerald Gold - Concerts in the Village  
7pm | Mattie Kelly Arts Foundation | Destin
- 13 | Business Technology Summit  
9am | The Palms of Destin Resort & Conference Center | Destin
- 14 | Second Wednesday Breakfast  
7:30am | Niceville Community Center | Niceville
- 18 | Niceville's Blues, Brews & BBQ Festival  
1:30pm | 3rd Planet Brewing | Niceville
- 20 | Niceville Chamber - Let's Do Lunch  
11:30am | TradeWinds | Niceville
- 24 | Northwest Florida Symphony Orchestra presents  
1940s New York  
7:30pm | Mattie Kelly Arts Center | Niceville
- 24-25 | 25th Annual Festival of the Arts  
Mattie Kelly Arts Foundation | Destin
- 25 | Sunset Shrimp Boil  
4pm | LJ Schooners | Niceville
- 29 | Business After Hours  
5pm | Niceville Insurance Agency | Niceville

**NICEVILLE COMMUNITY  
FARMER'S MARKET**

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**9am | Palm Plaza | Niceville**

**Friday & Saturdays**  
Sept. 18th, 19th, 25th, 26th  
Oct. 2nd, 3rd, 9th, 10th, 16th, 17th,  
23rd, 24th, 30th, 31st

**HAMMOCK BAY  
FARMERS MARKET**

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**8am | 425 Victory Blvd | Freeport**

**1st & 3rd Sunday Each Month**  
Sept. 20th, Oct. 4th, 18th

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*Frances*  
**FRANCES ROY**  
[WWW.FRANCESROY.COM](http://WWW.FRANCESROY.COM)

f t i

Community

# Wes Fell: Non-Party Affiliate for County Commissioner

Wes Fell is a 30-year resident of Okaloosa County. In August 2019 he was the first person to file to run for the District 5 County Commission seat being vacated by Kelly Windes.

Wes moved to this area in August 1990 from Louisville, Kentucky where he was in the jewelry business, and owned three thoroughbred racehorses who raced at Churchill Downs.

Wes goes to church at Corpus Christi Catholic Church in Destin.

He is a United States Marine Corps veteran, and the only veteran in this race. He is also a local event promoter with over 45 years of business experience.

For nearly thirty years Wes has worked with numerous businesses, civic and Chamber of Commerce organizations and promoted many business expos, home shows, health fairs, boat

shows and other events in this area. Today he is currently promoting the 21st annual Emerald Coast Home and Boat Show at the Destin-Fort Walton Beach Convention Center on September 26 and 27.

Over the past 20 years he has helped many non-profits raise a lot of money, and over the last two years he has donated over \$30,000 to various groups, including \$17,000 to One Hopeful Place, and over \$15,000 to others including Children In Crisis, Homes For Heroes, The FWB Kiwanis Club, Special Olympics Florida, and others.

Whether we like it or not, or whether you agree or not – This World Is Changing, and many people today, including some of our friends, and family, especially younger people like Gen Xers and Millennials would rather vote for the person than



Political Advertisement Paid for and Approved by Wes Fell, NPA for County Commissioner District 5

the party. And with the County Commissioner's race being an AT LARGE race voted on by ALL registered voters in Okaloosa County, Wes opted out of the Republican Primary on August 18th and chose to run as a Non-Party affiliate in the general election on November 3rd. He did this because he wants to

be an un-biased county commissioner and public servant, working for ALL of the people of Okaloosa County, regardless of their political party.

Wes believes his extensive business background and association and work with many great business and civic leaders in this community, as well as his desire

to be fair to all people, no matter their race, gender or political affiliation qualifies him to serve as an Okaloosa County Commissioner.



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### GREAT NEWS!

IF YOUR FAVORITE DESTIN/NICEVILLE DISTRICT 5 COUNTY COMMISSION CANDIDATE LOST IN THE PRIMARY - YOU STILL HAVE A HORSE IN THE RACE ON NOVEMBER 3rd – Wes Fell

Today there are over 144,000 Registered Voters in Okaloosa County. There are approximately 82,000 Republicans, 28,000 Democrats and 38,000 others. The GREAT NEWS for you is - The County Commission Race is an At-Large - Open Race which means ALL REGISTERED VOTERS IN OKALOOSA COUNTY REGARDLESS OF PARTY AFFILIATION CAN CAST THEIR VOTE FOR ME IN THE NOVEMBER ELECTION



The ONLY Non-Party Affiliate Candidate In This Race – working for all of the people in all political parties, and the ONLY Veteran In The Race. It's Time To Clean Up The Mess and Vote For Wes.

## Some of the Issues Wes Will Work On When Elected

### STOPPING THE TOLLS On the Mid-Bay Bridge



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### Utilizing The TDC Bed Tax FOR LOCAL ISSUES Such as SAVING OUR BEACHES and Creating a Crab Island District that works for Locals and Visitors



# NWFSC Celebrates Workforce Development Month

September is designated as National Workforce Development Month and recognizes all workforce professionals, agencies and organizations who promote occupational skills with a focus on the quality of human skills such as critical thinking, problem solving, creativity, and innovation.

Northwest Florida State College, recognized as a high-quality higher education institution, delivers outstanding education in university transfer, health sciences, AND career education programming. The College has stepped forward to develop some of the first state-recognized apprenticeship and internship programs in the region. These on-the-job training programs provide students with essential employability skills that create a dynamic and effective workforce.

There are many different pathways to good careers that are compensated at a strong, sustainable, family wage. Negative perceptions of career education have created a drought in the pipeline of individuals to fill



high demand, high wage jobs. There are, indeed, multiple options and good positive pathways leading to fulfilling careers.

Over the past year, NWFSC's Grants Development Office in concert with the Academic Affairs and Institutional Research Departments accounted for the largest cumulative total grant award dollars in college history! The majority of the grant dollars come from state and federal sources and are being funneled directly into workforce development initiatives. The most notable being:

- **\$275,000 to develop unobstructed apprenticeship pathways** for those desiring to

enter the fields of plumbing, electricity, and construction;

- **\$1.15 million to stand up the NWFSC Job Corps Scholars Program** offering certificates in high-growth career paths;

- **\$2.7 million to fund our Walton Works Training Center of Excellence**, which establishes 10 new workforce programs in DeFuniak Springs;

- **\$1.5 million to stand up the NWFSC Youth Apprenticeship Program** to offer apprenticeships opportunities in construction trades, public safety and hospitality industries; and

- **\$7 million to fund the**



**Aviation Center of Excellence** that will house airframe and powerplant mechanics training along with professional pilot certificates.

Additionally, through our Professional and Workforce Training Department, Northwest Florida State College offers customized training for business and industry professionals who seek to improve in soft skills necessary to advance in today's competitive marketplace. Some of the most popular offerings include effective communication, problem solving, leadership, conflict resolution and emotional intelligence to name a few. Classes can be taken at our cam-

pus/centers or brought to your business at your convenience.

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

Opportunities Begin Here. The fall mini-term begins October 14 and enrollment is underway. We encourage you to visit [www.nwfsc.edu](http://www.nwfsc.edu) or call 850-502-2895 to speak to one of our Student Success Navigators and learn more about our programs.



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

 Community

## A Covid -19 Story and a BIG Idea

Local resident Nancy Wills (and her siblings') mother, Margaret Wills, was born April 18, 1924. Many things happened in her 96 years of life: The Great Depression, the legalization of alcohol, World War II, Nuclear weapons, the Vietnam War, Korean War, NAFTA, School desegregation, Twin Towers falling, the Kennedy assassination, the first man on the moon, market collapse of 2008, the twin bomb blast at the Boston marathon and so much more.

In addition, her mother was privileged to experience some of the greatest innovations and inventions such as the invention of the hairdryer, life-saving vaccines, self-winding watches, loud speakers, aerosol, car radios, jet engines, ball point pens, helicopters and television, turbo engines, disposable diapers, power steering, women's liberation, smoke detectors, the Internet, digital technology, WIFI, lithium batteries, vacuum cleaners and the cell phone, just to name a few.

She lived through some amazing changes, but nothing could prepare her mom or



her family for the devastation of what would come next—Covid-19. We all have been affected by the Covid-19 Pandemic, but those especially affected were the ones who could not stand up for themselves. Nancy and her family were not allowed to sit with their mother during

the months of quarantine, her final months. “We begged, we pleaded, became assertive, livid to be honest, and even considered being arrested to wake up this non-functioning system, a system that must be improved,” said Nancy. “COVID-19 was covered! Companionship for

our loved one was stolen!” Nancy said her mother did not die of Covid-19. She died of loneliness. “It is so very important to physically see your loved ones, especially our elderly,” Nancy continued. “The separation from our loved ones is causing many of our elderly in nursing homes to deteriorate and die. We must be able to see them and help with any situation that might need attention. We need to see them smile. They have very little to live for and seeing family and friends is the highlight of their day. This is one way we can show our love and they can feel loved,” said Nancy.

Nancy feels strongly that we must stand for those who cannot stand up for themselves—the elderly in nursing homes like her mother. So, she has begun an awareness campaign by requesting, basically pleading, for every nursing home in America to designate a room for quarantined patients. She said this should be a non-physical contact room with telephone visitation; a place where you talk to one another behind a glass partition

with a separate air-filtering system—totally safe! “This is a simple and inexpensive solution,” she said. This change alone can heal a broken heart and be a life saver.” A local nursing home is considering the concept and she hopes more will soon follow. It's ideas like these that can change lives. “This time the bullet was not missed; it directly hit our nursing homes and hospitals and personally, our mother. We must learn from this and change it so in the future we will be allowed to be there for our loved ones.”

Nancy is calling for construction businesses or contractors who might be willing to contribute services and/or nursing homes and assisted living facilities that want to lead by example.

If you have a similar story or would like to help, contact Nancy at [willswaychanges@gmail.com](mailto:willswaychanges@gmail.com) or (850) 376-7635.

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# Specialty Roofers Inc. Helps Homeowners Prepare for Hurricane Season

Hurricane season is officially upon us. While we all hope for an uneventful season, it is important to prepare for the worst. According to weatherchannel.com, “The NOAA outlook calls for 13 to 19 named storms, six to 10 hurricanes and three to six major hurricanes – one that is Category 3 or higher (115-plus-mph winds).” Specialty Roofers Inc. is here to help you prepare your home for hurricane season with these tips.

## 1. Schedule an Evaluation

Northwest Florida is at risk for a major storm every Hurricane Season. As you prepare your home and make plans for your family, it’s important to have your roof evaluated as well. Having a knowledgeable contractor on your roof before hurricane season will ensure you have time to address any issues that may be made worse by a hurricane and perform any necessary repairs. It is also recommended to have your roof re-evaluated after hurricane season. Your roofing contractor will look at the following areas of your roof:

- Membrane – Checking for rips, punctures, holes or signs of aging.
- Flashings – Ensuring flashings are correctly attached and sealed.
- Mounted Equipment – Looking to see if penetrations are properly sealed and the equipment is securely attached.
- Gutters/Downspouts – Making sure gutters, drains, and downspouts are properly attached and flowing to the correct location.

## 2. Trim Nearby Trees

Strong winds can destroy large buildings and throw boats across town. Even tropical depressions can cause limbs or entire trees to fall down, damaging your roof. Take a walk around your property and identify dead, broken or oversized trees and branches that may damage your building during a storm.

## 3. Continue Regular Maintenance

A maintenance program is a great way to be proactive with your roofing system. Having a roofing contractor keep up the



maintenance of your roof is one of the best ways to ensure your roof is ready to stand up to any incoming storms. Regular maintenance can catch preliminary roof issues before they get worse, saving you money in the long run.

## 4. Clear Gutters and Drains

It is essential to clean and clear your gutters before a storm in order for your gutters to properly function and handle the water that comes off your roof during a storm. If your gutters

are clogged, the backed-up water will sit on your roof, increasing the probability of water entering your building or home.

- Before photos
- Contact information for contractors, insurance agents and other key contacts

## 5. Keep Up to Date with Insurance and Warranties

When a hurricane passes through your area, the aftermath is often chaotic. Save time getting your roof repaired by gathering documentation ahead of the storm and keeping it in a safe and easily accessible place.

Suggested documents to keep with you:

- Any applicable warranties
- Insurance documentation

When hurricane season comes, protecting people is the most important. With a well thought-out and implemented preparation plan, you don’t have to think twice about your roof during a hurricane. Contact Specialty Roofers at 850-974-ROOF to evaluate and help prepare your roof for the upcoming hurricane season.

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 Community

# Protecting What is Most Important with Life Insurance



BY VICTORIA OSTROSKY

She still couldn't believe it was happening. Her husband was too young. Their children were too little. They had too many plans for their life together. His battle

with COVID-19 had lasted several weeks. It started out as just a cough. And now this. And she couldn't go to him and be there in his last moments. Joanna's brain was spinning out of control. She couldn't focus on anything. What were they going to do? "Momma," said little Angela, "Why are you crying?" Her precious little face was filled with concern.

Joanna and Doug's friend and insurance agent Steph called Joanna to find out the latest on her friends. "I'm so sorry, Joanna! What can I do for you and the kids?"

"I don't know what I'm going to do!" cried Joanna. "He's only 45 and always took care of his health."

"Maybe this will bring you a small measure of comfort, Joanna," replied Steph. "Doug has a life insurance policy. So, you and the kids will receive money to pay for any medical, burial and other final expenses. It will also be enough to keep you comfortable for awhile. There should be plenty to send the kids to college, too. He loved you all so much!"

"I know, Steph," said Joanna. "It does help, it really does. Knowing we won't have to move and that I can take some time off work is huge. But I will miss him!" Joanna's sobbing brought tears to Steph's eyes. She wished she could do more.

September is life insurance month. That pesky subject no

one likes to discuss or think about since that means you're thinking about death. But, we also know how important life insurance is because our loved ones will still have to deal with funeral expenses and mortgages and college and so much more. Recent Market Research shows that close to 40% of households need more life insurance.

Let's discuss the two most popular life insurance products. Term Life and Permanent Life. Your goal and budget will determine which policy will best fit your needs. Both of these forms of protection pay an income tax-free death benefit. Term life covers you for a limited period and permanent life provides lifelong coverage.

**Term Life** is the most affordable and is for a set period of time – 10, 20 or 30 years typically, and does not accrue cash value. This is a great tool for someone on a limited budget and who needs a certain amount of coverage for a specific number of years, like until a mortgage is paid off, or the kids are grown and you've retired and reduced your monthly expenses. It also allows for the highest amount of death benefit with the least amount of premiums. Although term policies do not have a cash value feature, most policies can be converted to permanent life without providing evidence of medical condition.

**Permanent Life** comes in the form of Whole Life or Universal Life, and both offer varying degrees of flexibility through the life of the policy. Whole life insurance is a simple, good choice for the conservative buyer. Premiums remain the same over the life of the policy and the death benefit and cash value, which can be taken as loans, is guaranteed as long as you pay the premiums. Universal Life provides the same features as whole life with added flexibility to adapt to changes in your personal situation or changes in the financial marketplace. With this type of product you can adjust the premium payment, death benefits and the insurance company's investment portfolio. And some companies will allow adding a long-term care rider to a universal life policy to help pre-

pare for potential long-term care expenses.

Now, there are other types of universal life insurance policies that provide Long Term Care coverage along with a death benefit. These fixed premium products pay for services that fit your needs based on the plan of care provided by your licensed health care practitioner. The services are paid for either your home or a facility when you are no longer able to perform two out of five of the ADLs (activities of daily living) such as bathing, dressing, toileting, transferring and eating.

There are also some life policies (term and permanent) that can provide for the security and longevity of a business. Business Life products can help keep a family business in the family, protect a key employee or fund a buy/sell agreement.

No matter what kind of life insurance policy you purchase, your beneficiary will be the person or persons who will receive the death benefit. This death benefit is usually tax-free (one exception is annuity payouts). Most carriers offer options for other than a lump sum death benefit payout.

Joanna and Doug's tragedy, although heartbreaking, had a silver lining. Talk to your agent about Life Insurance or call us at (850) 424-6979.



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



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TO READ OUR LATEST ISSUE

# The Red Bar Reopens!

BY RITA L. SHERWOOD

The iconic Red Bar in Grayton Beach is finally rebuilt, back open, and looking better than ever. Walking in, it has the exact same vintage, cool vibe it always had. When asked how this was even possible, co-owner Philippe Petit says, “It was a huge undertaking and would not have been possible without Deron Strickman, our General contractor from Luke & Blue’s, it truly was a blessing working with him. He guided us well throughout the whole process, never said no, but was always realistic with pricing and our timeline; it was a dream to work with him.” Add to that a labor of love for both, as the Red bar building and grounds date back to a 1930s general store and then gas station in the 1940s. Philippe and his brother Oli opened Red Bar in 1995, and about 10 years ago, had the forethought to make a copy of the measurements along with blueprints (after all, we live in a Hurricane area)!

Well thank goodness they did, and after the fire destroyed the beloved Red Bar in Febru-



ary of 2019, many contractors came knocking. What made Luke & Blue’s Construction so special? Deron says, “I live very close and have been a patron of The Red Bar for 15 years, you can’t get more local than that. I truly care about my clients and always want them to be satisfied. For me, I took a sense of ownership and pride because I live here and The Red Bar is the cornerstone of our Grayton / 30A community. I was happy that I could monitor progress very easily, even on the week-

ends.” He goes on to say, “It was truly a team effort and none of this could have been possible without our many Luke & Blue’s sub contractors. They really stepped up to the plate and hit it out of the park! They deserve much of the credit.” You can say that again, once Luke & Blue’s received the building permit; it took only eight months to rebuild.

And how were they able to replicate all of the photos, artwork and many vintage accessories? Philippe says that Oli and



their dad worked off of photos they had of The Red Bar. “They both are collectors of all things vintage as well as new, so the process was a smooth one.” Thank goodness, because 500-600 pieces to replace could not have been an easy task!

Philippe also mentions the tremendous community support they had to help their 90 employees who were suddenly out of work due to the fire, which happened right before spring break. Various local restaurants hired many of them, and the lo-



cal community even got together and raised money through 30A.com’s “Rebuild Red Bar” T-shirt sales, a Craft Bar fundraiser and anonymous donors, to a total of \$150,000. These funds were distributed among all of their 90 employees.

Be sure to check out the new and improved Red Bar in Grayton Beach, located at 70 Hotz Avenue, open for lunch 11-3 p.m. and dinner 4:30-10 p.m., with live music nightly starting at 7 p.m.



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# Walton County Public Library System Launches Live, Online Tutoring Program



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Just in time for the back-to-school-season, Walton County Public Library System announces the launch of its new Tutor.com program. Tutor.com connects students at their time of need to one of over 3,000 highly vetted expert tutors. With instant access to one-to-one homework help and tutoring, students can lower their anxiety and raise their confidence about their schoolwork. Over 95% of Tutor.com student users surveyed said that having the service available helped them complete their homework and improve their grades.

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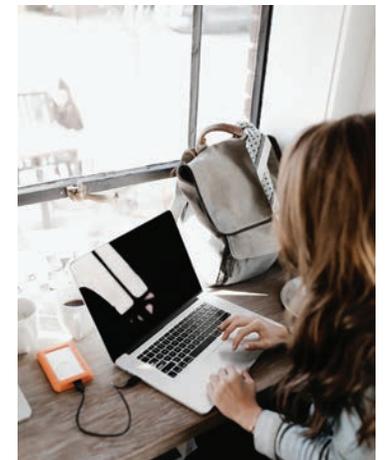
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## Home and Condo Owners Associations... Buyer or Seller, what you MUST know!

BY GAIL PELTO

A well-run homeowners or condo owners association can be a blessing! However, because I'm an equal opportunity writer, I know that a poorly managed one can be a curse! When you purchase a home in a planned development and/or condo, it might require you to join the community's home/condo owners association (HOA) and pay its fees to help cover things like the upkeep of shared structures, amenities, common areas, exteriors and even some insurance coverage. In addition, to help with the standards of your community, the HOA membership binds you to the association's covenants, conditions and restrictions, affectionately known as CC&R.

Owners' associations usually have the same goals of

maintaining a community's quality of life and preserving property values, and that's a good thing! HOAs offer benefits and services to their members—and members also owe certain obligations to the association and duties to their neighbors. In most cases, a condominium's rules and regulations address more topics and the association plays a more active role than a single family homeowners association, because they oversee the actual building that the condos are in; as a condo owner, you typically own from the drywall in and every other part of the structure is shared with the other condo owners.

If you are looking to purchase a condo or a home that has an HOA, there's a few things to find out before you make a move:

- Know that fees differ widely. They will be different from building to building, neighborhood to neighborhood and even within a development, due to variations in size, location and orientation.

- Ask how often the fees have

increased over time. Ask for the financial history and if there are plans for future increases.

- Find out exactly what the fees include and what they exclude (for example, might cover trash removal, cable, etc. or might not).

- Keep in mind you will pay for recreational facilities with your fees whether you use them or not.

- Know if there are additional fees that may apply i.e. new buyer fee, assessments for special projects, etc. Get copies of the board minutes; find out what the future plans are and if their reserve fund is healthy enough to cover future improvements or if you need to plan for a future assessment. Most developments will have a multiyear plan for repairs and capital investments.

- If financing, ask your lender if fees will factor into your mortgage approval and if that particular association is approved for financing.

- Get a copy of the CC&R and review them. You need to

know what you can and cannot do i.e. where to park, size of pet, landscaping restrictions, fence and roof types allowed, etc. In the CC&R, check for language that may have complicated restrictions or even prevent you from renting the property or if there are no rental restrictions.

- Find out the penalties for breaking the rules and how conflicts are resolved.

- Especially with condos, find out what your insurance obligations are vs. what the HOA insurance covers.

- If you want to sell, now or later, find out if there are financing restrictions, if the building is conventional, or FHA and/or VA approved—the more restrictions, the smaller the buyer pool when you're ready to sell.

- Keep on top of what's going on with your managing board. NOTE: My friend, Bonnie Manthey with Inlanta Mortgage said we've had a complex in our area recently change from being professionally managed to being owner managed and

that change alone caused that complex to come off the Fannie May approved list. Again, this can limit the number of buyers who are able to make offers on a condo for sale.

In a nutshell, HOAs offer you having less responsibilities in exchange for some control over your home. Hope this helps and know that whether buying or selling in a owners association area, it's a good idea to engage a professional real estate agent, like me, who is well versed in planned developments and HOAs. I can help you navigate through the ins and outs of purchasing or selling property with an owners association.

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



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 Community

# How to Make Enrollment in Medicare Smooth and Easy



By GREG DURETTE,  
FLORIDA HEALTH CONNECTOR

As with most things these days, the pandemic has caused a great deal of turmoil in processes and routines. Medicare enrollment, however, might have become even easier, depending on your perspective!

In the not-so-long-ago days, a person looking to learn more about Medicare and their enrollment options could visit a local office, attend a seminar or sit down in the comfort of their home with a qualified, licensed agent. This process could take several visits to become comfortable with the available choices. Even Joe Namath (not a qualified, licensed agent!) would be hard pressed to get a person comfortable in just one phone

call, despite claims to the contrary.

Well, most of those in-person options are simply off the table for right now. So, what are your options to gather the information you need to make sure you are making the right choices for you and make your enrollment happen as smoothly as possible?

The first step is getting in touch with someone qualified to provide you with information for your specific needs. I know you get bombarded with mail and phone calls as you approach age 65 and then every Annual Election Period (October 15 – December 7) after that. That type of information overload typically helps no one figure things out and, as I have been told on many occasions, tends to make things even more confusing. In Medicare, quality information trumps volume of information every time.

The first thing you will need to do is apply for your Medicare Parts A & B. There are a

number of issues surrounding this first step. So again, it would be wise to seek out a qualified, licensed person to guide you. Also, it is best to begin this process right when you are first eligible which is three months prior to the month in which you will turn 65.

While waiting for your Medicare card to be issued (sometimes 6-8 weeks), you will have the perfect opportunity to explore your other options. Those options range from simply sticking with Original Medicare (Parts A & B only), getting a Stand-Alone Prescription Plan or, choosing between an Advantage Plan or a Supplement Plan. Each comes with its own benefits and potential issues.

I know it seems like a lot and it is. However, if you take the time and are able to ignore the constant din of your telephone ringing and your mailbox being stuffed, you will come to understand the best choice for you.

Fast forward and here you

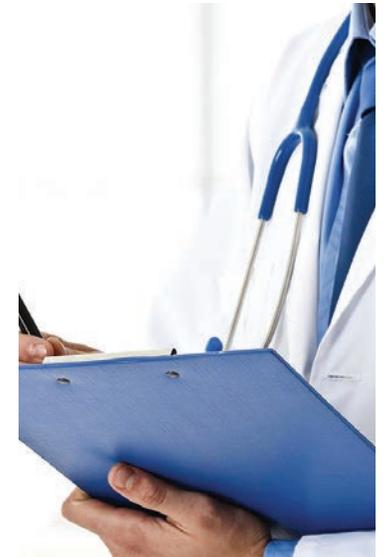
are with your Medicare card in hand and have decided on the best plan choice for you. Congratulations! here is only one last step to take—actually getting enrolled. With all those in-person options unavailable or severely limited, what is a person to do?

You can relax in knowing many insurance companies have implemented excellent processes to get you enrolled over the telephone. You can sit back in the comfort of your own home and rest assured all will be taken care of quickly and professionally.

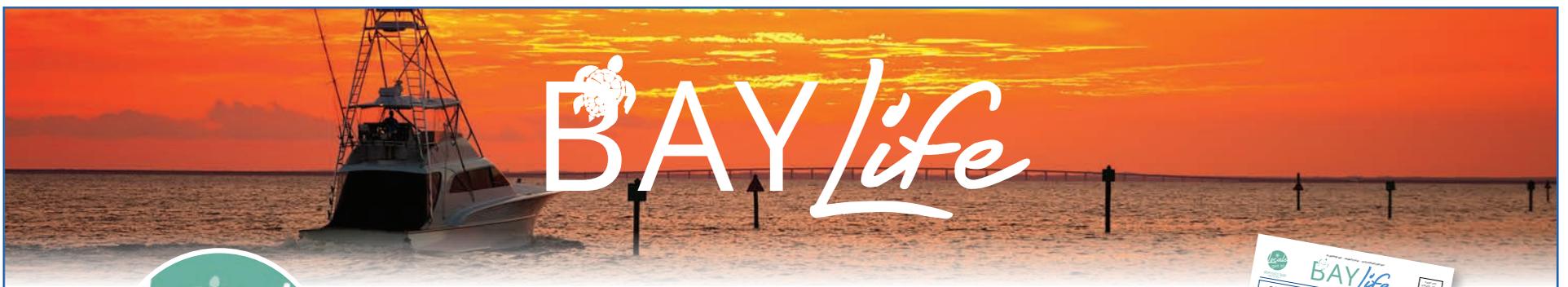
Follow this process and it will help to alleviate much of the hectic stress this major transition often causes.

As a side note, you can use this process to help eliminate the stress of comparing your existing plan to another during the upcoming Annual Election Period in October.

Boom! Stress-free Medicare enrollment.



*Greg is a qualified, licensed agent with Florida Health Connector providing Florida Blue Medicare throughout the State and is based in Niceville. He has been in the insurance industry for over 37 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.*



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# Rocky Bayou Begins 2020-21 School Year on Campus and Online

The excitement was buzzing on Monday, August 10th as the first day of school of the 2020-21 school year commenced on both Rocky Bayou Christian School (RBCS) campuses in Niceville and Crestview. Face covering and temperature checks, social distancing requirements, and plastic partitions for desks were added safety features for the year, but they have not slowed down progress. Even though the first day looked different, students, staff and parents alike were happy to be back in the saddle.

When developing the reopening plans, administration was in close communication with entities such as the CDC, American Academy of Pediatrics, Florida Department of Education, Association of Christian Schools International and Okaloosa County Health Department. These institutions emphasized the importance of schools reopening this fall and how in-person learning plays an

essential role in children's overall well-being. "We believe the structure of an in-person classroom environment is important to our children's education and trust that Rocky is taking every precaution possible to make sure our children are safe while at school," said Rocky parent Andrea Franklin.

Although new COVID-19 cases in Florida are decreasing, RBCS designed a plan that includes multiple layers of safeguards for on-campus learning for students in kindergarten through 12th grade such as heightened cleaning and sanitizing procedures including electro-static sprayers, daily temperature checks and screening questionnaires, touchless hand washing and new sanitizing stations, and signage around campus promoting proper hygiene and social distancing. "The team here at RBCS is so thrilled to be the first in the county to launch in-person school. Our faculty and staff are leaning into



this year in an unprecedented way. They are committed to loving and teaching our students to become the young men and women God has made them to be," said Superintendent Dr. Michael Mosley.

Along with new safeguards and protocols came new curriculum and 1:1 computers for 3rd through 12th grade. Ignitia is an online curriculum platform that can be mobile with each student and will allow seamless transition between in-class and online learning if

need be. Microsoft Teams and FACTS Learning Management System are also utilized to support a virtual classroom. Some students bypassed new protocols altogether by participating in the school's new online learning platform, Rocky Remote, which allows them to keep up with their class with teacher-led instruction and holds the student's seat which allows them to come back on-campus at a time that is right for them. Families also has the choice of going to the Rocky Homeschool umbrella program.

"Teaching students both in-person and remotely at the same time is a new experience for us. Our teaching faculty and support staff have developed a delivery system that will provide a seamless learning experience for our students that will maximize learning for our young people," said Superintendent Dr. Michael Mosley.

RBCS serves K-3 through 12th grade offering traditional, special services, online academy and homeschool programs. RBCS is accredited through the Florida Association of Christian Colleges and Schools (FACCS) and is committed to equipping generations to use their God-given abilities as Champions for Christ. RBCS does not discriminate on the basis of race, color, national and ethnic origin in any of its programs. Learn more about Rocky's COVID-19 policies, including visitor policies at [rbc.org/parentresources](http://rbc.org/parentresources).



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BY MAURICE STOUSE,  
BRANCH MANAGER AND  
FINANCIAL ADVISOR

Annuities are not for everyone. If however you are considering one or perhaps already own one, this article will address a few key takeaways for you. This is intended to speak to deferred annuities (letting it grow over time vs taking out the income now). Annuities come in all shapes and sizes these days and they have taken on increased interest from the financial media and investors and savers alike in 2020. Cost is a significant factor when examining an annuity and finding out just what you get for the costs is critical, especially if you want to make sure you are locking in any appreciation year over year.

Annuities mainly come in

two different types: Fixed and Variable. The fixed type is simply getting a fixed rate of return each year on the amount you have invested in the annuity. And the earnings or growth is tax deferred until withdrawn. The variable type simply means it is invested in sub accounts, similar to mutual funds, so the rate of return varies with the performance of the subaccounts in your annuity.

Annuities can also have features or benefits added to them and those are called Riders. A rider usually comes at an additional annual cost stated as a percentage of the amount in the annuity each year. One of these Riders is a step up in basis of the death benefit of the annuity. An example of that might be your beneficiary receives no less than your original contribution or the stepped up basis, the appreciated value of the deferred annuity. This is usually of added importance to the variable annuity holder because she or he typically wants to lock in any appreciation from year to year (assuming there is appreciation)

and not have the death benefit be worth less than the amount invested should the market and the subaccounts decline.

In the interest of managing cost and innovation, many issuers of annuities might offer riders a la carte or eliminate them all together. The good news is that will get your investment cost down. The components of cost are usually the annual mortality and expense charge, the management fee of the subaccounts (if it is a variable annuity) and any riders. Investors would want to make sure they know what they are being charged for each year and that there is benefit to them for the charges. And it is usually a seen as a good idea to comparison shop as well.

There are choices available today that make the cost of annuity much less than it has been in the past, which had been a main criticism of them. Investors should take note that when managing costs, they are willing to give up the associated benefits. One of the most often cited by investors is the annual step up of the death benefit. The reason this is so is that many variable annuity holders would want to indemnify their beneficiaries with any growth the subaccounts have experienced. As cost innovation has taken hold over the past decade many issuers offer to eliminate the cost of that benefit or rider and make the variable annuity more of a no-frills annuity. This results in greater cost efficiency which can be a key component to long term returns. They do however give up that benefit. If someone has held a variable annuity for several years and it has appreciated they may not want to lose that opportunity.

What if someone is already in a no-frills variable annuity that does not offer the step up for beneficiaries? They should check to see if they have choices: Can they add that rider if possible? Or, does the issuer offer alternatives that have the rider so that they maintain the increased value if any? Or, they might want to consider a lower risk annuity, the fixed annuity but also making sure that it offers the benefit they are seeking.

Changes to these types of in-

## Is a Step Up in Basis Critical for your Deferred Annuity?



vestments should be thoroughly researched as there may be cost considerations (such as early withdrawal charges) in doing so. Investors would want to be sure they have conducted an analysis of the cost benefit and it meet their needs. Check with your issuer or advisor and be sure to review your options and any associated cost and if it is to your benefit. With variable annuities, any withdrawals may be subject to income taxes and, prior to age 59 1/2, a 10% federal penalty tax may apply. Withdrawals from annuities will affect both the account value and the death benefit. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. An annual contingent deferred sales charge (CDSC) may apply. A deferred fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and also provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59 1/2, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them.

*Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola, Tallahassee, and Moultrie, GA. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.*

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# One Year Later, Alaqua Animal Refuge Provides Healing and Care for Hurricane Dorian Survivors

In September of 2019, Hurricane Dorian ripped through the Bahamas as a Category 5 hurricane causing catastrophic damage and wreaking havoc across the Abaco Islands and Grand Bahama Island with rain and wind gusts up to 220 miles per hour. Alaqua Animal Refuge Founder Laurie Hood worked with national organizations GreaterGood.org and Animal Wellness Action (AWA) to deploy to Freeport, Grand Bahama Island, on a mission to assess three farms and their surviving animals, including many horses.

Laurie, the Florida State Director for AWA coordinated and arranged a private flight (provided by generous Alaqua donors) into the devastated island to see what remaining farms had survivors. She was accompanied by equine veterinarian Bess Darrow, AWA colleague Jennifer

Skiff, Alaqua Board Member Demetria McNeese, and a team of others to survey the situation.

Out of the three farms the team visited, Ol' Freetown Farm was by far the worst. Formerly a tourist destination on the east end of Grand Bahama Island, the entire farm was demolished. "It was literally like Alaqua on a beautiful Caribbean island that had been destroyed, and it immediately had my heart," recounts Laurie. "I haven't stopped thinking about the devastation of the animals that were lost, the lives that were lost, and the incredible story of survival of the family that once ran the farm. I immediately had a connection with the Johnson family."

Sissel and George Johnson, the owners of Ol' Freetown Farm, were the island's animal ambassadors. They had operated the previously lush farm for



over 10 years, saving all types of animals and supplying fruits and vegetables to the island. They also provided tours for school children and visitors, and wellness classes. The hurricane utterly decimated their entire farm and over 200 animals perished, including their caretaker

and longtime friend. Their heart wrenching story is one of survival, including Sissel's 85-year old mother Virginia who was in a wheel chair and strapped to the kitchen cabinet in order to survive the 20-foot flood waters. For three days, Virginia managed to keep her head above the rising ocean water and survived.

After one year of retrying to rebound and rebuild, the Johnson family ran out of options as the destruction was too great. They left their home and decided to not rebuild as it was. Currently, the Johnsons are temporarily living with family in South Carolina along with their two small emotional support dogs, Sophie and Millie, that were in the attic with them when Dorian hit.

When the Johnson's came to the U.S., they had to leave their three larger dogs behind to live with friends in the Bahamas.

Just recently, that family could no longer care for them and the Humane Society of Grand Bahama in Freeport offered to keep them for a short time until they could find another solution.

Again, Alaqua was called upon with the assistance of the Humane Society of Grand Bahama and the U.S., Hood arranged air and ground transportation to bring the Johnson's beloved pets to Alaqua who have arrived safely. This is what they do— help to change and heal the lives of animals and human souls.

The Refuge is still closed to the public due to COVID-19 precautions, but is adopting animals by appointment only. Funded solely on individual donations, funds are especially needed at this time. To donate, visit [Alaqua.org](http://Alaqua.org).

## Dog-Harmony Offers Free Training Advice for Rescued Pets

Dog-Harmony Inc., a non-profit that works to keep dogs out of shelters through education, is offering free training advice for rescued dogs with behavioral problems, such as jumping, leash pulling, potty-training and separation anxiety. Nancy

Bown, Dog-Harmony's founder and Certified Professional Dog Trainer – Knowledge Assessed (CPDT – KA) can help over the phone, or better yet, after meeting the pet at Dog-Harmony headquarters at 237 Market Street in Santa Rosa Beach. No

shock collars or choke collars are used and Brown is a force-free trainer.

"It's critical to have the correct type of training," says Nancy. Pet problems, mainly undesirable behaviors and aggression are the most common reason owners rehome their pet, according to the ASPCA's 2015 National Rehoming Survey. For dogs, nearly half are relinquished for that reason (47 percent). While most dogs are



rehomed to a friend or family member (41 percent), the survey found, the second highest

place where they end up is a shelter (34 percent). What might have helped keep them in their homes, according to the survey? The second-most requested service was low-cost training or behavior help (34 percent). The free training advice is by appointment only, and aggressive dogs are not eligible for the program. For more information call 850-376-4190 to reserve a spot. And, please visit [dog-harmony.org](http://dog-harmony.org)

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Brothers Kitchen is a casual, Southern-style restaurant, a place where you can get all your comfort food favorites. Blue Plate Specials are featured each day—meaning you choose one meat and two vegetable options from the daily list. Other delicious options include fresh salads, smoked chicken breast sandwich and the famous Boss Burger. Nightly specials vary each evening, but can include sirloin steak, shrimp & grits and some pasta dishes. Come on by and “taste” for yourself! Or pre-order for the weekend 24 hours in advance: Smoked whole pork butt, full or half racks, barbecue smoked meatloaf, smoked wings all slow-

## Football is Back!

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## German Potato Pancake (Kartoffelpuffer)

### Ingredients:

½ lb. starchy raw peeled potatoes  
1 small onion  
3 slices bacon  
2 eggs  
¼ cup flour (maybe more)  
1 pinch Salt

### Instruction:

Finely grate the potatoes.  
Place the grated potatoes on a clean kitchen towel and wring them out well with the towel.  
Cut the onions and bacon into small cubes.  
Put all the ingredients—po-

tatoes, onions, bacon, eggs, flour and salt—in a bowl and mix it well with your hands.

If the dough is not sticky enough, add flour.

Put a non-stick pan on medium high with a few tablespoons natural oil like corn oil.

Place 1/3 to ½ cup of the potato-mixture-dough in the pan and flatten into

pancakes with the back of a spoon.

Fry the Potato Pancakes for 3-4 minutes on both sides until they are golden brown.

Place them on a paper tow-



el and serve them immediately while hot with applesauce.

Guten Appetit!  
Dirk Bosner, owner  
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10/2	7 PM	Chipley.....	Homecoming
10/9	7 PM	Baker.....	Away
10/16	7 PM	Jay.....	HOME
10/23	7 PM	Opponent TBA.....	Sunshine State Conference
10/30	7 PM	South Walton.....	Away/Battle of the Bay
11/6	7 PM	Hilliard.....	Away



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9/4	7 PM	Fort Walton Beach.....	Away
9/11	7 PM	Crestview.....	HOME
9/17	7 PM	Lincoln (Tallahassee).....	Away
9/18	7 PM	Choctawhatchee (FWB).....	Away
9/25	7 PM	Fort Walton Beach.....	HOME
10/2	7:30 PM	West Florida (Pensacola).....	HOME
10/9	7 PM	Mosley (Lynn Haven, FL).....	HOME
10/16	7 PM	Navarre.....	HOME
10/16	8 PM	Chiles (Tallahassee).....	HOME
10/23	7 PM	Pensacola Catholic.....	HOME
10/30	7:30 PM	Milton.....	Away
11/6	7:30 PM	Pace.....	Away



ACC	Sept 12	Sept 19	Sept 26	Oct 3	Oct 10	Oct 17	Oct 24	Oct 31	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5
Boston C	OPEN	@Duke	OPEN	N Carolina	PITT	@Va Tech	Ga Tech	@Clemson	@Syracuse	ND	OPEN	Louv (11/27)	@Virginia
Clemson	@Wake	Citadel	OPEN	Virginia	Miami	@Ga Tech	Cuse	BC	@ND	OPEN	@FSU	PITT	@Va Tech
Duke	@ND	BC	OPEN	Va Tech	@Cuse	@NC State	OPEN	Charlotte	N Carolina	@Virginia	Wake	@Ga Tech	FSU
Florida St	Ga Tech	OPEN	@Miami	Jax St	@ND	N Carolina	@Louisville	OPEN	PITT	@NC State	Clemson	Virginia	@Duke
Ga Tech	@FSU	UCF	@Cuse	OPEN	Louisville	Clemson	@BC	ND	OPEN	PITT	@Miama	Duke	@NC State
Louisville	W. Kentucky	Miami	@Pitt	OPEN	@Ga Tech	OPEN	FSU	Va Tech	@Virginia	OPEN	Cuse (11/20)	@BC (11/27)	Wake
Miami	UAB	@Louisville	FSU	OPEN	@Clemson	Pitt	Virginia	OPEN	@NC ST (11/6)	@Va Tech	Ga Tech	@Wake	NC
NC State	@Va Tech	Wake	OPEN	@Pitt	Virginia	Duke	@NC	OPEN	Miami (11/6)	FSU	Liberty	@Cuse	Ga Tech
NC	Cuse	Charlotte	OPEN	@BC	Va Tech	@FSU	NC State	@Virginia	@Duke	Wake	OPEN	ND (11/27)	@Miami
Syracuse	@N Carolina	@Pitt	Ga Tech	OPEN	Duke	Liberty	@Clemson	Wake	BC	OPEN	@Louv (11/20)	NC State	@ND
Pittsb	OPEN	Cuse	Louisville	NC State	@BC	@Miami	ND	OPEN	@FSU	@Ga Tech	Va Tech	@Clemson	OPEN
Virginia	OPEN	@LaTech	OPEN	@Clemson	NC State	@Wake	@Miami	N Carolina	Louisville	Duke	OPEN	@FSU	BC
Va Tech	NC State	Virginia	OPEN	@Duke	@N Carolina	BC	Wake	@Louisville	Liberty	Miami	@PITT	OPEN	Clemson
Wake	Clemson	NC State	ND	OPEN	OPEN	Virginia	Va Tech	@Cuse	OPEN	@NC	@Duke	Miani	@Louisville

SEC	Sept 26	Oct 3	Oct 10	Oct 17	Oct 24	Oct 31	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5
Alabama	@MIZZ	A&M	@OleMiss	UGA	TENN	MSU	OPEN	@LSU	UK	AUB	@ARK
Arkansas	UGA	@MSU	@AUB	OleMiss	OPEN	@A&M	TENN	@UF	LSU	@MIZZ	BAMA
Auburn	UK	UGA	ARK	@SC	@OleMiss	LSU	OPEN	@MSU	TENN	@BAMA	A&M
Florida	@OleMiss	SC	@A&M	LSU	MIZZ	OPEN	@UGA	ARK	@VAN	UK	@TENN
Georgia	@ARK	AUB	TENN	@BAMA	@UK	OPEN	UF	@MIZZ	MSU	SC	VAN
Kentucky	@AUB	OleMiss	MSU	@TENN	UGA	@MSU	OPEN	VAN	@BAMA	@UF	SC
LSU	MSU	@VAN	MIZZ	@UF	SC	@AUB	OPEN	BAMA	@ARK	@A&M	OleMiss
MSU	@LSU	ARK	@UK	A&M	OPEN	@BAMA	VAN	AUB	@UGA	@OleMiss	MIZZ
Missouri	BAMA	@TENN	@LSU	VAN	@UF	UK	OPEN	UGA	@SC	ARK	@MSU
Ole Miss	UF	@UK	BAMA	@ARK	AUB	@VAN	OPEN	SC	@A&M	MSU	@LSU
SC	TENN	@UF	@VAN	AUB	@LSU	OPEN	A&M	@OleMiss	MIZZ	MSU	@UK
Tenn	@SC	MIZZ	@UGA	UK	BAMA	OPEN	@ARK	A&M	@AUB	@VAN	UF
TX A&M	VAN	@BAMA	UF	@MSU	OPEN	ARK	@SC	@TENN	OleMiss	LSU	@AUB
VAN	@A&M	LSU	SC	@MSU	OPEN	OleMiss	@MSU	@UK	UF	TENN	@UGA



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Sports

# Northwest Florida State College Unveils New Indoor Practice Facility

Northwest Florida State College unveiled the new Raider Athletics Indoor Practice Facility in August. Members of the local community joined NWFSC Board of Trustee members along with College personnel and student-athletes to celebrate the grand opening of this state-of-the-art facility.

The Raider Athletics Indoor

Practice Facility features 6,250 square feet of indoor arena blend turf. Student-athletes will have access to batting and pitching cages with four retractable dividers that create five tunnels. The entire space is climate-controlled with eight coiling bay doors that can be opened to allow for natural air flow. "Our Raider athletic facilities are sec-

ond to none, and we are excited to add this one to our lineup," Northwest Florida State College President Dr. Devin Stephenson said. "We are grateful for the support of the community members who really stepped up to the plate and share our vision for Raider Athletics."

Funded by generous community donors, in-kind contri-



butions and college funds, the Raider Athletics Indoor Practice Facility is a contemporary facility designed to maximize practice days, improve our competitive edge and keep our student-athletes safe. "We are excited to see the culmination of a lot of hard work," Northwest Florida State College Athletic Director Ramsey Ross said. "This is a project that has been talked about for some time and to see it completed makes me truly proud to be a Raider."

At a recent Rotary Club of Destin meeting, coach Ross said he's looking forward to hav-

ing players take advantage of it. The facility will create more opportunities to practice during inclement weather and have less missed practices. The coaches are also excited to show it off to recruits when they come to the campus which will help with recruiting. The teams will get to use it soon to prepare for the upcoming spring season, which is when the college's athletics have been rescheduled.

For more information on Northwest Florida State College athletics, visit [NWFRaiders.com](http://NWFRaiders.com) or follow the team on Twitter at [@NWF\\_Raiders](https://twitter.com/NWF_Raiders).

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Visit as a Guest, Leave as a Friend, Join as Family

# Meet Our Local Pro: Amy Milligan, Owner of CRYO850



You've seen the ads and social media posts from friends and celebrity athletes about cryotherapy. Maybe even done a little research of your own? Maybe you're even ready to give it a try? CRYO850 Owner, Amy Milligan, shares a little information to better prepare our readers for a visit to the "Coolest Spot in Destin!"

**Amy, what are the benefits?** Cryotherapy was originally developed for pain management as the sub-zero temperatures calm pain receptors and relieve joint and muscle inflammation. When athletes discovered it also flushes lactic acid to eliminate delayed onset muscle soreness and increase endurance, it became popular among people with active lifestyles. Cryotherapy increases metabolism and boosts collagen, so benefits include calorie burn and healthier hair and skin. It's also important to note the flush of toxins means cryotherapy provides a healthy boost to the immune system.

**You offer electric technology. What does that mean?** The original technology required cooled liquid nitrogen for cooling. To breathe, you have to keep your head out of the treatment. Nitrogen is heavier than air, so the cooling tends to drop and there is a risk of nitrogen burns. We chose electric technology to avoid risks and for even body cooling. Including the head gives the added benefit of exposure to the face (great for the skin) and re-oxygenation of the brain which triggers endorphins for better focus, mood and sleep. Ours is the only electric chamber in Northwest Florida. We affectionately refer to it as The Emerald Coast Igloo thanks to local artist, Joey Canton, who painted it to add a little fun to the experience.

**What do we need for an Electric Cryotherapy Session?** Gym shorts and a sports bra or tank top. The more exposed skin, the more effective. Robes are available for added cover if desired and we provide all protective gear. Because the cold brings blood to the heart, it's important to cover extremities which means ears, hands and feet. We also provide a face mask to protect from breathing the cold air. The chamber can hold up to three people, so you can also bring a friend or two!

**Are there any restrictions?** We have a general waiver and an intake questionnaire to capture basic information and any injuries or medical concerns. There are a few absolute contraindications including pregnancy and severe heart conditions. Sometimes, we suggest a conversation with your doctor before treatment. We also suggest a three-day waiting period after Botox or fillers. Different services in the center have relative contraindications, but most everyone can experience whole body cryotherapy.

**What can we expect for our first visit?** Our staff makes sure your extremities are covered and queues up the music of your choice. Some customers jam out, run in place, or even dance. Others prefer a more relaxing environment for stretching or meditation. We review a few safety measures and remind you to enter and exit quickly to contain Florida humidity. First time sessions are set at 2:30 to allow your body time to acclimate. We kick it up to 2:45 on your second session and 3:00 for repeat visits. That's really all it takes to cool your body, increase metabolism, flush inflammation, and produce endorphins and collagen! You can exit the chamber at any time during a session.

**Are there any other cold therapies at your center?** Yes. Because your capillaries open during the whole body session, supplementing with Localized Cryotherapy gives exponential tissue penetration to reduce inflammation. Localized Cryotherapy is still beneficial as a stand-alone application too — similar to an extreme ice pack. Another offering is Pagani Recovery which involves direct application of extreme cold (and/or hot) temperatures to the skin.

Pagani Cold Therapy is excellent to draw inflammation from a new injury and Pagani Contrast Therapy does wonders to ease nagging soreness.

One whole body cryo session is \$40. Localized is \$20 and Pagani is \$40. All services are sold individually with discounts found in packages and membership. Amy recommends the \$99 Day Pass for new customers which provides the same experience of membership including red light therapy, whole body cryotherapy, localized cryotherapy, vibration therapy and compression therapy.

**Amy's motto?** Less Pain! More Life! Visit the only electric cryotherapy chamber in North-



west Florida at CRYO850, City Market Bayside, 4495 Furling Lane, Unit 10, Destin. Follow @

cryo850 on Instagram or Facebook or visit Cryo850.com.

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 Wellness



## Gain a Pound, Lose a Pound

shorter time and some suggest low intensity for longer times. We certainly want the most out of the effort we put in so it's frustrating when you have no clue if you are doing the right thing and this often keeps people from even getting started.

nificant weight loss in many of our patients. There are a number of ways to accomplish this. Optimizing hormones and thyroid helps with weight loss but this can be a slow process and many people want some quick weight loss at the beginning to help fuel that fire to continue and succeed. So, because of high demand, we decided to restart a dedicated weight loss program. This program has been used in the past with great success and significant results. We are now accepting new patients for this proven program and would love to help you with your struggle to lose weight. If you are interested in feeling healthier, happier and lighter we can help. Please give us a call at 850-837-1271.



This doesn't even take into account those who have injuries or diseases that prevent them from being able to diet or exercise as suggested.

It would be great if everyone had a personal chef and personal trainer but the vast majority of us do not have that luxury. So what options are there?

At our clinic we have been asked so many times for diet plans and weight loss plans that we finally put together a plan to benefit nearly every patient. We have been able to consistently achieve safe, healthy and sig-

*Dr. Richard Chern, MD, and Sue Griffin, ARNP, have been providing BioTE bioidentical hormone therapy longer than any other physician in the region and are the only Platinum BioTE partners in the region. Call today for an appointment for bio-identical hormone therapy, thyroid optimization, aesthetics and weight loss.*

BY DR. RICHARD CHERN, MD

Diet and exercise have always been at the core of weight loss. These sound so simple and easy but for many of us, no matter what we try, it seems like we cannot succeed at either of these. Little things sneak into our lives to prevent us from staying on track and sometimes it's difficult to know what foods to eat and what foods not to eat. The "perfect diet" has changed so many times it's hard to even know what's really good for us. Low fat, low carb, low calorie, eat six small meals a day, intermittent fasting. What are we supposed to do? It just doesn't seem possible to eat food that makes us feel good and still lose weight?

Exercise recommendations change frequently as well. Cardio, cardio, cardio changed to weight training and that has changed to high intensity for

## HCA Named Best Employer for Veterans

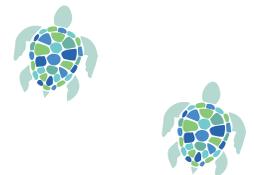
HCA Healthcare (NYSE: HCA), one of the nation's leading healthcare providers and parent company of local healthcare facilities Fort Walton Beach Medical Center and Twin Cities Hospital, today announced that it has been recognized by Military Times as one of the country's best employers. This is based on the organization's military-connected employment programs, benefits and support efforts. Since 2012, HCA Healthcare has hired more than 39,000 veterans, active-duty personnel and military spouses.

The Military Times' Best for Vets: Employers ranking is a highly-respected analysis of efforts to connect with veterans and provide an environment for success. The rankings are based on a voluntary survey that included questions on companies'



policies and practices related to veteran recruitment and retention, support for translation of military skills to civilian credentials, support for military spouse employment and accommodations for members of the National Guard and reserves.

The designation recognizes the work HCA Healthcare is doing to support and employ veterans and their families.



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## Ask Doctor Marty: Taking Care of Yourself

### QUESTION:

Throughout this quarantine, I have realized how important it is to take care of myself. I want to fight off whatever comes my way, not just the pandemic at hand. What else can I do besides the supplements I am taking?

### ANSWER:

Here are some basics. These are things you probably know already, but it sounds like they might be timely reminders for us all.

**Drink a sufficient amount of pure water daily.** Take your weight in pounds and divide that in half. That number is the amount of water in ounces per day that you need. Add more ounces to your day if you experience heavy perspiration or drink diuretics like soft drinks, coffee, or non-herbal tea. Water washes out cellular waste and makes every part of the body work better.

**Eat a diet that is free from chemicals** such as artificial colors, flavors, or preservatives. These chemicals in the diet can often cause hyperactivity in children. In adults, we usually call it stress.

**Get exercise that is appropriate for your fitness level.** Build up to your routine very gradually. Exercise is great, but you don't start an exercise program by walking 10 miles the first day! If you need to, seek

the advice of a professional, like a physical therapist. If you can, build up to at least 20 minutes for a minimum of four times a week. Exercise increases the circulation of oxygen and nutrients to every part of the body, including the brain. Exercise can also boost your mood and help maintain healthy blood sugar levels. An activity as simple as walking can mean a big difference in your overall health.

**Eat healthy fats.** Butter, for example is a much better alternative than margarine, because of the chemicals and processing. Even natural, healthy fats change their chemical structure with the heat of processing and become unhealthy fats.

**Eat unprocessed foods whenever possible.** The heat used during processing destroys nutrients.

**Avoid caffeine.** Caffeine can

be very addictive. Stopping your caffeine intake cold turkey, even if you only drink 16 ounces daily, can result in severe headaches. That's withdrawal. If you have any caffeine, it's best to limit it to before 3 p.m. in the afternoon. If you decide to cut back or eliminate caffeine, do it gradually. If we are amped up on caffeine (or sugar), it is very difficult to find peace in our hearts and health in our bodies.

**Avoid refined sugar.** There are so many choices when it comes to sugar on the grocery aisle. Some are much healthier than others. Agave juice, stevia and raw honey are healthier choices. Chemical sweeteners, like aspartame, can cause anxiety, memory problems and food cravings.

**Spend time in prayer and meditation daily.** Recent studies at Harvard Medical

School and the University of Pennsylvania have shown that prayer reduces stress, quiets the body, stimulates the brain and promotes healing.

**Get 7 ½ to 8 hours of sleep per night.** Getting deep, uninterrupted sleep allows our "batteries to recharge" and our bodies are allowed to heal.

Stay well.

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

## Time To Get Back To Exercising How To Avoid Injury After Coronavirus Isolation

Although many fitness facilities have been open in the Bay Life area since late May, there are a significant percentage of us who are just now starting to venture back into our favorite health club, because of concerns over the Coronavirus. However, before we pick up the dumbbells once again, we might need to be cautious. During the pandemic, many of us have been more sedentary and when we exercise less, our physical condition declines, which may increase the risk of injury. So how can we return to the gym safely?

Bottom line, Ease into it!

When we stop being active, our physical condition declines. This is known as "deconditioning." While deconditioning can be rapid, reconditioning the body is slower. Upon returning to the gym we might feel like our muscles are "tighter" and we're breathing more heavily. We may also feel that our joints are stiff, or that we reach our pain threshold well before we are used to. These are all normal signs that should improve after a few workouts or over several weeks.

But engaging in high-intensity movements or increasing loads too quickly can be a risk for injury. People might assume they

can jump back into pre-pandemic exercise without considering the reduced capacity of their body. Research has found those with lower activity before starting gym-based exercise are more likely to experience injury on their return to the gym.

To prevent this, the recommendation is to ease back into your exercise routine. Consider reducing your intensity or load to 70-80% of your pre-pandemic efforts for a few weeks. If you're used to doing a 50lb dumbbell bench press, consider starting at around 35 lbs. and building gradually from there.

Make sure to use a specific warm-up for the exercise you do. For example, if you are doing calf raises, warm up by doing them without weights before progressing to using your desired load.

We also recommend you set realistic goals to allow your body to adjust and to focus on re-establishing healthy habits and routine.

As you ease back into exercise, it is wise to acknowledge everything happening in your life. Our physical responses to exercise are influenced by a range of factors. Poor sleep, stress, nutrition, alcohol intake, our history of exer-

cise and many other factors can affect our body's response and risk of injury.

Remember, the benefits of exercise far outweigh the potential risks when getting back into the

gym. Your enthusiasm just needs to be tempered with a realistic view of your current condition, not the memory of your ability three or four months ago.

For more information, con-

tact Nora or Jason Clements at Bluewater Fitness, 850.279.6767 or info@bluewaterfitness.net. bluewaterfitness.net.

Reference: theconversation.com.

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 Wellness

## Sorry, Not Sorry



By STEPHENIE CRAIG

"I'm sorry. I was wrong. I can see that I hurt you and I shouldn't have done that. I value our relationship. I will make every effort not to do that in the future." Wouldn't it be so helpful to hear that when someone hurt you?

What we often get instead is...

"I wouldn't have done that if you hadn't..." Or, "I'm sorry you're so sensitive." Or, "I'm sorry your feelings are hurt, but the reason I did this is because you..." Or, often we get silence and are expected to move on in a relationship with no acknowledgment or resolution around the hurt.

If you're like most humans, you appreciate and need a sincere, heartfelt apology as a part of repairing a relationship. However, it's often easier to receive an apology than to give one. Apologizing is the humbling act of taking direct, verbal responsibility for something hurtful you've done to someone else. And, following up the verbal apology with a behavioral commitment to change your behavior to prevent repetitive hurt. Apologizing is a cornerstone of healthy relationship.

If apologizing is hard for you, you might have some of the following common objections to saying you're sorry:

- I didn't intend to hurt anyone.
- Parents aren't supposed to apologize to their kids.
- The other person hurt me, too, and they need to apologize first.
- If I apologize, I'm giving away power I have in the relationship.
- The other person deserved the hurtful thing I did.
- I don't do anything wrong, so I don't owe anyone an apology.

While these objections can be powerful motivations preventing an apology, the cost is a disconnected relationship that lacks trust and accountability. Apologizing is non-negotiable if you want an honest, reciprocal, trustworthy relationship.

So, you know you need to apologize, but how do you get it right?

### Five Things NOT to do when Apologizing:

- Don't make excuses. Someone you've hurt is not interested in why you hurt them.
- Don't lecture. If there is something you want the other person to do differently in the future of your relationship, address that issue at a separate time, not on the heels of your apology.
- Don't use an apology to get results. Apologize because you care and you have remorse for hurting the other person. Don't apologize to get the other person to quickly move on from their pain, to finish a work project, or to move back to life as usual because this is more comfortable for you.
- Don't insult the hurt person's emotional experience. "I'm sorry you're so sensitive" is not an apology. It's an insult and in-



dicates no responsibility for your hurtful behavior.

• Don't demand forgiveness. The hurt person gets to decide how they will receive your apology. If they choose to forgive you, they get to decide that in their own time.

### Five Things TO do when Apologizing:

- Take full responsibility for your part. Reflect on what you understand was hurtful behavior on your part. Say you're sorry and say specifically what you did that was hurtful. "I'm sorry I stood you up for our lunch date." Even if the other person did something hurtful to you in this situation, now is not the time to say it. Own your part and hold them accountable for their part in a separate discussion.
- Validate the emotion of the hurt party. "I can see and understand that it was hurtful to you when I did not show up for lunch."
- Communicate the value of the relationship. "Our friendship is important to me and my behavior did not reflect that."
- Communicate and follow through on a plan for change. "I commit to doing better in the future. If I make plans with you, I will show up or let you know in advance if I have a change of plans."
- Keep it simple. Apologize and leave it at that. Correcting, lecturing or explaining your behavior will only take away from the apology.

While apologizing can be difficult at times, it's a healthy practice that causes self-awareness, personal growth and relational maturity. There is something freeing about admitting you are wrong sometimes and taking the steps to make things right. A sincere apology followed by behavioral change can be profoundly healing in any relationship. For more emotional and relational health resources, visit [journeybravely.com](http://journeybravely.com).



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# National Suicide Prevention Awareness Month

## ECCAC Offers Children's Prevention Programs

By KAY PHELAN

Along with providing many services to children who have experienced abuse, abandonment or neglect, the Emerald Coast Children's Advocacy Center (ECCAC) also has significant prevention programs in place. According to Jasie Landeros, who heads up the prevention department as ECCAC's Outreach Program Manager, "In September, our focus will be on calling attention to suicide prevention for children, teens and young adults. It coincides with National Suicide Prevention Awareness, September 6 – 12."

It is a proven fact during this pandemic, that depression, anxiety, stress and suicidal thoughts are on the increase. Unfortunately, regardless of the pandemic situation, **suicide is the SECOND leading cause of death in young people between the ages of 10 and 24.**

The JasonFoundation.com and BetterHealth.vic.gov.au have compiled key facts related to suicide in younger people: Four out of five teens who attempt suicide have given clear warning signs; depression is one

of the leading causes of suicide attempts, which can manifest in ways such as declining grades and school performance, lack of interest in activities once enjoyed, withdrawal from family, friends and relationships, talking a lot about death and suicide (even jokingly), previous suicide attempts, final arrangements, giving away prized possessions, saying goodbye to friends and family, regularly self-harming, doing dangerous/life threatening things.

ECCAC is in its 20th year covering Okaloosa and Walton counties and has provided more than 150,000 services at no cost for children experiencing abuse, abandonment or neglect to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals to more than 14,000 children and their families. For further information, visit [www.eccac.org](http://www.eccac.org), or email or call Jasie Landeros at [Jasie@eccac.org](mailto:Jasie@eccac.org), 850-833-9237, Ext. 267. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

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 Business


# Smart Film, A Valuable Heat Solution

## ENERGY TIPS

by Emerald Coast Energy Solutions

BY CHRIS BALZER, ECES

*But, soft! What light through yonder window breaks?*

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

No one would dispute having the beauty of soft natural light shining through our windows puts a smile on our faces and warms our hearts. We have windows to let in light and give us views into our world. You might have a lake view, an ocean view, a pool view or simply a view of the outside. What I am finding out is that many of us have windows that are letting in much more than soft natural light and have become a nuisance. We purchase blinds and curtains to block the heat. We search for

dark or mirrored film to help against the heat while maintaining some of our view. We place towels and blankets over our furniture and wood floors to protect them from fading and cracking. We even go to the extreme of replacing our windows with expensive Low E glass.

There is a solution, ERF (energy reflective film) or smart film. I know what you are thinking, another film, great, tried that, didn't work or my HOA won't allow it. ERF is not your typical window film. In fact, it has some of the most technological advances built into this smart film. Most films use dyes and aluminum, ERF uses a proprietary technology to sputter gold and silver allowing the film to be virtually clear and highly energy efficient.

A client of ours in Inlet Beach built their home in 2017. However, they struggled with trying to keep their master suite cool due to all the windows letting in heat. We coated their windows and after two months they contacted us and said, "Thank you so much! We are very happy with the heat reduction we have noticed."

There is a science behind this magic. Astronauts use a visor assembly coated with a thin layer of gold that filters out the sun's harmful rays and protects the spacewalker from extreme temperatures. This technology has been adopted and available to solve the problems in our homes and offices. One popular question we are asked is, do I need to coat all my windows? The answer is no. We want to address the problem windows only—the windows that receive direct sunlight, the windows which you feel heat radiating from. Because the film is virtually clear, you will maintain your original



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tion and see for yourself how we can block the heat and not view.

*Chris Balzer is founder and president of Emerald Coast Energy Solutions — a Smile Provider Company. They provide smiles to their customers after installing high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this fall and become energy efficient, schedule an inspection by calling (850) 588-2870, visit [www.trusteecs.com](http://www.trusteecs.com) or email [wecare@trusteecs.com](mailto:wecare@trusteecs.com) and Beat the Heat!*

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# Showdown



BY MATTHEW VANDERFORD

Have you ever watched the kids cartoon movie Madagascar? If you have, then you might know the scenes I'm about to describe. In the first movie, Alex the Lion is on the loose in Grand Central Station. While everyone else is coming un-glued and losing it, this little old lady begins to use her purse, pepper spray and a well-executed, over-the-shoulder throw to neutralize the animal. In the second movie, our action-packed Grandma finds herself again, face to face with Alex while on safari in the African Wilderness.

What happens next? You guessed it – epic cartoon battle #2. Except this time, our little old lady protagonist gets her dentures knocked out after Alex issues a hard blow to the jaw. But dentures or no dentures, our heroine proceeds to go on the offensive taking care of business again, leaving our lion friend wishing he never met her.

Now let's leave this drama and enter another.

**Scene:** Niceville, Florida, USA. An age 70 widow just returns home after a long weekend. The AC line has overflowed. There's water everywhere. She calls for help.

**YEAR:** 2013

**Day 1:** Restoration efforts begin to dry out the house. It's a modest home in Niceville, a typical Florida style rancher with a brick face. Most of the interior looks original except for some new laminate flooring that runs throughout the house. And this

is where the showdown begins.

**Day 4: (Enter the Insurance Company Adjuster):** "Can you show me where the damage is?"

**Restoration Contractor:** "Sure, the water started here, ran over and under the laminate flooring causing water to spread throughout the entry, down the hall into the kitchen, across the

don't pay for anything past the room breaks."

**Restoration Contractor:** "What then do you suggest I tell the homeowner?"

And with that, the insurance company adjuster reaches across the hall, grasps the brass knob, gently closes the door and states: "Tell her not to look at it."



other side hall and into two of the three bedrooms. We've removed all the laminate flooring with water under it and the wet baseboards and drywall, too. The small room off to the side was dry, but we'll have to replace that flooring because they don't make that type anymore."

**Insurance Company Adjuster:** "We don't pay for that."

**Restoration Contractor:** "What do you mean you don't pay for that? The flooring's the same throughout the house. It's the same product and can't be matched. We'll have to replace it to make sure everything goes back the same."

**Adjuster:** "I understand what you're saying, but we won't pay for that – we only pay for flooring up to where the hall meets the bedroom. We stop at the doorway entrance if the material isn't damaged."

**Restoration Contractor:** "I hear what you're saying, but the flooring material isn't made anymore. If we replace just the damaged items, the house is going to look funny. The rooms won't match like they did before. It's not the same."

**Adjuster:** "I get it, but we

**Restoration Contractor:** "You want me tell her what?!"

**Adjuster:** "Tell her not to look at it. She can put a rug over it so she won't have to see it." (Exit the Adjuster).

The scene you just read is true. Because that restoration contractor was me. Those words were spoken from a licensed adjuster spewing out the company lines they were educated and trained to say. The insurance company might not have trained their employees to say, "Put a rug over it," but they do educate them to view damage and interpret policies looking for ways to minimize exposure. And this is what causes adjusters to say, "Tell her not to look at it." It's not because these are bad people. On the contrary. The adjuster I met that day was very pleasant and easy to get along with. Unfortunately, adjusters are stuck having to report to the insurance companies who pay their salaries, provide their health care, and hand them bonuses based on performance indexes.

**Enter our property owner from Niceville:** I repeat the statements from the adjust-

er. She's not hearing it. She's not going down without a fight. No way, no how. Look out Alex, this little old lady knows how to take the gloves off.

And what pray tell was the conclusion to our tale you might ask? Well, it was a good

fight. Phone calls were made to people who could speak on the property owner's behalf and put pressure on the carrier to do the right thing. And, in 2013, one less home in Niceville went without a rug on the floor.

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

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 Musing



BY RICK MOORE

As a very stylish twelve year old, I wore my Panama Jack hat whenever possible. The truth is, I was more concerned about impressing others with my debonair style than keeping the sun from harming my skin. Since fellow students were not cool enough to wear such a hat, it became my secret weapon to impress the cutest girl in my class. Her older sister had dated my older brother, and our homes were only two blocks apart. We also shared an English class together at school. It was in such class I wrote her a note asking the big question: Do you want to go to the fair this Saturday? Check Yes or No. After

folding the note like an expert origami master, it was passed from desk to desk, all while making sure the teacher wasn't looking. Out of the corner of my eye I saw her open it, mark her response, and discretely refold the paper to make sure none of the other students could take a peak. As the note made the return trip back across the classroom, the anticipation built. Being calm, cool and collective, I placed the note in my pocket until the bell rang. I then strolled into the boys room, headed for a stall, said a quick prayer, and opened the note. To my pleasant surprise, not only was there a huge check by the word Yes, but she also drew a heart next to the check mark!

Since the entrance to the county fairgrounds was within walking distance, we agreed to meet at her home and walk from there. I wore my Panama Jack hat and she wore a pretty pink dress. After buying our tickets, we rode the bumper cars and the Ferris wheel, and then headed for the midway to play a specific game

## My First Date



of skill that I was pretty good at. The way that specific game worked is, if someone can knock down all of the milk bottles by hitting them with a softball, that person can then select from any prize hanging on the wall. I do not remember how many times it took, nor how much money it cost me, but eventually the bottles came down. My date was able to pick out any prize she wanted. She chose a straw hat. While it was a bit different from the Panama Jack hat I wore that day, we now both wore straw hats. Strolling side by side through the fair

ground, we were like two peas in a pod.

One of my favorite memories of walking the midway is the smell of fresh cooked onions and bell peppers at the Polish sausage stand. I could attend the fair without eating the funnel cakes or the cotton candy, but we absolutely had to have polish sausage sandwiches. After eating, we had two remaining tickets, so we decided to ride on one last attraction before leaving; the Tilt-a-Whirl. Not to give away the ending, but never, ever ride a Tilt-a-Whirl after eating Polish sausages. As

we spun around, the taste of bell peppers began to fill my mouth. The good news was the throw-up did not land directly on her pretty pink dress, and my Panama Jack hat was fine. The bad news was, the straw hat she was holding in her lap would never be the same. I walked her home that evening and then ran to the house for a bottle of Pepto-Bismol. It's not clear why she never went on a second date with me. Who knows? Girls can be so fickle.

There are three coping skills that can help prevent regurgitation. These same skills have helped me with life in general. They are: meditate, take deep breaths, and shift your focus. Why not give these coping skills a WHIRL yourself? Every time it seems the WORLD starts spinning out of control, or things are off TILT, try to apply these three remedies. As for dating advice, you're on your own.

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

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CONSIGNMENT/RESALE SHOP



By SAM BROWN

I wonder if you remember the good old days where everyone was talking about finding our new normal and what our new normal was going to look like? That was only like a month or two ago, and it doesn't seem like we're there yet, or like we're even close to being there.

The reality is that it still feels like it hasn't happened yet. In fact, many of us still haven't settled in and we feel completely unsettled still!

Think about this: So many people have been trying to make decisions about school, attending events, wearing masks, commenting on Facebook or sharing their opinion, the future of their job, the economy, and what's going to happen with the upcoming election. Just naming those gives me extreme anxiety!

I bet if we were honest, we would admit we are **READY** to get back into some kind of routine and rhythm. Now that school has kicked off and we're in full swing into the fall months, it provides a sense of normalcy for all of us! (PS. Can someone get me a Pumpkin Spice Latté?)

But, what if we've been thinking about finding a new normal in the wrong way? Like, what if it's not something that happens **TO** us, but that happens **IN** us and our families?

You know what I love about the Fall? **FOOTBALL SEASON!**

Now, before you write me off because you found out I'm a Florida Gators fan, I love football, because I played football in high school and even had the opportunity to play in college. Believe it or not, I was an offensive lineman, was 270 lbs. and could bench press over 350! Trust me those days are long gone. HA!

But You know what I always looked forward to as a player and even as a fan now?

The **KICKOFF** of the sea-

son and the kickoff of each game. As soon as the previous season would end, we would hit the weights, hit the field for conditioning, and circle the kickoff of the upcoming season on the calendar. And everything we did was to prepare for that day.

As fans, we do the same thing. Ever been tailgating?

- If you're one of those people who paint up for the game, you're up at like 6 a.m. getting ready.

- You get out there at like 8 a.m.

- You pick out your perfect outfit the night before.

- You have your grill ready with your favorite meat ready to roll.

- Fave beverage of choice is in the cooler and iced down.

And when it's time for kickoff, there **IS NO WAY YOU'RE MISSING IT.**

If we break it down, think about how much preparation goes into this moment?

I think the same anticipation is here for this fall—every fall is a chance for a restart. We need an opportunity to not only **BOUNCE BACK**, but also **COME BACK**. And every great comeback story starts with kicking off the second half well. So, imagine this is our halftime speech.

I think in all the craziness, one of the main things that's fallen off in many of our lives is spiritual health. If we were to be honest with ourselves, it's likely we've neglected meeting togeth-



er. Most studies are saying 80% of people are not attending worship services in person or online. We haven't been reading the Bible, we haven't been serving, or meeting in groups, and we've gotten out of rhythm in our relationship with God.

In Mark 4:16-20, we see a famous parable that Jesus taught about a farmer sowing seeds. The final part of this scripture describes what it looks like to have a healthy relationship with God.

"Others, like seed sown on good soil, hear the word, accept it, and produce a crop—some thirty, some sixty, some a hundred times what was sown."

-Mark 4:20

God is constantly sowing seeds on an ongoing basis in our lives. In other words, God is constantly trying to break through to us in our lives. We just have to stop for a moment and notice how he is working. Once we hear what God is saying, we need to accept it and then, in turn, learn how it applies to our

lives and begin to live it out.

If we want to find our new normal this fall, we have to remember that God will always do his part, but we **MUST** do our part. We must not neglect the spiritual habits of growing in a relationship with Christ and preparing for the kickoff.

My prayer and hope for your life is that we would make a commitment to stop letting

what's happening to us dictate what our new normal is going to be like, and we start recommitting ourselves to what God has for us, and kickoff a new season of spiritual growth.

Here's to the kickoff of an amazing Fall!

*Sam is the Campus Pastor at Crosspoint's Freeport Campus.*

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 Musing


BY SEAN DIETRICH

There is something about the way the sun falls upon the lustrous water of the Choctawhatchee Bay that lights my heart on fire.

No. Wait. I apologize. That sentence you read in the above paragraph was ridiculous. Lustrous? How immature and overly dramatic. This is because I wrote that sentence when I was about 17 years old, everything was dramatic back then.

That was probably the age when I truly decided that I wanted to be a writer. I was lanky. I was dumb. I was a fatherless dropout. I remember taking my Lettera 32 portable typewriter down to the bay, pulling it out of its travel case, and loading it with paper. I expected a wave of literary inspiration to just (bam!) hit me, but nothing happened. Nada. Zip.

Welcome to writing, kid.

I was sitting there on the shore, my typewriter was getting corroded with salt air, and the only sentence that came to me was the ridiculous one you just read.

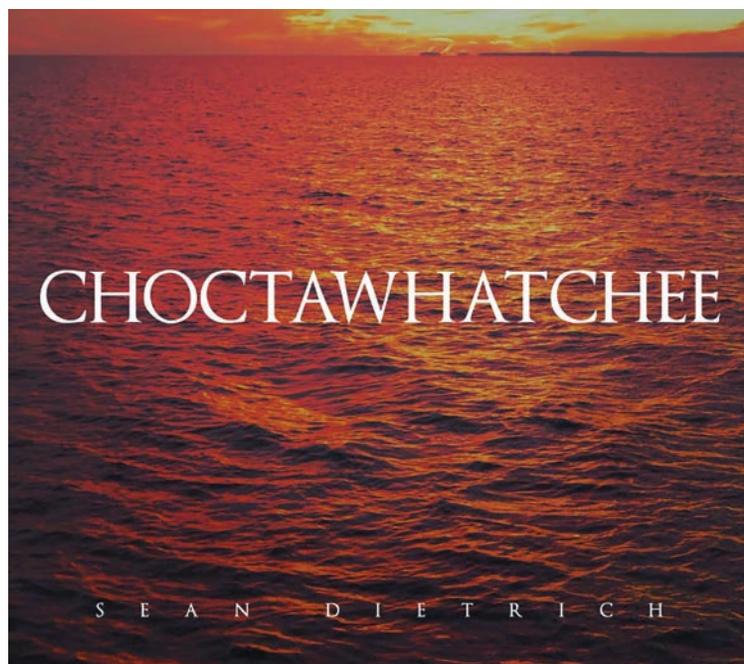
But I remember the evening I wrote it. I was camping by the

water in a secluded spot. My dog was with me. Lady was her name. She was curly-haired, and faithful. Behind me was my pup tent. Ahead of me was that water. And that stupid typewriter.

What a dork. I can't believe the level of dorkiness. I remember sitting by that bay, trying to write what I hoped would become a novel. I got maybe six

Somehow, the kid thought that looking at the big water would give him the right words. But after only 10 minutes the kid realized he was wrong and he just wanted to go fishing. So he pulled out his rod and caught one very small fish. He fried it in a little skillet over a fire, and he shared it with his greedy dog.

He was no writer. And he knew it.



words into it and realized I was an idiot.

You can't write a novel at 17, your earlobes haven't dropped yet. You know nothing of life, or about the joys of paying health insurance premiums that cost more than tactical helicopters. But there I was, trying, and I have to give Young Me credit for giving it his best shot.

Yesterday, I was going through old things in my office, since I have nothing better to do during a quarantine. I found a blue folder that had typed pages in it. There was a one page with a corny sentence about the bay. That was it. No more sentences were on the page, only a ketchup stain.

I was embarrassed when I

saw all the writings in this folder because I was such a lost boy back then. Some boys without fathers go their whole lives trying to act like they have things figured out, but by the time they actually do figure anything out, the preacher is already sitting beside their nursing home bed, reading the 23rd Psalm.

Sometimes, when I meet young men or women who are about 17 or so, I see that same dizzy look in their eyes. And I feel for them because it's hard growing up, it takes someone brave to do it.

The high school years stink. They sneak up on you when you're not ready for them. There is so much angst and hormones flowing through your bloodstream at the time that you become a fire hazard.

You worry that you're ugly, you worry that you're a complete dork, and about other silly things. I'm not alone here. The high school years were misery for a lot of people.

Those years were doubly bad for me because, like I said, I didn't even GO to high school. Thus, I never fit in around actual high-schoolers. I had never attended a high-school football game, never had a locker combination, never did a lick of algebra, and I never went to prom.

Don't get me wrong, I wanted to attend a prom. There were moments when I would have killed for it. I had a chance once.

I remember when a girl

asked me if I wanted to go to her high school prom. I was so flattered that I almost started to cry. A dropout like me? Go to a prom? But it would have ruined her reputation. I couldn't do that to her.

So, I turned her down. The last thing any debutante needed was to have a loser for a prom date. Her friends would've had too many questions, and I would have never felt comfortable.

I regret turning her down, even to this day. Because she was a sweet person, and I would have enjoyed learning how to dance.

Even so, I was not a normal kid. And it took me a lifetime to figure that out. You can't see yourself when you are yourself.

But oh, that bay. Whenever I held that little typewriter on my lap, on the shores of the prettiest body of water God ever made, comprised of 129 square miles of gray water, teeming with redfish, schools of speckled trout, silver ladyfish, blue herons, great white egrets, and the sands of a million years compacted on a shore, perfect for a little pup tent, I was a poet. Even if only in my imagination. And the world was okay.

My dog and I would watch the sun go down, and I'd think to myself:

God. There is something about the way the sun falls upon the lustrous water of the Choctawhatchee Bay that lights my heart on fire.

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# Casey Kearney: Follow Your Dreams Because "Better Days" Are Coming

BY WILL ESTELL

It's a hot sunny Saturday in Montgomery Ala., and there in a dusty steel arena, kicked back in a folding chair, watching her three children and husband compete in various rodeo events, sits Casey Kearney. An unassuming 30-something who I was watching, just two weekends before, at a live concert as she filmed the video for her first single to achieve country radio airplay.

The day after the 16 hours of rodeoing and traveling, this same mom/songwriter/performer/teacher was partaking in this very interview, because she had to get this in on a Sunday so she could homeschool her three kids on Monday. Well, that, and there are always horses to feed, chickens to gather eggs from, and the typical never-ending chores that go along with farm life. Did I mention she also has a new album dropping soon? That's what you call a balancing act, and that seems to be the real-life and times of small-town country girl turned popular Northwest Florida music sensation, Casey Kearney.

**Your inspiring entrance into writing and performing came once you were already a wife and mom. Tell our readers a little about your musical background and how you came to be Casey Kearney the performer.**

I honestly did not know I could actually sing until my late 20's. I could not play any instruments and I had never written before. Both of my parents sang when I was growing up and both were amazing, but I never did. Songwriting started as an outlet to release feelings I was dealing with at the time, then evolved into something I really enjoyed. I had an extreme case of stage fright and that took a lot of work to get over. Learning to play instruments between nap times and laundry loads was challenging. I had two little ones and was pregnant with my third. When I meet musicians that have played their whole lives I think, wow, don't take that for granted, I've been playing catch up my whole career!

In 2016 I reached a now or never moment. The kids were slightly older, and I knew that

music was something I absolutely had to pursue. I really buckled down on learning to play guitar, and I went to Nashville to record my first EP. It was expensive, but I charged it on a couple of credit cards, determined to pay for it myself before the interest hit me hard. I did and it felt so good. I just continued to press on from there, learning several other instruments and developing artistically.

**Where does your desire to create come from, and where do you want to take that? What does the ideal future hold for you?**

I think the desire to create is a gift that God gives us. Whether we choose to use it or not is on us. It is one of those things that is just in you. If I am not making music, I am building, remodeling, painting or creating something, somehow. It's who I am.

**I've always been impressed with your ability to cover tunes in your own voice, but moreover your writing and lyrical content in your original tunes. Where do you draw that inspiration from?**

Real-life. I would consider myself a literal writer. I can paint a picture with words, but it's typically going to be a pretty clear message, not as flowery and abstract as some. So much of what I write comes from pieces of my life, stories I hear, and things I am feeling or am passionate about. I need to connect to the words on some level.

**I've asked everyone from Jimmy Buffet to Kenny Chesney to Darius Rucker if they consider themselves writers or more so performers, and which side is more important and fulfilling for them as artists. What about for Casey Kearney?**

I started out dealing with an extreme amount of stage fright; it was a huge hurdle to overcome. I eventually learned the power of stage presence, how to connect with an audience. I realized how much of a performer I am, even if I didn't know it



We would've had it out by spring, then the pandemic hit. But, we had enough done on "Better Days" to release it as a single. When I have introduced this song at shows, I would say, "This song is a pep talk that things won't always be rough and better days are coming for you." It couldn't have been more perfect

timing. Hearing my song played on Sirius XM The Highway was something I never thought would happen. When Buzz Brainard said "Welcome to The Highway Casey Kearney!" My jaw dropped. The whole experience felt like a dream...I thought it would be the coolest thing of 2020, but then a few weeks later I was invited to sing our National Anthem for the Atlanta Braves, and that was just over the top awesome. Especially as a life-long Braves fan! Even though I had to film it in the hallway of my house, seeing the video of it playing in the stadium was a mo-

was in there. As for songwriting, when I write something that I connect to so deep, it brings a smile or tears; that's when I truly realize what songwriting is. I honestly feel very connected to both almost equally.

**You recently completed a new album in Nashville. I particularly like "Waffle House," "More to the Story," and your first single from the album, "Better Days." Tell us about the new album, and what it was like to already hear "Better Days" being played on country radio's Sirius XM The Highway that first time.**

I am so excited and proud of this album. I released other projects here and there, but this full album of originals was what I really wanted. It is full of songs and stories of my life and friends' lives. There are lyrics from the depth of my soul and some dripping in sarcasm. The whole project very much embodies pieces of my personality.

ment I will never forget.

**I know you've been blessed to continue to book shows throughout the summer. What has the whole playing through a pandemic been like for you?**

As a musician, I joked a lot that we found out how "non-essential" we were. When restaurants aren't even allowed to be at full capacity, hiring a musician for only 25-50% occupancy doesn't make sense.

I feel so extremely blessed to have been able to play for venues that got us back to work as soon as possible. Several even made sure to book make-up dates when we opened back up. I have played more private parties this year than I ever have. I love being a part of special events, whether it's celebrating a milestone occasion, a vacation bonfire, or one of many corporate parties lately.

My gig schedule is unique because I choose not to play every night. I homeschool my three kids, and they are very active in rodeo, so I like to be there for as much as I can. I typically play 2-4 nights a week. This year on average, 1-2 per week have been public shows and the others private.

*Continued on next page*

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 Arts & Music
**CASEY KEARNEY***continued from previous page*

**I think your life is more country than most any country artists I personally know. Tell our readers about the Casey Kearney behind the scenes, the farm living wife and mom and some of the activities beyond the stage.**

Yes, we live in the woods—three miles of orange clay dirt road. It is a very small rural area about an hour from the beach. At home we have horses, cows, dogs, goats and chickens. My husband and three kids all rodeo. My favorite thing to do, besides music, is to ride my horse, but I don't put in the effort they do to get as good as they are in rodeo event. I got shows to do and can't afford to get hurt.

**Where do you want to be in five years professionally? What's the dream Casey Kearney is working toward?**

It sounds really nerdy and cliché, but my ultimate dream is to enjoy whatever stage I am on, or at, in life. I just want to play

music that I enjoy creating, and do it for people that like it. I am blessed to live in a region that is so supportive of musicians and creative people of all types. I love my family, and I love making music, and I strive to find balance in both. Sometimes I get it and sometimes I fail miserably. I just want to look back knowing I tried and did my best at both.

**You're always one of the favorites for all the members, locals and tourists who attend our Mattie Kelly Concerts in the Village shows. What's it like to play to that crowd and for such a good cause as this local non-profit benefits the arts in Okaloosa and Walton counties?**

I absolutely love playing the MKAF show each year! I really appreciate the beautiful stage and top-notch sound ya'll provide us artists. The crowd is always there to have a good time at those shows, and it's an awesome concert series I'm honored to be a part of. MKAF is an organization I truly believe impacts our surrounding



Will Estell with Casey Kearney and friends at 30A Songwriters Fest.

communities and schools in such a positive way by supporting the arts and encouraging creativity in our area.

**Any parting words for your fans and readers?**

I am just so thankful to the faithful fans I have come to know over the past few years and for all of the support. Not only do they hire me for shows, share my music with their friends, and enjoy the happenings of my crazy family life on social media, they truly do care and have taken an interest in helping me succeed. If we haven't connected I would love to

get to know you and your stories, and have you along on this ride.

**When and where can fans get your newest music/album?**

The new album will release digitally on October 2, 2020. I will be doing three special album release shows, with a killer Nashville band joining me Sept. 10-12. Martin McDaniel Band has opened for Luke Bryan, Dierks Bentley, Alan Jackson and many others.

You can catch Casey playing at the 30A store in Seagrave October 9th.

For more information about Casey, including her blog, performance dates and merchandise, visit [www.caseykearney.com](http://www.caseykearney.com). To join her exclusive "Text Groupies," text CASEY to 31996. And for bookings email [contact@caseykearney.com](mailto:contact@caseykearney.com).

*Will Estell is a multi-published writer and editor with over 20 years in magazine publishing. He's been instrumental in bringing nine magazine titles from concept to fruition, as well as serving as editor and publisher for others beyond those. Originally from the backwoods of rural Mississippi, then Alabama, he now makes his home in Destin, where he serves as Editor-In-Chief of The 30A Company's Beach Happy magazine, available on newsstands around the country. He's also a board member of the Mattie Kelly Arts Foundation and Trees On The Coast, locally. When he's not working, he enjoys spending time with his three children, watching live music, and hanging out on boats and beaches. You can follow him @WillEstell on Facebook, and @jWillusedInsta on Instagram.*

## Calling All Youth Musicians: Sinfonia 2020

The Sinfonia Youth Orchestra program is the premier training orchestra in Northwest Florida and consists of more than 50 students who perform throughout the school year in one of two en-

sembles: The Sinfonietta Strings and the Sinfonia Youth Orchestra. Conductor Aaron King Vaughn has officially announced their call for new youth musicians to join for the 2020-2021 year.

40 talented young musicians 6-12 grade—advanced string, woodwind, brass and percussionists—make up the orchestra's core. Membership is now open to any qualified musician. Weekly rehearsals for the Sinfonia Youth Orchestra will begin Sun., Sept. 13 from 2:30 - 4 p.m. at Destin Commons in the vacant merchant space between Express and Steve Madden.

Sinfonietta String's membership is open to developing string players, with at least two years of lessons, or recommendations

from their music teachers. Sinfonietta Strings is a training program to prepare the musicians to move up to the full orchestra. Weekly rehearsals will begin on Sunday, September 13 from 1-2:15 p.m. at Destin Commons in the vacant merchant space between Express and Steve Madden.

"The overwhelming response from our students and parents was that they were excited to return to rehearsals in person," said Aaron. "We are taking extensive safety measures to en-

sure the students are socially distanced appropriately during all rehearsals."

Registration is \$175 for the fall term or \$350 for the year and is sponsored by Sinfonia Gulf Coast. For more information about these programs or to register your child, visit [www.SinfoniaGulfCoast.org/education](http://www.SinfoniaGulfCoast.org/education) or contact Aaron at (850) 460-8800 or [info@sinfoniagulfcoast.org](mailto:info@sinfoniagulfcoast.org).



### Festival of the Arts

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# MKAF Names 2020 Poster Art Contest Winner

Mattie Kelly Arts Foundation (MKAF) names talented artist Estelle Grengs the 2020 Festival of the Arts poster contest winner. Born and raised in New Hampshire, Estelle is a self-taught artist that molds a unique and whimsical folk art style that embraces her experiences growing up in New England as well as her adventures as an Air Force spouse. Estelle uses mostly acrylics, but enjoys the versatility that mixed media art offers her pieces. Through vivid, bold colors, Estelle continues to create lively and happy artwork for her each and every customer. You can find Estelle's work on her website [estellegrengsart.com](http://estellegrengsart.com) and in

many galleries along Florida's Emerald Coast.

As the annual poster art contest winner, Estelle receives a cash prize of \$500. The winning poster becomes the signature artwork to promote the 25th annual festival with the poster as well as postcards, the festival guide, t-shirts and souvenirs on the MKAF website, social media pages and more.

Known as one of Northwest Florida's premier fine arts shows, the MKAF Festival of the Arts is one of the most anticipated cultural events of the year. The 25th annual event is set for Oct. 24-25, 2020, at the Mattie Kelly Cultural Arts Village in Destin.



During the Festival, artists from across the United States will offer up their original artwork in the form of oil, watercolor, acrylic and glass paintings; photogra-

phy, sculpture, pottery, wood, paper, fiber, mosaics, mixed media, jewelry designs and more in order to compete for \$10,000 in cash prizes in 27 award categories, including the coveted "Best in Show" and "People's Choice Award" which is selected by festival fans. The Festival also features a Collaborative Art Exhibit, which showcases select artwork of more than 60 community adult and student artists.

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

General admission of \$5 per

person helps to fund the Foundation's annual cultural outreach activities and programs. Children 12 and under are admitted free. All MKAF members receive complimentary admission.

With the safety and well-being of guests, artists and staff as a top priority, MKAF asks that festivalgoers adhere to social distancing measures.

Tickets are \$5; cash and credit accepted. To make a tax-deductible donation or provide corporate sponsorships or learn more about the Festival of the Arts, visit [mkaf.org](http://mkaf.org) or call (850) 650-2226. The deadline for sponsorship opportunities is Sept. 24, 2020.

# ECTC Kicks Off its 8th Annual Season

**'Red Riding Hood' Runs Sept. 19, 20, 26 & 27**

**'Uplift! A Fun Evening Filled with Broadway Favorites, Laughs and Joy' Is A One-Night-Only Performance Sept. 29 at 7:30 p.m.**

Emerald Coast Theatre Company (ECTC) kicks off its 8th annual season with two special productions:

A modern adaptation of the classic fairytale Red Riding Hood, the first professional Theatre for Young Audiences (TYA) production of the season. Tara Padgett (Miss Bennett: Christmas at Pemberley) and Grant Oberle (seen locally in Moonlight and Magnolias and Thoroughly Modern Millie) star in this musical comedy that opens Saturday, Sept. 19 at 7 p.m. and runs Sunday, Sept. 20 at 2 p.m.; Sept. 26 at 7 p.m. and Sept. 27 at 2 p.m.

In this version, directed by ECTC producing artistic director Nathanael Fisher, Bridget and Stephen are on a sleepover at grandma's house and neither of them can sleep. Bridget finds a red cloak in the wardrobe and imaginations soar as they act out their favorite story with props and costumes found around the attic. Reality and imagination blur, and soon the children find themselves in the deep dark woods with a hungry wolf tracking them down.

Tickets—\$18 for adults; \$16 for seniors/military; \$12 for children 4 to 12; children ages 0-3 are free and must sit on an adult's lap.

For the second season offering, Broadway sensation Nicholas Ward debuts his solo concert performance, Uplift! A Fun Evening Filled with Broadway Favorites, Laughs and Joy for one-night-only on ECTC's stage on Tuesday, Sept. 29 at 7:30 p.m. Ward, who grew up in Niceville, was a featured performer in ECTC's Virtual Talent Show as well as Cabaret Broadway Playlist Live this past summer and comes back to ECTC's stage fresh from performing King Agnarr in the

original cast of the Broadway hit musical, Frozen. Ward, who appeared as Mufasa in The Lion King, made his Broadway debut in the critically-acclaimed revival of On the Town opening the show with his rich basso profundo voice, singing Leonard Bernstein's stirring number, I Feel Like I'm Not Out of Bed Yet. He earned a Drama Desk Award nomination for his performance in In Transit, Broadway's first a cappella musical, which was then performed at Carnegie Hall.

Other credits include Olin Britt in The Music Man; and as a featured soloist in Andrew Lipka's Kristin thrilling opera, I am Harvey Milk.

Favorite regional roles include Jim in Big River, Joe in Show Boat, Caiaphas in Jesus Christ Superstar, and The Giant in Big Fish. You can even catch Nicholas sharing the screen with the legendary Meryl Streep and Audra McDonald in the lively film, Ricky and The Flash.

Tickets to Uplift! are \$28 per

person general admission.

Patrons can find the detailed safety protocol plan on ECTC's website home page.

The 2020-2021 Professional Mainstage season continues with First Date, Oct. 9-25; A Christmas Carol, Dec. 4-20; Florida Girls, Jan. 15-31; and Popcorn Falls, Feb. 12-28.

Find the entire season roster and purchase tickets or VIP memberships at [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).



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**CULTURAL ARTS VILLAGE**

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CONCERTS IN THE VILLAGE

**SEPTEMBER**

- 10 Casey Kearney
- 17 The Shakedown
- 24 The Bonhoeffers

**OCTOBER**

- 01 Pickled Pickers
- 03\* Shania Twin *\*Saturday Concert!*
- 08 Emerald Gold
- 24-25 25th Annual Festival of the Arts

**NOVEMBER**

- 12 8th Annual Ruth's Chris Wine Walkabout

**DECEMBER**

- 10 25th Sounds of the Season "Charles Billingsley"

## Bay Buzz

### Twin Cities Woman's Club Makes Donations/Elects Officers

Recently, members of the Twin Cities Woman's Club voted and approved the distribution of \$7300 in Community Funds for 2019-20: \$4,500 was donated to the Northwest Florida State College Foundation for the Twin Cities Woman's Club Scholarship Endowment; \$2,000 was donated to Take Stock in Children; \$500 was donated to the Twin Cities Pavilion in Niceville; \$150 was donated to Healing Paws for Warriors; and \$150 was donated to the Mental Health Association of Okaloosa/Walton County.

Also, members elected the following officers for 2020-2021: President - Kissy Gordon; Treasurer - Dale Fuqua; Recording Secretary - Lindey Chabot and Corresponding Secretary - Nellie Schlachter. Even though the Club has temporarily suspended activities for the next several months, it is still recruiting new members and invites you to join! Send an email to Sylvia Mc-

Curdy at [TwinCityWC2020@gmail.com](mailto:TwinCityWC2020@gmail.com).

### Crosspoint Youth Basketball League - Register Now!



Who: Grades 1-8

What: Crosspoint Youth Basketball League

When: Practices begin in December and games are played January-February

Where: Crosspoint Community Life Center

Register now through Nov. 6 online at [crosspoint.church/recreation](http://crosspoint.church/recreation).

### Tuesday Night Lights at Freeport Middle School

If you're looking to watch some sports without the professional drama, look no further. Tuesday night lights at Freeport Middle School is here. The Bulldogs have been working hard and it shows. It's been difficult from the start with the Covid



situation, but the coaches, FMS staff and players have dealt with it and have become a stronger by doing so. Earthquakes, murder hornets, Covid or hurricanes won't stop the "Dawg Nation." So, come on out—game starts at 6 p.m. each Tuesday.

### 4-H Camp Timpoochee Business Break

Join Camp Timpoochee for a morale building break, getting back to nature and coming together to learn a new skill or relax outdoors around a fire. Choose from one of three Timpoochee lead classes of Archery, Teambuilding or

Kayaking, along with enjoying outdoor recreation equipment, campfire circle and the great outdoors. Just \$20+tax/person, you will be making an impact on Camp Timpoochee all while taking a break from the office! 10 person/day max. Call or email for more information or to book! 850-897-2224 or [timpoochee4h@ifas.ufl.edu](mailto:timpoochee4h@ifas.ufl.edu)

### CVHN Big Give Where You Live

Children's Volunteer Health Network is excited to announce that this year's Big Give is Where You Live! There will be a week-long virtual silent auction from Mon., Sept. 28 to Fri., Oct. 2. The event will wrap up with a live raffle drawing at 7 p.m. on Fri., Oct. 2. CVHN is currently searching for auction items. If you or your business are willing to donate an auction item, please contact Jen Higgins at [jennifer@cvhnkids.org](mailto:jennifer@cvhnkids.org).

### CALM Fashion Fundraiser - Crystals for a Cause

The 3rd annual fundrais-

er with Lori Outlaw's Touchstone Crystal by Swarovski will be joined by 9 Pink Magnolias beautiful clothing on Sun., Sept. 20 from 1 - 5 p.m. at Ven-You201, 201 Redwood Ave, Niceville. Due to limited seating, the 2 p.m. fashion show tickets may be purchased for \$10. Contact Lori at 850.974.5066. To shop jewelry online: [www.touchstonecrystal.com/SISFM-1NY](http://www.touchstonecrystal.com/SISFM-1NY). Proceeds benefit Crisis Aid for Littles and Moms, CALM, a 501c3 nonprofit offering transitional housing and life skills to single moms and their children.

### CALM Giveaway

Supplies Give-Away Day. Crisis Aid for Littles and Moms, CALM, in Niceville had a great time and gave away free school supplies to local area students of all ages. "Thanks to our wonderful generous donors and volunteers," said Wanda Siefke, "almost 100 bags of supplies were ready for our drive-through giveaway as well as Culver's scoops, a real hit with the kids at 9 a.m. in the morning!" All

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remaining supplies were then donated to local schools, Edge and Plew Elementary, to the delight of the teachers. CALM is a 501c3 non-profit offering transitional housing and life skills to moms and their children in crisis. In less than two years, it has housed 20 moms and 31 children.

**DCWAF Raises over \$1.35 Million for NW Florida Children Through its First Virtual Auction**

Destin Charity Wine Auction Foundation (DCWAF) celebrated the 15th Annual Destin Charity Wine Auction presented by the Jumonville Family through a new virtual format in August. The event raised \$1.35 million for children in need in Northwest Florida, despite the many challenges presented by



COVID-19, and far exceeded the Foundation's fundraising goal, breaking former records. The live auction portion of the event was held simultaneously with a live broadcast streamed on YouTube from the Hilton Sandestin Beach Golf Resort and Spa. The Destin Charity Wine Auction has been ranked among the nation's top 10 highest-grossing charity wine auctions in the country by Wine Spectator Magazine for seven consecutive years and is currently ranked sixth. The money raised at this year's auction will be presented to the charity partners this fall in private check presentation ceremonies that adhere to current social distancing guidelines. For more information, visit [www.DCWAF.org](http://www.DCWAF.org).

**Food For Thought**

Food For Thought Outreach and St. Joe Community Founda-



tion announced their multi-year partnership! Food For Thought received a \$105,000 grant over the next three years to support their efforts in fighting food insecurity and childhood hunger. Food For Thought's mission is to remove the negative impacts of hunger, and to empower children to get the most out of their education and development by providing them weekly access to healthy, easy to prepare meals through their many programs. The contribution will provide \$35,000 per year for Back-to-

School and Holiday food programs at Food For Thought. If you or someone you know is in need of support from Food For Thought, you can get information about food distribution the following ways: follow on Facebook @FoodForThought- Outreach, email [support@fftl.org](mailto:support@fftl.org) or call 850-714-1960.

works with students to tailor lessons to their skill set and establish goals for continuing lessons.

\*Lessons are \$65 for a single 2-hour session. All materials included. To sign up or for more information, contact Megan, [megan@culturalartsalliance.com](mailto:megan@culturalartsalliance.com).

**Private Pottery Classes Now Available**



Private Wheel Throwing and Hand-Building lessons are now available through the Cultural Arts Alliance of Walton County in the Pottery Studio at the Bayou Arts Center. Enjoy a one-on-one introduction to clay with private lessons, perfect for the individual not ready to commit to a 6-week class or the student looking for an after school activity. Instructor Megan Patterson

**Legendary Marine Presents Coastal Distancing Entertainment**

Legendary Marine continues its entertainment series on the water titled Coastal Distancing – Boat, Movie & Music Tour— within the Choctawhatchee Bay area, Sat., Oct. 10 and will feature live musical entertainment followed by the movie Ghostbusters. Location and entertainment details can be found on Legendary Marine Facebook events page and website events calendar.

Sponsoring partners include Amazing Lash Studio, Proffitt PR, Emerald Grande at HarborWalk Village and music sponsor Step One Automotive Group. Free and open to the public to attend by boat, this event provides an opportunity for ALL boaters to enjoy live entertainment aboard their vessel with their family alongside fellow boating friends and family.

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