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BAY Life

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Our Thankful Community

BY HEATHER BENNETT

One of the many great things about living along The Emerald Coast is our sense of community. We cheer on one another, we pray for one another, and we show up for one another when we are in need. Our community is passionate about showing up for each other during the holiday season in particular.

This Thanksgiving is a little different than others. We're a community full of hopeful people still recovering from the economic impact of Covid-19 on top of our everyday struggles. However, there are some really great nonprofit organizations and businesses here making sure that we still have a holiday meal to share with our families.

The **Church on Bayshore** is offering a community-wide Thanksgiving Day meal from 11:30 a.m. – 2 p.m. If you're homebound, meals are available for delivery. You simply need to RSVP for the meal, to receive a delivered meal, or to volunteer. Please register at www.churchonbayshore.org/events or call the church office



at 678-4621. By doing this for the community, the Church on Bayshore is keeping with its vision "to grow disciples of Christ who love God, share Christ and serve others." You can visit www.fbcniceville.org for more information.

Other churches such as **Crosspoint Church** and **Destiny Worship Center** conducted Thanksgiving food drives for those in need in the

community and are delivering to families in our area.

The annual **Crop Drop Destin**, which provides over 80,000 pounds of produce to more than 50 agencies and 6,000 families for Thanksgiving each year, is scheduled to take place Nov. 21 at Destin United Methodist Church. The organization coordinates with farmers in Florida and Mississippi to buy produce that wasn't sold

to the marketplace. Donations and sponsors are always welcome. The more produce they can buy, the more people they can reach. This year, the Crop Drop will be receiving produce in individual family style boxes. These boxes weigh roughly 32 lbs. and include produce and poultry. They not only supply

THANKFUL
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Destiny Radio!

Encouraging
Connection with God
and Our Community



BY LORI LEATH SMITH

Destiny Worship Center Pastor Steve Vaggalis might not have known what the former Miramar Beach Taco Bell/Kentucky Fried Chicken would become when the church had the opportunity to purchase it in 2018. But the building located next to the Destin campus had its own destiny—and God knew.

Recently, Destiny Radio Studios was launched on the same day as the church's 19th anniversary and is now live! Formerly 91.1 WPSM-FM Christian radio, Destiny Worship

DESTINY RADIO
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Community

THANKFUL

continued from page 1

food to those in need, but help our farmers. Partner agencies can drive in, pick up their boxes and take them back to their facility to distribute to their families. Volunteers will be limited to about 35 this year. If you are interested in donating, visit the website at www.cropdrop.org or Facebook page.

Food For Thought will be providing a pick-up service for the families that are enrolled in its school programs in Okaloosa and Walton Counties, which will take place at different locations. They will be providing food that children need during Thanksgiving break, which is about 10 meals, and they will also receive food for a holiday meal that includes a turkey, rolls and fresh produce. Donations are always



welcome. Their holiday food list includes instant potatoes, stuffing, cornbread mix, canned veggies and rice. You can check out their website at fftlf.org to learn more about donating food or how you can sponsor a family at Thanksgiving for just \$40. If you would like to learn more about how you can get involved, email volunteer@fftlf.org to learn about volunteering opportunities.

During the Thanksgiving and Christmas holidays, **Sharing & Caring of Niceville**, an all-vol-

unteer agency (roughly 70), participates with area churches and civic organizations to provide meals and gifts for families, specifically coordinating community efforts to meet emergency needs of individuals and families in the Niceville-Valparaiso-Chocotaw Beach area. Normal hours are Monday-Thursday 9 a.m. to 2 p.m. and Friday 9 a.m. - noon. Donations needed include non-perishable food, toiletries, diapers, laundry and dish soap. Monetary donations are used to purchase perishable food such as milk and eggs. If you are looking to volunteer for Thanksgiving or any other time or for an application, please contact them at (850) 678-8459 or visit sharing-n-caring.org/nicevillehome. The final day for Christmas signups is Monday, December 7.

Caring and Sharing in Walton County is providing

holiday food items for pick up November 16th-20th, the week before Thanksgiving. People must apply by filling out an eligibility form and qualify for assistance and must live in Walton County. They will receive items for a holiday meal like mashed potatoes, stuffing, cranberry sauce, a turkey or ham and produce. Caring and Sharing is expecting roughly 300 families to pick up meals. They are looking for any additional volunteers to help pack meals, and to hand out food the week of pick up. If you're interested in donating or volunteering, contact them at 850-267-2866 or visit the website at caringandsharingsowal.org for more information.

Harvest House Destin will be providing food items for an all-inclusive holiday meal to cook at home. Any families in our area in need of a holiday meal can contact Harvest House and they

will be sent an invitation to attend a drive-through pick-up on distribution day Monday, Nov. 23. Harvest House is always looking for food donations if you are interested in donating. They are down to a limited number of volunteers. So, if you're looking for volunteer opportunities, call them at 850-837-2277 to find out how you can help. You can also check out their website at www.harvest-housedestin.org.

Two restaurants will be hosting free meals on Thanksgiving. **AJs on the Bayou** in Fort Walton Beach will have free meals available. **Harbor Docks** will have free Thanksgiving meals to go. Donations are welcome.

This year, as every year, I am thankful for being a part of such a great community. I hope everyone gets to share a warm Thanksgiving meal with the people they love and care about.

DESTINY RADIO

continued from page 1

Center was offered the opportunity to keep the 36-year-old familiar and beloved station's legacy alive through a new local Christian, full-power FM radio station launched to serve our communities.

At the recent ribbon cutting with area residents, businesses and the Walton Area Chamber, Pastor Steve took a moment to honor his former Pastor and mentor L.M. Thorn and his wife June—the local couple who had the vision to start a Christian radio station to reach this area back in 1984. “They started 91.1

FM and we have the privilege and honor of continuing the legacy,” says Pastor Steve. Just as Destiny Worship Center was founded on the ministry philosophy to build on its heritage, not abandon it, to serve and reach people from all denominations, help build and support families, and transform communities, the new radio airwaves are designed to do the same. “It's pretty special that Destiny Radio will have the same influence in getting the message and the music out. We're excited we get to take the ball and run with it and excited to serve and reach the Gulf Coast for Jesus Christ!”

Walker Beach, Destiny Ra-



dio's new station manager, feels the same way. “It's such an honor and privilege to have a voice of influence in this region,” he says. “That's why our key phrase for this station is ‘Encouraging Connection with God and Our Community.’ It's our mission!”

Now 91.1 FM Destiny Radio, the station plays a variety of well-thought-out, cultivated inspirational praise and worship songs, is commercial free and covers three counties (Bay, Walton and Okaloosa). “You can trust us to put the right songs in your car, your home and for the whole family,” says Walker. “Commercial-free radio—yep, you read that right. 99% music – virtually uninterrupted. And, it's the only local, Christian full-power, non-stop music, FM radio station.”

“We also plan to play music you want to hear,” continues

Walker. “We've spent hours going through thousands of songs to bring you music that is fresh and relevant, truly curated for our local audience. Our song lists are handcrafted and updated often.” The station will also air exclusive live performances and interviews from its beautiful, new on-site studios. “We'll be bringing these artists straight to you in real time,” Walker says.

Drew Powell is your Destiny Radio DJ, a true local who has been with WPSM 91.1 for 18 years. Drew says he loves the way a single song can change somebody's whole day, and even life, when it comes on at just the right time. “I always pray that God would be the program director of the station and lead us to play the right music,” says Drew. “God always seems to play a song for me right when I need it. Even as I say this, I am tearing up because of how many times I have been blessed by hope filled music at just the right time; to share God's goodness feels like a dream.”

You can listen to Destiny Radio's non-stop music on 91.1FM, DestinyRadio.Live, mobile app, Alexa and YouTube live! The new station is located right beside the Destin campus at 140 Poinciana Blvd. “Destiny Radio 91.1 FM is excited to inspire and encourage our local community through Christian music,” says Pastor Steve. “Please share Destiny Radio with someone in your world.

You never know how a song of hope can change someone's life,” says Drew.



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Christmas Day Mass

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Happenings Around the Bay

NOVEMBER

19 | Katie's Christmas Open House
8am | Katie's House of Flowers | Niceville

Visiting the Beyond
6pm | Niceville Public Library | Niceville

20 | 2nd Annual Beards and Brews
5pm | 3rd Planet Brewing | Niceville

21 | Beading Intro
10am | Artful Things Niceville | Niceville

Shop 'Til You Drop Vendor & Craft Fair
11am | 3rd Planet Brewing | Niceville

25 | Kids Art Camp
10am | Artful Things Niceville | Niceville

27 | Not Your Average Black Friday
8am | Destin Commons | Destin

27 - DEC 20 | Jolly Jubilee - Fri, Sat, & Sun
Times Vary | Destin Commons | Destin

28 | Shrimp boil by Willingham Seafood
5pm | 3rd Planet Brewing | Niceville

29 | Emerald Coast Taco Festival
12pm | Lucky's Rotten Apple | Destin

DECEMBER

03 | Holiday Open House
4pm | Artful Things Niceville | Niceville

04 | Sip N' Stroll
4pm | J.Leon Gallery+Studio | Destin

05 | Women's Climbing Circle
9am | Rock Out Climbing Gym | Destin

Holiday Watercolor Cards
10am | Artful Things Niceville | Niceville

Freeport Christmas Parade
4pm | Freeport Elementary School | Freeport

Wheel Throwing Try Night
6pm | J.Leon Gallery+Studio | Destin

08 | Dual Chamber Ribbon Cutting
4pm | J.Leon Gallery+Studio | Destin

FARMER'S MARKETS

Niceville Community - Fridays & Saturdays
Nov. 20, 21, 27, 28 & Dec. 4, 5, 11, 12, 18, 19
9am | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays
Dec. 6 & 20
8am | Victory Blvd | Freeport

DECEMBER CONT.

09 | Second Wednesday Breakfast
7:30am | Niceville Community Center | Niceville

10 | Business After Hours
5pm | The Manor at Bluewater Bay | Niceville

11 | 4th Annual Cornhole Tournament
1pm | PrimeLending | Niceville

Wheel Throwing Try Night
6pm | J.Leon Gallery+Studio | Destin

Northwest Florida Symphony Orchestra's Holiday Pops
6pm | J.Leon Gallery+Studio | Destin

12 | 5th Annual Niceville Track and Field Ugly Sweater 5k Run/Walk
8am | Hurricane Grill & Wings | Niceville

Holiday Goldleaf Calligraphy
10am | Artful Things Niceville | Niceville

Niceville Valparaiso 2020 Christmas Parade
10am | Niceville

Pictures with Santa at VenYou201
1pm | Redwood Avenue | Niceville

13 | 34th Annual Destin Christmas Boat Parade
6pm | Destin Harbor Boardwalk | Destin

18 | 24 Hours of Creativity for Change
Frances Roy Agency | Niceville



It's that Give Generously time of year! As FRA's most impactful event of the year, our team is ready for a full 24 Hours of Creativity for Change.

This year, our agency will choose 3 new small businesses (open less than a year) to benefit from free marketing services. Interested businesses, please visit:

FRANCESROY.COM/C4C/

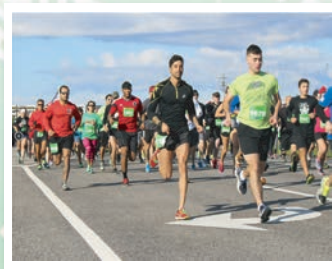
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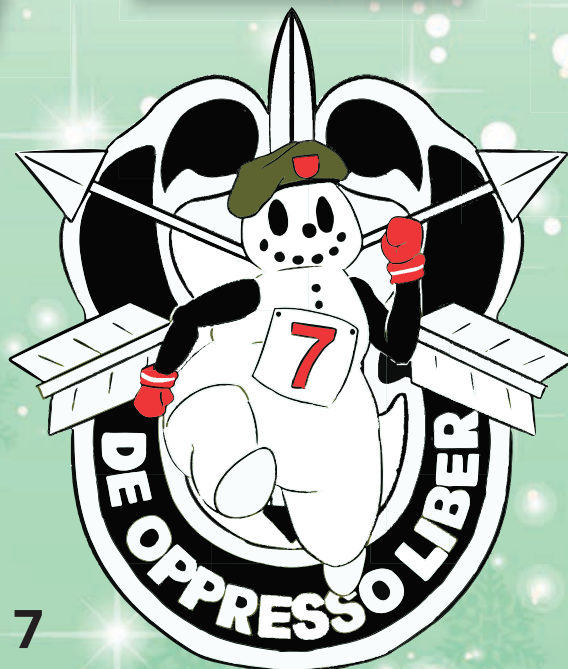


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Your donations and our hard-earned, fundraising activities go to:

- Helping our Gold Star Families who lost a Green Beret/Soldier to war or training
- Offset costs for family members to attend memorial services for their fallen warriors
- Provide monetary support to during unforeseen emergencies for our soldiers and families
 - Provide monetary support to help with family activities while soldiers are deployed
- Organize training and support to enhance the quality of life for soldiers and their families
- Building and maintaining a memorial wall to commemorate the ultimate sacrifice of all 7th Special Forces Group Green Berets and soldiers
- Offering scholarships to ALL 7th Special Forces Group personnel and families in coordination with the Special Forces Scholarship Fund

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 Community


BY DAVE HOLLAND

Then He took the five loaves and the two fish, and looking up to heaven, He blessed and broke them, and gave them to the disciples to set before the multitude. So, they all ate... Luke 9:16-17

Potatoes are worth about a dollar in my hands, but they are worth a lifetime of fond memories in my mother's hands. Five loaves and two fish in my hands are a decent lunch, but in Christ's hand, it feeds the multitudes with baskets of food leftover. Such is the power of God's blessing.

Thousands of eager followers hung on Christ's every word

all day in a remote place. Then, they were hungry. The disciples had barely enough food for themselves, but they gave it to the Lord. Jesus took the food, looked toward heaven, spoke the blessing. And broke it.

The Greek word translated "blessing" in this passage is eulogeo, meaning to speak well. Jesus surrendered the meager resource in his hands—loaves of bread—and spoke well of it. He called what God had provided "good," even in the face of thousands of hungry people.

If you surrender your life to God and speak well of it, you will be a candidate for His blessing. I served as the youth camp director in New Hampshire many years ago, and I remember a high school-aged young man named Rodney. He came from a troubled home in a rough section of Boston. He always seemed to find trouble and, generally, was a nuisance.

One evening, after the revival meeting, he was stirring up trouble in the back of the chapel. Prompted by the Lord, I approached him and put my hand



on his shoulder. I looked into his eyes and spoke a blessing by telling him all the good qualities I saw in him. I expounded on the great things God wanted to do in his life. Then, I walked away, leaving him in God's hands.

Back to Jesus and the hungry people: Watch what happens next as Christ broke the loaves and the fishes. It's in the breaking that multiplication occurs, and fresh life oozes out. Jesus does the same thing with people—he breaks them to cause them to grow.

Blessing flows to us from God when we allow him to break us—just ask Jesus. Shattered in the garden of Gethse-

mane, crushed on the cross and wounded for our transgressions, Christ is the ultimate demonstration of brokenness that produces fruitfulness.

Breaking and blessing are God's formula for success. Allow Jesus to take your life and surrender to Him. Christ will receive you and break you. Then he will speak a blessing over you, offering you up to God like the loaves and fish.

Remember Rodney? Our paths crossed again some 30 years later. My daughter and grandson went to a youth camp in Southern Ohio. They were excited because a dynamic young preacher was speaking.

The preacher's name? Rodney. Yep, the same trouble-maker Rodney I knew long ago. He told my daughter the blessing that I said changed him and turned him toward the Lord. Never underestimate the power your words of blessing have toward God and others.

You have the power to share good words this year at your Thanksgiving table. Pray over the food and the people. More importantly, speak a blessing into the lives of the people seated there. Speak well of them. Call them good and thank God for the miracles germinating in their lives.

Dave Holland pastored churches for more than 38 years before retiring in the area. He recently released his new devotional-Bible study based on the Gospel of Luke called "Every Day Jesus: Experience the Jesus Who Ignites Your Soul." You can get a copy of this book from his website, DaveHolland.org, or by contacting him at davidholland54@gmail.com. Pastor Dave is available to preach and teach in churches and conferences.



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NWFSC Enters into a Season of Gratitude

Now more than ever, I am grateful for our community, who have funded, volunteered, celebrated and advocated for us throughout the years. Your unwavering support throughout this time of great uncertainty has helped Northwest Florida State College thrive. This year, we are overwhelmed and humbled by the community's response to assist our students through the College's Student Emergency Fund and major scholarship endowment donations.

We are fortunate to live in such a generous community with deep roots in patriotism and loyalty. Let us all pause in gratitude for the men and women who have served to protect our great nation. I am thankful for the sights and sounds of freedom that can regularly be seen and felt outside my home and office windows. I am proud that we are doing our part to serve our active duty service members, veterans, and their family members at our one-stop Veterans Success Center (VSC) by offering a tranquil,



professional and respectful space, where veterans and their family members can study or pursue other scholastic assignments.

Above all, I am thankful for the overall health and wellbeing of our College community. I am humbled by the resiliency and resolve of our College administration, faculty and staff. This year, specifically, I have witnessed great efforts to transform long-practiced teaching methods and operational processes to better serve our students and personnel.

As we prepare for the holiday season, I find myself reflecting



Dr. Devin Stephenson, President

on a number of good things that came from a year that was filled not only with unprecedented challenges, but one that also generated extraordinary opportunities. Our College has received over \$18 million in grant

funding in the past year, which will continue to transform our career education offerings and positively impact the quality of place in both Okaloosa and Walton Counties. Most recently, U.S. News & World Report ranked Northwest Florida State College #1 among all southern region colleges for the least amount of student loan debt realized by our graduates, and ranked 4th nationally among all regional colleges. This is an honor and a testament to our affordable first-class education and the work of our team.

Northwest Florida State College is a member of the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) Reaffirmation of Accreditation Class of 2020. We successfully completed our decennial review in mid-October and submitted our five-year Quality Enhancement

Plan (QEP): Engage NWFSC. The reaffirmation process was a college-wide effort that guarantees our accreditation for the next ten years and affirms our mission to improve lives by providing high-quality, globally competitive education. Through our QEP, we pledge to become a more present, visible and active partner in our students' path toward academic and career success.

It is my sincere wish that you experience a joyous holiday season with your loved ones. The year 2020 has stretched us, challenged us and forced us to adapt. Never lose sight of the goodness around you. Together we will Make a Difference and continue to advance as we have for 56 years. We are in the prime of life as an organization, and we will continue doing great things for Northwest Florida!

Warmest Regards,

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Community

Eglin Squadron Joins Space Force

BY SAMUEL KING, JR.

More than 30 officers and enlisted military members were among the first to join the newly formed United States Space Force during a recent swearing in ceremony. Those members were former Airmen with the

20th Space Control Squadron. After being sworn in to the new military branch, squadron personnel exchanged Air Force spicel brown for Space Force blue thread uniform insignias and a full color American flag worn on their left shoulder. "I am ex-

tremely honored and humbled to be one of the founding members of the U.S. Space Force," said 1st Lt. Conner Thigpen, 20th SPCS crew commander. "The military provided me with an incredible opportunity and I am excited to continue my service to the nation

by protecting U.S. and Allied interests in space."

The 20th SPCS operates the AN/FPS-85 Phased Array Radar located at Site C-6 here. Serving as Eglin's only space weapon system, the unit's missions and designations varied throughout its 51 years of operations. The organization evolved from the 2nd Surveillance Squadron to 20th Space Surveillance Squadron in the 1960s, to the 20th Missile Warning Squadron in the 1980s, to the current 20th Space Control Squadron in the early 2000s. The unit's new Space Force squadron designation is currently in development and will be released in the near future.

The USSF was officially established as the sixth branch of the U.S. military Dec. 20, 2019.

"This is truly a pivotal moment in U.S. military history. Much like how the creation



(Courtesy photo)

1st Lt. Conner Thigpen, 20th Space Control Squadron crew commander, receives his new blue name tapes after joining the U.S. Space Force.

of the U.S. Air Force in 1947 marked a national dedication to the development of Airpower, the birth of the U.S. Space Force echoes the same dedication to space power through unencumbered development of space professionals and capabilities," said Lt. Col. Michael Wilson, the squadron's director of operations.

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EAFB Museum Opens

BY ELMIRA S. CHICCARELLI, DDS, USAFR (RET'D), MEMBER MUSEUM FOUNDATION

The Eglin AFB Armament Museum building is now open as a welcome addition to the area's attractions. Locals and visitors have been restricted to looking at outside aircraft since March where dedicated museum employees and volunteers, with the support of the AFAM Foundation, have been busy with outside tours while checking on visitors' safety outside.

The museum director, David Fitzpatrick, orchestrated an extensive restoration project which includes updating the 28,000 square foot building with gleaming blue-gray epoxy floor paint. Numerous weapons and new exhibit information plaques have been cleaned and relocated either under the massive F-105 or inside up on the balcony which enhances the view of the newly wrapped and restored P-51 Redtail aircraft. Many outside aircraft have been cleaned and wrapped. One of the new museum exhibits, "Woman and Aviation," is still in progress as funds are raised to complete it.

The museum follows the COVID-19 guidelines which include mandatory masks worn by everyone inside, social dis-



tancing, hand sanitizer stations, and no more than 45 people allowed in the museum at a time. STEMM programs are being planned and groups can reserve time for tours, retirements, etc. (limit 25).

The museum needs volunteers, both men and women, now more than ever to provide valuable educational programs community members of all ages as well as tourists. Volunteers are needed to sit behind plexi-glass protection and take non-contact temperatures and keep count of how many people are coming inside. Of course, tour guides for inside or outside tours are needed and informational cards are available. Tour guides enhance the donations that keep the museum vital. For more information or to obtain an application/information packet, please contact David Fitzpatrick, museum director, directly (882-4062) or email David.Fitzpatrick.7@US.Af.Mil.

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Female Fighter Pilots Test Modified "G-suit"

BY 1ST LT. SAVANAH BRAY,
53RD WING

A modified version of the Advanced Technology Anti-Gravity Suits was successfully tested by five female fighter pilots at Eglin Air Force Base in October.

ATAGS is a proven design and a critical life support item that protects aircrew members from the effects of high-G forces during maneuvers in fighter aircraft, but having been in use since 2001, the more than 20-year-old ATAGS design was developed primarily for standard men's body types. Pilots who are shorter or have smaller or hard-to-fit body types often struggle to properly adjust the G-suit to fit well due to a limited range of adjustability in the standard sizes.

Directly tasked by the Secretary of the Air Force, engineers and subject matter experts at Air Force Life Cycle Management Center and AFWERX set out to address priority shortfalls in female specific aircrew equipment and gear, to include ATAGS. Instead of creating a new product altogether, experts determined that modifications could be made to the current ATAGS design to better fit women and various body types.

In order to properly and safely test the ATAGS, the 85th Test and Evaluation Squadron executed nearly 20 sorties in F-16 D-model aircraft. During these test sorties, pilots conducted low- and high-G basic fighter maneuvers and specific profiles to allow for accurate evaluation of the modified ATAGS. F-16 D-models were used so that in each sortie, a pilot wearing standard ATAGS was in the aircraft to ensure safety should an issue with the modified ATAGS arise.

For the purpose of this test, five pilots and one aircrew member tested the modified ATAGS and evaluated it based on comfort and performance when compared to the normal ATAGS typically worn. Pilots were asked to evaluate based on not only the ATAGS during high-G maneuvers, but also during regular activities like sitting, standing, walking and climbing into and out of the aircraft.

The pilots and aircrew who tested the ATAGS noticed significant improvements in com-

fort and functionality in the modified ATAGS.

Prior to flight testing, AFLC-MC conducted developmental endurance testing, which simulated 14 years of use on identically designed modified ATAGS. Once those versions were successfully endurance-tested with no issue, flight testing began with the 46th Test Squadron providing the engineering and test planning expertise and the 85th TES executing the flight tests.

Following the flight testing, the 46th TS will provide a test report. Under the current acquisition strategy, the modified ATAGS could be in the hands of fighter pilots and aircrew who need it within 12-24 months.

For F-16 pilot, Maj. Shanon Jamison, testing the modified ATAGS was a great opportunity not only to help ensure pilots have gear that fits, works, and prevents G-induced loss of consciousness, but also to connect with other female fighter pilots.

"It is great to see the Air Force bring female pilots together to test these new improvements, and it also gave us a chance to share our career experiences with one another," said Maj. Jamison. "There are things we have experienced in our career that many of our colleagues cannot understand, from as simple as worrying about getting your hair caught in a harness to as complex as how to return to flying while juggling breast-feeding your infant. The chance to come together for an important test, while also receiving continued mentorship and leadership from the female cadre of fighter pilots, was both useful and fulfilling."

"These tests are important because they will ultimately increase the lethality of those who no longer have their mask slip down during a sortie, their G-suit crunch under their waist, or the extra fabric of a too big anti-exposure suit get in the way of their movements in the jet," said Capt. Brittany Trimble, F-16 instructor pilot. "These don't seem like big issues, but everything counts in the air, and having gear that fits and works as intended should be the standard. I'm excited the Air Force is working to identify and fix these issues, especially in innovative ways."



(U.S. AIR FORCE PHOTO BY 1ST LT SAVANAH BRAY.)

From left to right, Maj. Shanon Jamison, Capt. Brittany Trimble, Lt. Col. Ashley Rolfe, Maj. Kristin Hollrith, and 1st Lt. Elizabeth Pennell.



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Meet Our Hometown Hero **Bobby Dove**

His Story of Combat's Invisible Pain & How New Technology is Bringing Hope

BY VICTORIA OSTROSKY

I learned a new word today. Proprioception: “Neurology – The subconscious sensation of body and limb movement and position, obtained from non-visual sensory input from muscle spindles and joint capsules.” (*McGraw-Hill Concise Dictionary of Modern Medicine. Copyright 2002 by The McGraw-Hill Companies, Inc.*)

The thing about proprioception is that when you have it, you don't notice. But when you don't have it, well, you do notice.

From a young age Bobby Dove knew he wanted to join the military. In 2008 he signed on as a Special Forces recruit and trained as a medic. He graduated in 2011 as a Green Beret 18D (Special Forces medical sergeant) and was assigned to the 7th Special Forces Group at Eglin AFB.

He loved his team. “I started every day saying this is where God intended me to be.” Bobby loved the physical training and academics. The military was his life. In Afghanistan, June of 2012, while driving a dirt bike, his front tire hit a pressure plate IED and blew apart. He knew immediately he was injured. So, with his medical training kicking in, he attempted to grab the tourniquet he always carried, but the effects of the blast on his nervous system prevented his fingers from breaking the rubber band holding it in place. He improvised, rolling onto his right arm to help staunch the blood flow and felt his left leg hit the ground where his right leg should have been.

He woke up about nine days later from a drug induced coma, after multiple surgeries, at Walter Reed hospital. His right leg was amputated above the knee and his right hand was gone. Close to 100 units of blood kept him alive in those first few days

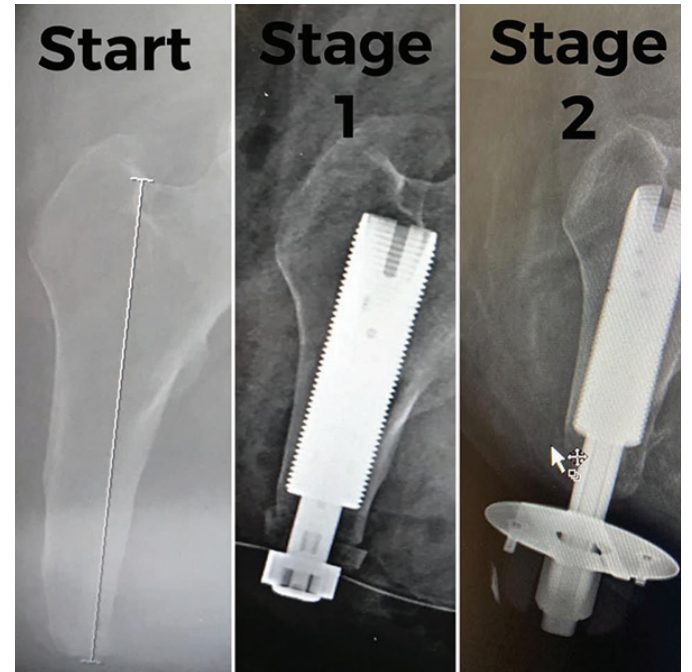
beginning with his arrival by MEDEVAC to Kandahar barely within that ‘golden hour,’ the crucial time period when, after a catastrophic injury, a patient has the greatest chance of survival.

“When I awoke, I realized I had two paths I could choose to take. Remain there and feel sorry for myself or choose to do something about it. Through this whole experience, that has always remained clear to me. I can lose body parts, memory and more, but, in the end, nobody or nothing can take from me the ability to choose how I react to it.”

Over the years, Bobby became used to doing what he could with his prosthetic device. But, the daily, relentless pain exacted its toll. Being a high amputee, his prosthesis included a strap that helped hold the prosthetic leg in place to help him maintain his balance and have a sensation of walking. But the strap cut into his skin, bruising and blistering and causing it to bleed. The intense pain interfered with his ability to think clearly and enjoy life.

In late 2019, Bobby was approved to receive OI – osseointegration. Imagine a titanium screw surgically implanted into your remaining bone with an extension that hooks to your prosthetic leg. That's where proprioception comes in.

With osseointegration, “patients with an osseointegrated limb have better physical control over



– and a more intimate, emotional connection to – their prosthetic leg or arm, compared to those using a traditional socket prosthesis...In particular, patients who have an osseointegrated prosthetic limb have dramatically improved proprioception, called osseoperception. Touch vibrations to the implant (such as during impact with the ground while walking) can be transferred through to the person's natural bone. This helps patients walk more smoothly, feel more stable and effectively transfer all of the strength of their residual limb to the prosthesis.” (www.hss.edu/condition-list_osseointegration.asp)

For Bobby, OI has resulted in a 75% - 90% decrease in his daily pain level. “I have a better life because I don't hurt all the time.” He is able to not only enjoy better memory, but he can remain focused

on a subject and interact with his children.

We know about PTSD (post-traumatic stress disorder) and TBI (traumatic brain injury), those invisible wounds of war, but another invisible wound – pain – is seldom addressed. Relentless pain is just one factor driving our sons and daughters to suicide. “You just want the pain to stop,” says Bobby.

But he encourages others – “don't accept a bad situation as a life sentence. You have the power to choose.”

We are all so very thankful for the sacrifices of our brave men and women, and it's now our turn to do everything we can to make them whole again, finding ways to improve their lives and relieve their pain. Osseointegration is one step in the right direction.

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



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Toys for Tots: Giving is the Best Gift!

BY AETHER VAN DYKE

The holiday season seems to bring out a spirit of giving in nearly everyone. Family members become more aware of each other during this time, people often feel the urge to help complete strangers, and parents are inclined to make sure their children have the best gifts. For many, the season is a time of beauty, and a time to look forward to. However, for many less fortunate families, the holiday season brings with it sorrow and anxiety over not being able to make sure their children have gifts. The **Toys for Tots** program has made sure that this sorrow does not become a reality for many families.

Toys for Tots is a national program, started in 1947 by Major Bill Hendricks. Bill's dream, along with the dreams of many involved in this program, was to see toys distributed to every family in need. Major Hendrick's program was incredibly successful that first year, distributing toys to over 5000 children. The program's enormous success within the first year then prompted the Marine Corps to adopt and

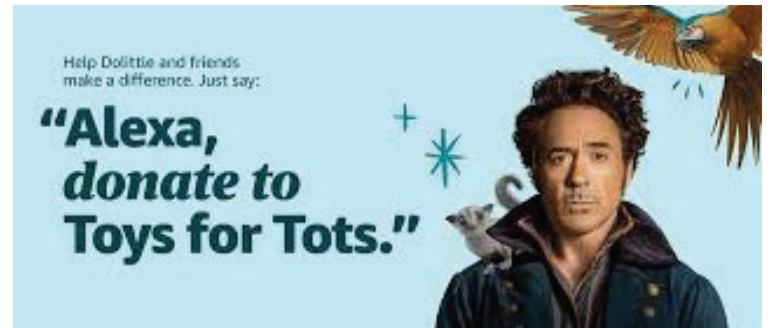


expand it, leading to what we know today - The **U.S. Marine Corps Reserve Toys for Tots Program**.

Toys for Tots is a nonprofit organization and is run by a dedicated staff of all volunteers. It operates primarily as a campaign between the months of October and December. During this time, various toy drives are set up in major businesses such as Walmart, Bass Pro Shop, and Build a Bear Workshops.

Though the program is a na-

tional program, each area runs its own campaign. The Walton and Okaloosa county's campaign is directed by Campaign Coordinator Casey Tetman. Casey began her career with Toys for Tots as a volunteer about four years ago. With time, she advanced to become Co-Coordinator and eventually Coordinator of the program in our local area. Casey's passion is to see enough toys collected each year to make sure no child goes without. When asked why Casey chose to get in-



involved with Toys for Tots she said "I really love working with children and volunteering in general. I come from a family without a lot of money so Christmas holds a special place for me."

Toys for Tots has faced a number of challenges. The program often gets confused with other nonprofit organizations and programs, and this can cause it to be difficult to truly express the mission of Toys for Tots. Finding volunteers is a challenge every year as well- as many people don't realize the organization needs assistance. In spite of its difficulties, Toys for Tots has maintained gigantic success. Casey believes the greatest contributing factor to the success of the program has been the extreme generosity of the

community and local businesses. Without them, very few if any children would have the opportunity to be part of this program.

This year, The Walton and Okaloosa campaign is expected to distribute toys to over 8000 children in the area. One thing is clear. This organization is making a huge impact on an individual, local and national level. Giving is the best gift!

For more information on the Toys for Tots program, you can visit their website at www.toys-fortots.com. For information on local campaigns, you can search for "Fort Walton Beach" on their "Find a Local Campaign" tab or visit Emerald Coast Toys for Tots on Facebook.







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 Community

What's the Difference Between Ordinary and Extraordinary Customer Service?

It's the Little Bit Extra, that Lagniappe, that Creates Raving Fans.



By GAIL PELTO

The other day I was chatting with my coach on the subject of customer service (or the lack thereof) in business today and just how important “real customer service” is for every business. In today's business world, there is good customer service that average businesses deliver. Good service is playing not to lose; they do so by doing ‘just enough’ but no more to make clients happy and excited about wanting to return to the store. On the other hand, there are

those great businesses and their leadership—the ones that exceed expectations; these are the extra-ordinary businesses and the folks that run them. These are the businesses we love to return to time after time just because the experience was, well, outstanding! As a result, we become “raving fans!”

Now, I'm sure you'll agree that anyone can learn to do the routine duties of their job, right? For my profession, a good agent should know how to list a home, what questions to ask a buyer or seller, how to put it in the Multiple Listing Service, how to write a contract, etc. But is that truly enough? Well, if you want average, then maybe that is enough. However, I believe, and correct me if I'm wrong, you expect the very best in service, right?

So, what separates the good agent from the great ones? It is the exceptional customer service they deliver. Great agents run businesses and

they know WHO their customers are, what they want, need, expect and the know-how to deliver on their promises—and then that bit of Extra-Ordinary Experience. That IS customer service—it's a MUST!

Who are your customers? Most people think that customers are only those people who buy your services. Au contraire, mon frere; customers are ALL the people you deal with. They are clients that employ you AND it's the people YOU EMPLOY, the people that walk in your front door and the receptionist who greets them. It's also your vendors and the people you belong to organizations with. Heck! It's your spouse and your children. You invest time and money into ALL of them, so nurture those relationships with great customer service. Customers? They're everybody! So, what do you do to provide great customer service? What can we learn and apply from

those who deliver great customer service?

I've been blessed to have been trained in the hospitality business and, as a result, I've learned a thing or two from my mentors, my patrons and my clients about “what's most important to them.”

I've learned that we first must come from a place of contribution. “How can I help you?” Then we listen to the answer. We help them. We solve their problem. We strive to make them feel good. Seems simple right? It is simple, but it ain't easy for most.

Let's remember that “People don't care how much you know until they know how much you care!” Exceptional service must be lesson number one for all of us. The great department store Nordstrom is well known for being exceptional with their products, service and experience for their patrons. They have two rules. Rule #1: The customer is always right. Rule #2: See Rule

#1! If you think about it, we can certainly go to another store with similar products and even pay less for them. But like anything, when we experience exceptional service, we are happy to pay more and go back again and again.

Another example is Amazon. They have some pretty darn good prices. Is that the only reason their stock sells for more than \$3200 a share? Nope! We all know, if you want to return it, if you want it the next day or you want to compare to a similar product, they deliver exceptional service and experience.

It's important to note that all great service starts at the top and trickles down. It begins with the mission of the company, their rules about service and the culture that is instilled in all the employees. Like a 3-legged stool, if there's a missing leg, it falls down. If a company has a great mission and rules on service, yet

Continued on next page

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Excess Liability For Entities: Filling In The Gap



BY VICTORIA OSTROSKY

Andrea had just opened her blinds to the morning sun when her phone rang. “Good morning, Jake! What can I help you with today?”

“Hi, Andrea. Hey, I’m buying an investment condo to rent out to short term vacationers, and I need an insurance quote. Can you help me with that?”

“Of course! Let me get some information and I’ll put together a quote right away.”

“Oh, I wanted to make sure to mention this property will be in an LLC. Is that going to be a problem?”

“No problem,” replied Andrea. “However, we’ll need to get you a separate excess liability policy to go with the condo policy to give you that extra layer of liability protection.”

“Don’t I already have an umbrella policy?” asked Joe.

“Yes, you do, but that’s tied to your primary residence titled in your personal name. Because this property will be in an LLC, it won’t be eligible for coverage under your umbrella policy,” replied Andrea.

And with that last statement, Andrea launched into a more thorough explanation to Jake about umbrella and excess liability policies. She started with the case for umbrella and excess liability insurance.

“Liability insurance is designed to protect a customer’s assets from being taken from them due to a judgment. If there is a judgment that is rendered against a customer that isn’t covered by the liability policy or exceeds the policy’s limits, what happens? The customer might be required to liquidate assets to raise the money to pay the judgment. That’s what makes umbrella and excess insurance a necessity for many customers.”

(www.insurancejournal.com/magazines/mag-features/2019/06/17/529365.htm)

Both umbrella and excess liability policies are designed to fill in any gaps in liability protection. In the event of a claim, once the underlying policy’s liability limits are exhausted, the umbrella or excess liability pol-



icy steps in to pick up the slack up to the policy limits.

For most umbrella policies, they’re tied to the insured’s primary residence and ‘floats’ over all the insured’s properties (within the U.S.), autos, motorcycles, RVs, boats, and more. All property, however, will need to be titled in the insured’s personal name. Once an insured purchases a property and places it in an entity, such as an LLC, it will no longer be eligible for the umbrella policy. And that’s where an excess liability policy comes into play. That excess liability policy affords additional coverage for that specific property. For some carriers, you can slide multiple properties under

the same excess liability as long as they’re all titled in the same entity.

For both umbrella and excess liability policies, there are different limits available, depending on how many assets you need to protect. For most, you can easily purchase anywhere from one million to five million, with some carriers offering even higher limits.

Andrea explained to Jake the importance of protecting his investment from lawsuits and judgments with an excess liability policy.

“Ok,” said Jake. “So how expensive are these excess liability policies?”

Andrea sipped her coffee.

“They’re quite affordable, actually. And easy to quote and purchase.”

Jake was excited to start making some passive income from his new investment. The rental market was picking up again after the COVID-19 temporary hold, and he was ready to take advantage of the investment opportunity.



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

CUSTOMER SERVICE

continued from previous page

they don’t treat their employees with respect, it translates into a failure of delivering the exceptional service we all expect and deserve. The result? Everyone loses!

While on the subject of what we expect... If a service you’ve received is not the best, let them know. If they sincerely fix it, you’ll be one of those Raving Fans. With my clients, I guarantee in writing: “If I don’t perform, you can fire me!” This is what you can count on! Of course, if I blow it, please let me know. I’d love the opportunity to fix what was broken. I can only get better and be an exceptional servant to you and the world I live in.

Final words, if you’re a business owner and you want to be better, if you want to separate yourself from the pack and ex-

cel, know your job and focus on great customer service. If you’re a consumer, let the people you buy from know of any issues. If they fix the problem—great! If not, fire them and go elsewhere. There are plenty of competitors to choose from. At the end of the day, you deserve the absolute best, don’t you? If you would like to learn about my “Service Commitment and Guarantee” let me know. Reach out to me. I am at your service, always!

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

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 Community


BY MATTHEW VANDERFORD,
CLAIMOLOGY

With hurricane season still upon us, the panhandle still recovering from hurricane Sally, and at the time of this article, well underway with named storms bearing the names of mighty Grecians of the ancient past—or at least we can imagine they were mighty. Then again, I'm not so sure there's a story about a Greek god Delta.

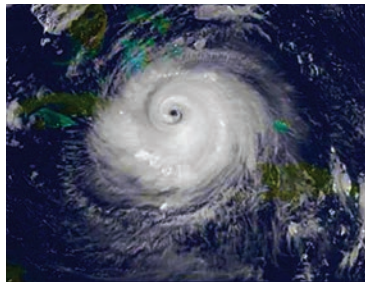
In light of this very active season while in the midst of the reality that many in our communities have been already affected by a named system, and with another one looming in the Gulf, clearer minds prevail when planning for an advent rather than reacting to one.

But in the event you got caught with your proverbial pre-planning pants down, not to worry. Hopefully, this article can help get things back up again and you on your way to a better insurance claims outcome.

Rule #1: Take Photos – lots of photos. Can't stress this enough. The only way to prove that something was damaged and not like it was before is to

Hurricane Recovery Tips: How to Survive the Disaster

have photos. Without them, it's really up for debate. That's why insurance companies invest heavily in anti-fraud measures. And those measures slow down claims.



Rule #2: Know Your Policy. Most people know they need help understanding their policy. DON'T WAIT FOR A DISASTER to know what you've purchased. Knowledge is Queen. (I omit the king on purpose as men have been running this joint for far too long and look where it's got us—maybe we should let the girls have a try!). So, KNOWLEDGE is QUEEN. And how do you make yourself royal in knowledge? Ask. Ask someone to give you advice on exactly what you're covered for. Listen to the stories of your friends, neighbors and colleagues, and then apply it your life. Ask yourself, "If any of those things happened to me, would my policy protect me?"

Rule #3: The Power of Yes. How good does it feel to say yes

to something?! Try this with me and say out loud: YES, I want to be treated fairly. YES, I desire respect as a fellow human on this planet. YES, I want to treat others with the same respect and love I want and desire for my own life.

Feel good? Great! Let's keep going. Say with me: YES, I desire this claim to bring me to the place I need to be. YES, I desire the people handling my claim to care about my well-being. YES, I desire the insurance company to honor the agreement we have and bring me to pre-loss condition.

Rule #4: The Power of k(NO)w. Not knowing what you're entitled to receive under a policy and how to present the information necessary to substantiate your request is a major reason why claims are underpaid. You must Know that No is a powerful word, too. By simply saying, No, I don't accept that answer until I have a better understanding, empowers you to say YES to something else. Making sure you have the most accurate information on what should be covered and what is not. You'd be surprised how many denials get turned around into legitimate claims. There's an old adage: Knowing is half the battle. But you don't have to take my word for it.

Here's to better claims handling skills, a better claim outcome, and most importantly, a better you!

Interesting enough, although I didn't find a Greek god named Delta, I did find some pretty neat things about the DELTA GAMA Fraternity: Article II of the Delta Gamma Constitution: "The objects of this Fraternity shall be to foster high ideals of friendship among women, to promote their educational and cultural interests, to create in them a true sense of social responsibility, and to develop in them the best qualities of character."

ENERGY TIPS

by Emerald Coast Energy Solutions



BY CHRIS BALZER, ECES

I was recently asked: How do you know if I need insulation or improvements to make my home more energy efficient. Some ways we check is with a thermal camera. Thermal cameras can detect the slightest difference in temperature showing us leaks, missing insulation, poor seals and areas which need improving. We also ask questions like a detective would to better understand the problems. Do you need more insulation? Or better insulation? Odds are, if your home was not specifically built for energy efficiency, it's a good idea to re-insulate. However, there are other signs that will let you know if new or more insulation is needed.

In the Attic

If you detect moisture in your attic, or condensation on your vents, you're likely to have insulation problems. The recommended amount of insulation in your attic is usually about 12 to 13 inches. You should also consider installing an insulated cap to the access door to your attic to keep out drafts and heat, if the access door is located inside the home. While attic issues are very common in older homes, they can be present in newer homes as well. So, it's always a good idea to check the attic!

High Energy Bills

You think you've done everything you can to keep your house running efficiently, but your bills continue to rise, which can signal that your insulation is failing you. If you notice your AC constantly running or if you turn it off in the summer and it suddenly feels like a desert, these can be signs your insulation is failing you. Cooling and

Problem? Know the Warning Signs!

heating systems are necessary to maintain a consistent level of comfort in your home, but they shouldn't be working overtime.

Hot and Cold Rooms

If your living room is a sauna, and your bedroom feels like the Arctic, this is a major red flag. It happens because not all of your insulation will necessarily fail you at the same time. Some rooms may be perfectly comfortable, while others suddenly are not. Check the walls of interior closets to see if they are hot. You may never have noticed it before. If you're lucky, only certain rooms will need new or additional insulation, and the rest of your house may be fine.

Your Current Insulation

This one may be obvious, but if your insulation is crumbly, outdated and wouldn't meet today's building codes, you'll need to replace it. If you know that the insulation is old, don't take matters into your own hands, consult with professionals. The reason is simple, sometimes it's best not to disturb older insulation, as it may contain toxic chemicals like asbestos. In these cases, professionals will apply new insulation over the existing insulation. If it's safe to remove, let the experts remove it properly to eliminate any danger.

Cracks in all the Wrong Places

If you spot cracks around your doors and windows, this could be an easy, do-it-yourself fix. If they're small cracks, apply some caulk to seal them. There's no complex test for figuring out if you've solved the problem. Simply place your hand on the area to see if you feel any drafts.

Continued on next page

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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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Rehabilitated Sea Turtles Successfully Released

The Gulfarium's C.A.R.E. Center successfully released four rehabilitated sea turtles on Oct. 27, 2020 at Topsail Hill Preserve State Park off of W. Cty. Hwy .30A. Despite the rainy weather, there were smiling faces all around as the Gulfarium C.A.R.E. Center released some of its recent patients. "It's been an extremely busy sea turtle season for our C.A.R.E team," states Will Merrill, Gulfarium Marine Adventure Park's president. "Watching the turtles head back out into the Gulf is always an exciting and joyous event for all!"

All four sea turtles that were released were juvenile greens that had been reported by fishermen at Navarre Beach Fishing Pier.

The first turtle to be released was Pinny, weighing 42.5lbs, who was hooked in the mouth on Sept. 25. The hook fell out prior to arrival to the C.A.R.E. Center, but radiographs showed two ingested hooks and a fishing swivel in her intestines. These items all passed naturally without the need for surgery. This was Pinny's fifth visit to the C.A.R.E. Center, with her first visit back in 2018.

Blackfin was next to be released back into the Gulf. This sea turtle was found entangled in fishing line, wrapped around pier piling on July 12. Fortunately, radiographs revealed that no foreign debris or fishing gear had been ingested by the turtle, but he did need to be treated for



pneumonia before being ready for release.

The two smallest turtles, Dot and Links, weighing 11 lbs. and 9.5 lbs., were both released at the same time. Dot was superficially hooked in the left front flipper on Oct. 15. The hook was removed and radiographs showed no other ingested marine debris or fishing gear so Dot was quickly ready for release. This was Dot's second visit to

the C.A.R.E. Center, with her first stay lasting from June 28 through Aug. 24, 2020 due to receiving surgery for the removal of a hook from her esophagus.

Links arrived at the C.A.R.E. Center on Oct. 8 after being hooked in the mouth by fishermen. The hook was removed upon arrival to the center and radiographs revealed no ingested foreign debris. "Links arrived at the C.A.R.E. Center with a missing rear right flipper," explains Terra Throgmorton, Gulfarium's medical and stranding coordinator. "This was from a previously healed traumatic injury which also resulted in an injured carapace. We monitored the wound and were very happy with how well it healed!"

If you see a sea turtle in distress, injured or deceased, please report it to Florida Fish and Wildlife Conservation Commission immediately at 1-888-404-FWCC (1-888-404-3922).

Follow the C.A.R.E. Center on Facebook to learn more about sea turtles and the center's rehabilitation efforts.

The Gulfarium CARE Foundation, a 501(c)(3) non-profit, is proud to act as a beacon for coastal conservation through marine animal rescue and rehabilitation. Donations are tax-deductible and can be made online on the C.A.R.E. Center's page.



WARNING SIGNS

continued from previous page

Whatever you do, don't let these go unchecked. Sometimes a few cracks are all it takes to let enough cool air escape that results in high energy bills.



Pests

Last but not least, if you spot any mice droppings or other indicators that pests have infiltrated your home, this could seriously compromise the integrity of your building structure. Insects and other pests can eat away at what is called "the building envelope." Another

danger is moisture, which can cause some kinds of insulation to collapse when they become damp. This will create gaps that invite air through the building as well.

Chris Balzer is founder and president of Emerald Coast Energy Solutions which is a Smile Provider

Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save and become energy efficient, schedule an inspection by calling (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and Beat the Heat.



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Becoming More Knowledgeable with Investing



By MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Have you ever thought about what is meant by the various

terms you hear and see about investing? We will attempt in this article to cover several terms and hope it covers a lot of questions or curiosities. In today's markets – stock, bond and money markets—things have changed very quickly since the beginning of the year. Increasing your understanding might help you become a more informed saver and investor as you work toward your goals for yourself and your family.

Let's start by putting assets into classes: Stocks, bonds, cash, real estate. You can also classify these according to risk with

stocks and real estate carrying more risk than bonds and bonds more than cash. And then each of these can be further categorized by types of stocks, bonds, real estate or cash holdings.

One term in use is “asset bubbles.” What are they and how do they happen? Typically, as many of you have probably experienced, it is when a certain class of assets or a certain asset moves up very quickly in value, often-times outpacing the actual growth of the company or sector. In many cases, this is the result of a strong money supply (as we are seeing now), low inflation

and low interest rates. Alternatively, a stock or bond or asset class appreciates rapidly due to another term: “momentum.” Oftentimes a stock may rise and continue to rise mainly because of the velocity and sheer number of people buying the stock. This often increases the risk substantially in a short period of time. Nonetheless, many investors see it as an opportunity, but they should examine their tolerance for risk. The opposite of momentum or buying into an asset which has risen substantially is called “contrarian.” Put another way, running contra to current investor sentiment.

Stocks or sectors are often put into one of two descriptions categorized as growth vs. value. A growth investment means that the potential for growth of the company or sector is seen as significant, whereas the value investment means that the asset is probably selling or trading for less than it is potentially worth. Growth stocks tend to be found in technology, whereas value stocks tend to be found in financials for example (like banks). Currently, there are 11 different sectors of the market. Technology currently makes up the greatest share of market value (approximately 28%). Energy, by contrast (after five years of underperformance), is the lowest at around 2%.

The growth sectors generally are technology, communication services, consumer cyclicals, consumer durables and health care. Value sectors are generally industrials, basic materials, utilities, energy, real estate and financials. Sometimes a sector can be both – depending upon current market valuations.

When it comes to bonds, investors take note if those are issued by governments or corporations. They also take note as to the quality of the issuer and the likelihood of payment of interest and repayment of principal. In a low interest rate environment, investors also watch for the potential impact inflation can have on interest rates and hence the market value of bonds. Today, with interest rates so low and the money supply having grown, there is renewed interest in government treasury bonds by way of those bonds called TIPS – Treasury Inflation Protected Securities.

Those bonds rise in principal value with inflation but the payout remains the same. Should inflation be stable or perhaps we experience deflation, that value (not the payouts) could decrease. So, investors concerned about inflation and who might not want the risk of stocks or real estate, sometimes consider these types of bonds.

Investors might wonder when and where to invest in certain sectors along with how they want to be invested in bonds, cash and real estate. Becoming a more informed investor is at the heart of every financial plan and relationship with an investment firm or professional. Knowledge can help you be prepared for the decisions you make as you build and maintain your plan and work toward your financial future.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James. 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@raymond-james.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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Maurice Stouse
Financial Advisor

The First Wealth Management
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Flying this Fall: What to Expect

Historically, the fourth quarter is one of the busiest times of the year for air travel. While this year is unpredictable, we do know more people are flying again. Whether for the holidays or a “workcation” – a blend of a longer-term work and vacation trip - air travel looks to be on the rebound from where it was in April. Then, the industry was down more than 60 percent, compared to the same period in 2019. The good news is ECP was only down and estimated 20 percent thanks to the efforts of our community partners and the desire to see the world’s most beautiful beaches.

The gradual return of consumer confidence is partly due to the increase in COVID-19 health and safety precautions taken by airports and airlines alike. Northwest Florida Beaches International Airport (ECP) and its airline partners, American Airlines, Delta Air Lines, Southwest Airlines, and United Airlines, have implemented new measures to ensure a safe environment for your next jet set, no matter the occasion.

What to Expect at ECP

The safety and security of our passengers and staff is our top priority. To address the global pandemic, the Airport has developed its ECP Ready Plan, which details ECP’s cleaning and safety efforts to slow the spread of COVID-19. ECP Ready outlines an increase in cleaning frequency, along with new protocols and requirements for both passengers and staff. Here’s what to expect:

With health and safety in mind, passengers and staff must wear a mask in the Terminal. If a passenger does not have a facial covering, one may be provided. In some cases, passengers are exempt, as is the case for specific medical conditions. All passengers can take a mask break while eating or drinking.

Plexiglass dividers are placed in critical locations. Like interactions at banks, grocery stores, and college campuses, plexiglass dividers have become a standard precaution at certain check-in points to ensure safe human-to-human interactions.

Social distancing is encouraged throughout ECP. Your safe travel experience starts the minute you walk into ECP, with floor



decal placed six feet apart to remind passengers to social distance when possible. In addition to the decals, segmented security checkpoints have been activated, and staggered seating is available in waiting areas and restaurants.

Meeters and greeters are encouraged not to enter the Terminal and, instead, wait for their passenger(s) in their vehicle.

What To Expect at the TSA Checkpoint

Just like in the Terminal and on the plane, TSA requires travelers to wear a face mask and practice social distancing, whenever possible. TSA may ask passengers to adjust their mask for ID verification or remove it entirely for a secondary screening.

To reduce physical contact, passengers will remain in possession of their ID or passport and boarding pass. You will be asked

to place the items on the reader directly, and then hold them up for physical verification.

Frequent travelers may be familiar with the 3-1-1 rule, which specifies restrictions for liquids. Due to the global pandemic, the policy has been adjusted to allow one liquid hand sanitizer container, up to 12 ounces per passenger in carry-on bags.

What to Expect from ECP Partner Airlines

Check-in may look different with some airlines. ECP encourages all passengers to check directly with their airline before heading to the Airport to learn any new protocols or procedures.

Customers can also expect to see enhanced prevention protocols and procedures from ECP’s airline partners once on the airplane. For example, many airlines have upgraded their air circulation systems, implemented stringent cleaning practices, and have taken physical-distancing measures by leaving the middle seat vacant. However, if you are traveling with your family, you may sit together and occupy the middle seat. Airlines are adding additional precautions regularly

to ensure the health and safety of passengers and crew.

What to Expect from Ground Transportation

We realize your travel experience doesn’t stop or start at our doors. If you need to call for services like Uber or Lyft before heading to the Airport, or upon arrival, rest easy knowing these companies are also taking safety measures. Find out more on their websites.

If you need to call a local ground transportation company like a cab or a shuttle, they too are taking additional precautions to ensure the safety of their passengers. The drivers are wearing PPE, and many are taking additional steps to ensure their vehicles are continuously cleaned for your protection. A list of ground transportation companies can be found on our website, iflybeaches.com.

When you’re ready to fly, whether for work, vacation, or a blended “workcation,” ECP and its partners are prepared to see you! We will be smiling from ear-to-ear behind our masks, with your health and safety top of mind.

Panhandle 2-1-1 Helpline Adds Texting Option

The Panhandle 2-1-1 Helpline recently added texting service. Residents who need help finding housing, food assistance or counseling in Okaloosa or Walton counties can text their zip code to 898211.

The Panhandle 2-1-1 Helpline is a program of Chautauqua Healthcare Services of Lakeview. Texting is convenient and improves access to help for residents who are struggling. Once a referral is sent by text, the information remains on a person’s mobile device to use whenever he or she needs it, and it will remain there until deleted.

Panhandle 2-1-1 is an information, referral and crisis helpline that serves Okaloosa and



Walton counties. Professionally trained staff answer questions about local, statewide, and national resources and assistance. The service is confidential at no cost by dialing 2-1-1. The telephone hotline is available 24 hours a day, seven days a week, whereas the texting feature is available 7 days a week

from 8 a.m. until midnight. Call 850.892.HELP (4357) to learn

more or visit the website at www.panhandle211.communityos.org.

Language interpretation is available.



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BY GREG DURETTE

For those folks new to the Medicare Annual Enrollment Period (AEP), the overwhelming volume of mailing pieces, emails and phone calls are dizzying. For those folks more experienced in this time, the sigh of despair and calls of “Oh no, not again!” can be heard from every balcony and rooftop. Keep in mind, the closer we get to December 7th (the official end of the AEP), the more intense it will get if you listen to them. Regardless of your experience level, there are some things you can do to quell the noise and help you make the best decision possible for you.

First, make sure you pay attention to the mail and phone calls you receive from your ex-

isting insurance company. These communications will be very valuable to you as they likely will be about the changes to your current plan in the new year. Too often, because of the volume of clutter mail, folks tend to throw these out along with everything else just to try and keep the kitchen counter clear. As the saying goes, don’t throw the baby out with the bath water!

Next, try to make a real effort to understand everything you can about your current plan. Know the exact name and type of plan as well as how much you are paying in premiums. Is it a Supplement Plan? If so, which one; M, N, G, F, etc.? Know which type of Part D or, Stand-Alone Prescription plan (if any) you have, to go along with this Supplement Plan. Know your deductible and copays. Know if you are able to use your pharmacy of choice. Know how the coverage Gap (commonly known as the “Donut Hole”) works in your plan.

Sorting Through the Noise of Medicare Annual Enrollment



see on TV with famous sports figures/actors are nothing more than marketing companies looking to get your information to SELL to anyone willing to pay for it. If you respond to those ads, you will only make the onslaught of mail, emails, texts and calls that much bigger.

Work with people you know and/or reputable insurance companies you know and recognize. Deal direct and don’t be afraid to let someone know you would prefer they not contact you again if you have settled on what you want to do.

That is the final important point. Now that you are well informed and have made a well-informed decision, you will feel much better about changing the channel when the next Medicare ad shows up on TV. You can sort your mail over the trash barrel. Talk about stress free living!

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.

Perhaps you have an Advantage Plan instead. Again, know the exact name and type of plan as well as how much you are paying in premiums. Being that Advantage Plans have the prescription coverage built in, you will not have a separate premium for Part D. However, you will need to know the deductibles for the entire plan. Oftentimes, there will be a separate deductible for the Advantage Plan and the Prescription coverage within the plan. Also, know your copays and whatever extra coverages your plan offers such as rewards programs, silver sneakers, etc.

The two last, most important

pieces of information you will need to know about your current plan is, what your premium will be and are your doctors/medications going to be on the plan in 2021. Some plans get better, some plans not so much. Some get more expensive and some reduce to as low as \$0 per month. Some doctors stay and some doctors go. Some medications get more expensive, less expensive or simply are not covered. It all depends on where you live and the plan you have.

Now, FINALLY, you are armed and ready to attack that onslaught of external information. Be careful of where you look! Many of those ads you

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Four Common Causes of Roof Leaks

A leaking roof causes more trouble than an annoying “drip drop” from your ceiling. It can damage your attic insulation and roof deck as well as lead to mold and mildew growth and reduced energy efficiency. It can also spoil a holiday gathering with family or friends.

Roof leaks can be due to several causes, all of which will require the immediate assistance of a professional roofing contractor. Here are some common roof leak culprits:

1. Loose, Cracked or Rotting Shingles

If your roof is 20 to 30 years old, you may see signs of aging such as cracking or rotting. In some cases, the shingles may come loose and fall to the ground. A weakened outer layer will expose the underlayment. Continued exposure to wind and sun can wear the layers away and eventually cause leaks to form. If your roof is in such a condition, you need to have it inspected. Your roof may only



need repairs, which will definitely cost less, and, if properly done, can extend your roof’s life for a few years. This is enough time to prepare for a scheduled roof replacement.

2. Roofing Nails Backing Out

Apart from roofing shingles, roofing nails can sometimes back out. This leaves small holes that water can easily penetrate, especially when it’s close to the roof’s edge where wind-driven rain can enter. These little holes are usually unnoticeable to the untrained eye, but not when you have your roof inspected by professional roofers. Catching this issue early helps you prevent bigger repair expenses or even a premature roof replacement.

3. Damaged or Dislodged Flashing

Flashing is a piece of metal that protects valleys and any spot where the roof meets a vertical surface, such as walls and dormers. If damaged or dislodged by strong winds, this could leave the breaks in the roof exposed, making it easy for rainwater to get in. Timely repairs can help mitigate leaks caused by flashing issues.

4. Cracked Rubber Boots

Plumbing vents and anything that protrudes from the roof require a rubber “boot,” which works like flashing by protecting the area where it meets the roof. Continued exposure to outside conditions will eventually crack the rubber boot, meaning it needs to be replaced.

Regular maintenance and timely repairs help spot these problems and prevent roof leaks. Are you seeing these signs on your roof? Call Specialty Roofers, Inc. at (850) 974-ROOF (7663) or email info@specialtyroofers.com for roof repair and maintenance to keep your holidays dry and safe.

Niceville Creative Firm Invites Small Businesses to Pitch a Project for Free Services

Can 24 hours of creativity change a community? On Dec. 18, local creative firm and full-service marketing agency, Frances Roy, will choose three small businesses (open less than a year) to benefit from free marketing services. Small businesses are encouraged to pitch all project ideas. Project examples include but are not limited to graphic design, copywriting, social media, and general consultation.

“2020 brought everyone a whole lot we didn’t ask for but the challenge and struggle has also been an incubator of innovation, growth, and creativity. Many are launching new businesses as an answer to the loss of income and we want to help them put their best brand forward. They have the courage to launch,

Frances
FRANCES ROY

we want to provide some fuel,” says Shantelle Dedicke, owner, president and chief creative officer.

Frances Roy’s 24 Hours of Creativity for Change was created in 2016 as a way to honor the agency’s namesake, Frances Warner. Frances is grandmother to agency founder, Shantelle Dedicke, and her birthday is December 18th!

Interested businesses are invited to fill out the application by Dec. 3 at <https://francesroy.com/24-hours-of-creativity-for-change/>. Chosen businesses will be notified by Dec. 8, 2020.

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 Off the Hook

Off the Hook

Winter Fishing? Try Flounder and Sheephead



By CALI HLAVAC,
TO DO IN DESTIN

Last year at this time, as it began to get cooler, we noticed different species of fish migrate into our Gulf waters – specifically Flounder and Sheephead. That’s good for us since the cooler weather means the fish will school up in one area, making them easier to catch once

you track them down.

“Flounder and Sheephead are two popular winter/spring fish that anglers target in this area,” says Captain Lionel James of Lion’s Tale Adventures Fishing Charter. “Flounder will start to school up in October as they prepare to migrate during winter with the cooler water,” he says, “typically heading out into the nearshore Gulf areas.” This move allows them to settle on natural and artificial reefs to spawn at this time.

Find Flounder burrowing along the bottom, waiting for their prey. One of the best things about targeting Flounder is that they will come back for your bait if you miss the bite, making them easy to catch. Typically, they’re found around 200 yards off the beach, in depths of 20 to 60 feet.

Sheepshead actually become more active with the colder water and are usually found hanging near structures like jetties and bridges, where oysters and barnacles grow. “Sheepshead can be a little trickier to catch,” Captain James says. “They like to steal your bait and leave the hook exposed. So, you’ve really



got to feel for that subtle bite. Once you hook them though, they’re quite a fight!”

Both these fish are abundant. So, the season is open year-round for these species. The limit per angler is 10 flounder per day, and 15 sheepshead per day. Many anglers will tell you

they love catching these fish and bringing them home for dinner. Both species are considered prime seafood, with a delicious white meat that’s never oily or “fishy” in taste. Before it gets too cold, we recommend getting out and hitting the waters to stock up while they’re easy to find!



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New Gulf Lionfish Record!

Niceville resident Donald C. Vautrinot was spearfishing for red snapper in Destin Oct. 18 when he went back down to snag a few lionfish. And there it was. “I saw a monster lionfish and immediately knew I wanted to measure it,” Donald said. “I got really excited because I knew the Gulf record was around 18 inches, but I didn’t know exactly and we didn’t have a cell signal to check it out there.”

Once back at shore, he took it to Okaloosa County coastal resource manager Alex Fogg for an official measurement. Alex confirmed, at 18.19 inches (462 mm), Donald was the

Continued on next page

Restoring Our Recreational Fish!

Recreational fishing is important, both culturally and economically, to our coastal communities around the Gulf. NOAA's latest Gulf of Mexico Saltwater Recreational Fisheries report shows 2.6 million Gulf anglers took 58.6 million fishing trips in the Gulf, spending \$13.5 billion on trips and durable goods in 2017 alone.

As such, NOAA is awarding \$870,592 to support a project working with recreational anglers aimed at restoring reef fish species impacted by the 2010 Deepwater Horizon oil spill. In a new partnership with the Gulf States Marine Fisheries Commission, the award will focus on the development of best practices for fish descender devices (FDDs) by distributing FDDs to recreational anglers and providing information on their use. Surveys on attitude changes, use, and effectiveness of FDDs will be conducted to track project success.



The first award of this new five-year agreement is \$870,592. It will fund the Commission's work with recreational, private and for-hire anglers as part of a project to help restore reef fish by improving their chances of surviving after being caught and released.

The NOAA restoration plan includes 18 projects totaling almost \$226 million to help restore fish, sea turtles, marine mammals and deep-sea coral habitat injured by the 2010 oil spill in the Gulf of Mexico.

Fish that survive being caught and carefully released

have an increased chance to live to be caught again, reproduce, and add to the health and future of the fishery. But often, fish suffer from barotrauma, which is the buildup of gases in fish' bodies when brought up to the water's surface, that then makes it difficult for them to swim back down to their habitat after release. Fish that can't swim back down can become easy prey for predators. Those that are able to can have long-term negative health effects.

To combat barotrauma, NOAA and project partners will promote the use of fish descender devices (FDDs) and other tools, targeting various reef fish species like snapper and grouper. Descender devices are used to assist fish back down to their habitat.

The project includes Gulf-wide collaboration with the Commission, anglers, academics, state agencies, and other stakeholders to harness best

available science and improve release-practices.

NOAA is leading 35 Deepwater Horizon restoration projects totaling approximately \$322 million, including several approved prior to the 2016 oil spill settlement. The award is funded under NOAA's Damage Assessment, Remediation and Restoration Program, which uses settlement funds from those responsible for environmental harm to restore natural resources impacted by pollution and ship groundings.

The Gulf States Marine Fisheries Commission is one of three in the U.S. that administers cooperative state-federal marine fisheries resources programs, including commercial and recreational fisheries data programs, and various fisheries disaster recovery programs. For more information, visit gsmfc.org.

LIONFISH

continued from previous page



PHOTO COURTESY OF DONALD VAUTRINOT
Donald C. Vautrinot, right,
with Alex Fogg

new Florida state record holder for the longest lionfish caught in the Gulf of Mexico.

He beat the former Gulf of Mexico record of 18.07 inches, caught off Escambia County and held by Joshua Falkner. Donald's Gulf record is still shy of the overall state record of 18.78 inches (477 mm) caught by Capt. Jimmy Nelson in 2015 in the Atlantic off Islamorada.

The Florida Fish and Wildlife Conservation Commission (FWC) encourages removal of lionfish, which are an invasive species that could have a negative

impact on native fish and wildlife.

The FWC lionfish record program includes categories for both length and weight in spearing, hook and line, and junior (16 and under) divisions.

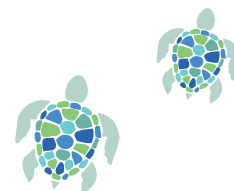
Record holders will be recog-

nized on MyFWC.com and can receive prizes as well.

Enter your record fish today by visiting MyFWC.com/Lionfish and clicking on "State Records Program." Make sure to review the application form

thoroughly before submitting your catch. Potential record lionfish must have been harvested using legal methods.

For state records on other saltwater fish besides lionfish, visit CatchaFloridaMemory.com.





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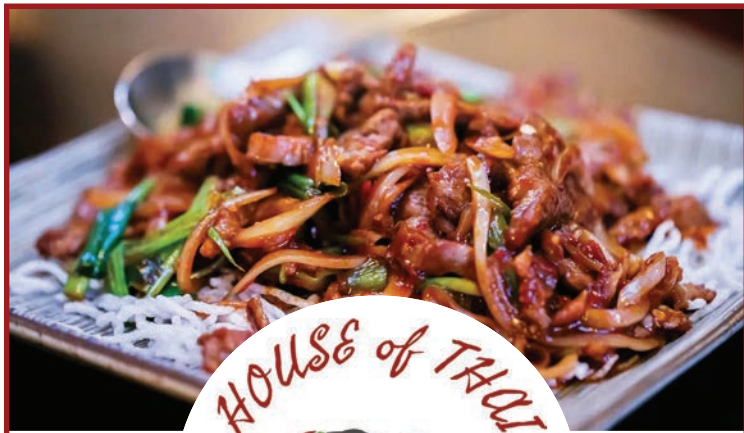
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4542 E Hwy 20, Niceville
850-353-2971 • houseofthai.fl.com

Local Dining, Drinks, Coffee and Turkey Day Fare!

Brothers Kitchen

Brothers Kitchen is a casual, Southern-style restaurant, a place where you can get all your comfort food favorites. This year, Brothers Kitchen is making available an all-inclusive Thanksgiving meal serving 6-8 people for Pre-Order Pickup only:

Your choice of Turkey with your choice of 3 sides & rolls. \$129.00

Additional vegetable. \$15.99 each

Gallon of Tea. \$2.99

Choice of Pie. \$15.00 each

Turkeys only (avg. 12 lb.): either Cajun Fried or Smoked \$79.99

The deadline to place your order is Sat. Nov. 21 and pick up is Wednesday Nov. 25 or before.

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Open Tue.-Sun., 11 a.m. – 9 p.m., Closed Mon.

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Facebook @LoveBrothersKitchen

Cake, Banana Bread, Vanilla Pound Cake, Espresso Brownies and breakfast specials such as quiche (spicy sausage, ham, roasted red pepper or keto) with hash brown casserole and best coffee ever! Order ahead and pick up some for Thanksgiving breakfast or to accompany your Turkey Day offerings!

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Tuesday - Saturday

(850) 737-6194

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bigorangehousedesigns.com*



House of Thai

With 20 years of experience cooking traditional Thai food here and in Thailand, House of Thai is a veteran- and family-owned restaurant that focuses on food that is eaten every day in homes all over Thailand. Traditional recipes handed down from generations of Thai family chefs date back 400 years. Ingredients from local farmers markets are used to ensure freshness. The menu has just the right amount of offerings, and the food is fresh and seasoned to your preference, served in just the right portion sizes to share with another or to enjoy at home later. Garlic lovers will love the Garlic Pork on the Specials menu. When they say garlic, they're quite serious. And there's fun, tasty features such as Ginger Shrimp Glass Noodles (Goong Ob Won Sen), Pineapple Fried Rice or Stir Fried Glass Noodles (Pad Woon Sen) all \$15.95.

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Open Mon - Sat: 11 a.m. – 9 p.m.

(850) 353-2971

4542 E Highway 20,

Niceville 32578

houseofthai.fl.com

JoJo's Coffee and Goodness

JoJo's is owned and operated by Angela "JoJo" Stevenson who wanted to incorporate a cafe and relaxed coffee shop atmosphere to accompany her attached teaching studio. Her dream team bakes fresh "goodness" daily—breakfast and lunch—Tuesday-Saturday. Feel free to come work (free WiFi) or meet up with friends or family. This month's fresh goodness specialties include Cinnamon Rolls, Bacon Swiss, Orange Cranberry, Strawberry Lemon SCONES, Strawberry Coffee

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Open Wed.-Sun., 11 a.m. – 8 p.m.

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290 Yacht Club Dr., Unit 200,

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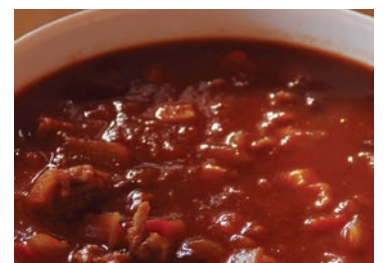
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It's Chili Cook-Off Time!

Saturday, November 21, LJ Schooners Docks Restaurant & Oyster Bar will be holding its 2nd Annual Chili Cook-Off. Participants can "Compete" or "Consume." All proceeds will benefit CALM – Crisis Aid for Littles and Moms. To register for the competition, call 850-897-2821. Tickets (\$10) will be sold the day of the event for

consumers. Tickets include chili tastings and four Oyster City Brewing Company beer tasting tickets. Chili Cook-Off Competitors can set up between 3 and 3:45 p.m. with event starting at 4 p.m., and awards at 7 p.m. LJ Schooners Docks Restaurant & Oyster Bar is located at 290 Yacht Club Dr., Niceville 32578. For more information,



contact 850-897-2821 or frontdesk@bwb-marina.com.

30AEats.com Recipe of the Month: Oyster Dressing

Worthy of a space on your Thanksgiving table, try this Panhandle inspired favorite!

Ingredients

- 2 large French baguettes, cubed
- 3 ounces thick bacon, diced
- 1 stick unsalted butter
- 2 celery stalks, diced
- 1/2 green bell pepper, diced
- 1/2 small onion, finely diced
- 3 large garlic cloves, minced
- 2 tablespoons smoked paprika
- 1/2-teaspoon garlic powder



- 1/2-teaspoon cayenne pepper
- 1/2-teaspoon fresh ground black pepper
- 36-shucked oysters, halved (and 1-cup oyster liquor)
- 2 tablespoons chopped fresh parsley

- 4 large eggs
- 1-teaspoon Crystal hot sauce
- 1-teaspoon kosher salt

Preparation

Preheat the oven to 350°. Butter a 10-by-14-inch shallow baking

dish or large cast iron skillet. In a separate large skillet, cook the bacon over moderate heat until crisp, about 5 minutes. Add the butter and let melt, then add the celery, green pepper, onion and minced garlic and cook until softened, about 5-10 minutes. Add the paprika, garlic powder and cayenne and cook for 3 minutes while stirring.

In a large bowl, add the baguette. Spoon the bacon mixture on top. Add the oysters and

the oyster liquor along with the fresh parsley.

Beat the eggs in a small bowl with the hot sauce and salt. Pour the eggs into the larger bowl and mix everything together. Scoop the dressing into the baking dish or skillet and bake on the top rack for 45 minutes, until heated through. The top should appear golden and crispy. Serve immediately.

Test Your Turkey Day Smarts

We've been celebrating Thanksgiving as an American holiday for 158 years. Established by Abraham Lincoln during one of America's darkest times in 1863, shortly after the devastating Gettysburg battle during the Civil War, in both good times and in bad, Thanksgiving has always been a gathering to celebrate our biggest blessing—that of beloved friends and family.

But how do you feel about your Turkey Day intelligence? Let's see...

1) Where was the Mayflower headed?

- A. Virginia
- B. New York
- C. Cape Cod
- D. Disneyland

2) What year did the Pilgrims first feast at Thanksgiving?

- A. 1624
- B. 1621
- C. 1702
- D. 1671

3) Which food was probably not on the menu for the first Thanksgiving feast?

- A. Potatoes
- B. Lobster
- C. Venison
- D. Pumpkin

4) True or false: The first feast was a three-hour meal?

5) Who led a letter-writing campaign to set aside an annual and national day for thanksgiving and prayer?

- A. Sarah Jessica Parker
- B. Sara Lee
- C. Sarah Josepha Hale
- D. Sarah Ferguson

6) True or False: The date of Thanksgiving was moved once to lengthen the Christmas shopping season.

7) What early leader wanted the turkey, not the bald eagle, to be the national symbol?

- A. Thomas Jefferson
- B. Abraham Lincoln



- C. George Washington
- D. Benjamin Franklin

8) Which president opposed a day of thanksgiving?

- A. Abraham Lincoln
- B. George Washington
- C. Thomas Jefferson
- D. Franklin Roosevelt

9) True or false: Turkeys pardoned by the President of the United States are sent to live their lives at Frying Pan Park?

10) True or False: Astronauts ate a turkey dinner on the moon in 1969?

See answers next page.

Brothers

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Walk or Run to Support Local Education Efforts

By MICHELLE HAYES UHLFELDER

Celebrating 25 years, the Seaside School is a tuition-free, public charter school serving Florida Panhandle students. Every year, the gap between the Seaside School standard of excellence and the funding provided by the state grows; thus the school increasingly relies upon fundraising efforts to endow existing programs. Given the challenges of this year for all non-profits, the school is asking for the community

at large to lace up their running or walking shoes and register for the upcoming Seaside School Half Marathon + 5K to support local education efforts.

“Participation in our fundraising events reduces class size, provides middle school and high school students the opportunity to enrich schooling experience with elective classes such as gardening, music, art, an award-winning robotics program, and allows for advanced placement classes, as well as career-readiness industry certification courses for our students,” said Teresa Horton, Executive



Photo Courtesy of: Lynn Crow Photography

Director of the Seaside School Foundation. “Whether you’re a runner or walker, or your business is a sponsor, please know that your support is needed and appreciated more than ever!”

100% of the funds raised from the Seaside School Virtual Half Marathon + 5K race benefits the Seaside Schools Foundation, which supports the operating budget for the Seaside Neighborhood School and Seacoast Collegiate High School.

The virtual half marathon (13.1 miles) and 5K (3.1 miles) will start on Sunday, February

14th, 2021, and end at midnight on Sunday, February 28th, 2021. Participants can run or walk at any pace during the race dates, then simply report the time to be added to the national results leaderboard.

Registration for the cost for the 5K is \$75 and the half marathon is \$100. In order for participants to receive complimentary swag bags before race week, runners need to complete registration before January 17th, 2021. Register at runseasidefl.com.

ACC	Nov 14	Nov 21	Nov 28	Dec 5
Boston C	ND	OPEN	Louv (11/27)	@Virginia
Clemson	OPEN	@FSU	PITT	@Va Tech
Duke	@Virginia	Wake	@Ga Tech	FSU
Florida St	@NC State	Clemson	Virginia	@Duke
Ga Tech	PITT	@Miama	Duke	@NC State
Louisville	OPEN	Cuse (11/20)	@BC (11/27)	Wake
Miami	@Va Tech	Ga Tech	@Wake	NC
NC State	FSU	Liberty	@Cuse	Ga Tech
NC	Wake	OPEN	ND (11/27)	@Miami
Syracuse	OPEN	@Louv (11/20)	NC State	@ND
Pittsb	@Ga Tech	Va Tech	@Clemson	OPEN
Virginia	Duke	OPEN	@FSU	BC
Va Tech	Miami	@PITT	OPEN	Clemson
Wake	@NC	@Duke	Miani	@Louisville

SEC	Nov 14	Nov 21	Nov 28	Dec 5
Alabama	@LSU	UK	AUB	@ARK
Arkansas	@UF	LSU	@MIZZ	BAMA
Auburn	@MSU	TENN	@BAMA	A&M
Florida	ARK	@VAN	UK	@TENN
Georgia	@MIZZ	MSU	SC	VAN
Kentucky	VAN	@BAMA	@UF	SC
LSU	BAMA	@ARK	@A&M	OleMiss
MSU	AUB	@UGA	@OleMiss	MIZZ
Missouri	UGA	@SC	ARK	@MSU
Ole Miss	SC	@A&M	MSU	@LSU
SC	@OleMiss	MIZZ	MSU	@UK
Tenn	A&M	@AUB	@VAN	UF
TX A&M	@TENN	OleMiss	LSU	@AUB
VAN	@UK	UF	TENN	@UGA

In February 2021, we welcome you to join *our community* for the **Seaside School Half Marathon + 5K**.

We are going completely virtual, so get ready to *sweat, connect and support* the Seaside School from your own neighborhood.

LOCALS HAVE PLAYED AN INSTRUMENTAL ROLE IN OUR SUCCESS OVER THE YEARS AND KEEP THE SPIRIT OF OUR BELOVED EVENT AND THE SCHOOL THRIVING.

run with us from february 14-28, 2021
 Register at www.RunSeasideFL.com

TRIVIA ANSWERS

Here are the answers to our Thanksgiving Day quiz from the previous page.

- 1. B. New York.** The Pilgrims planned to settle in part of the Virginia Company, which had the rights to most of the United States' Eastern seaboard. Their destination was the Hudson River region in New York State, also known as "Northern Virginia." But they landed in Cape Cod instead, and violent seas prevented the journey from continuing south.
 - 2. B. 1621.**
 - 3. A. Potatoes.** The newly discovered potato was still labeled poisonous by Europeans. Pilgrims didn't have any flour for baking, or dairy for milk and butter. And, well, what's a potato without butter?
 - 4. False.** The original feast – sometime between Sept. 21 and Nov. 11 – lasted three days. If your meal is three hours, you've got it easy.
 - 5. C. Sarah Josepha Hale.** Hale, a magazine editor, led a 40-year campaign of magazine editorials and letters to governors and presidents urging that Thanksgiving be declared, not only an annual holiday, but a national holiday.
 - 6. True.** President Franklin Roosevelt pushed it up one week. Public opposition caused the president to move Thanksgiving back to its original date two years later and in 1941 Congress sanctioned the legal holiday as the fourth Thursday in November.
 - 7. D. Benjamin Franklin.**
 - 8. C. Thomas Jefferson.**
 - 9. True.** Since 1947 the President has pardoned The National Thanksgiving Turkey and its alternate. For the last 16 years, the turkeys have gone to Frying Pan Park in Virginia, a 1930s replica farm operated by the Fairfax County Parks Department.
 - 10. True.** Astronauts Neil Armstrong and Edwin "Buzz" Aldrin ate roast turkey and all the trimmings, tucked in foil packets of course.
- Trivia Courtesy: Niceville.com



Ask Doctor Marty: **Happy People**

QUESTION:

I get a little irritated with some people. They always seem to be happy, regardless of their circumstances. What can I do to be more like that?

ANSWER:

You might be surprised at some of the tips listed below that were developed by United Health Care. It's not wealth. It's not fame. It's not any of the things that so many of us think are important to our emotional well-being. These simple habits can make a difference in your life:

Nurture social ties. Try to connect with a friend or loved one every day. It will boost your

mood and theirs. Texts and emails are good timesavers, but nothing replaces face-to-face time with someone who makes you laugh.

Give thanks for blessings – both large and small. After all, it is the season to be thankful, isn't it? Be mindful of all the little and big things that go right in your world. Writing a daily journal of all the things for which you're grateful can really put some perspective in your life. My niece has a grateful jar. When her family sits down to dinner, they all write down on a piece of paper what made them grateful that day and place it in a jar on the table. What a great conversation starter!

Lend a hand. You will be amazed at how good you feel just to do something simple and kind. Volunteer for a cause about which you are passionate. As an added benefit, you will be more likely to meet other like-minded people who are happy.

Talk nicer to yourself. We are most often our worst enemies. If we had friends who talk to us the way we talk to ourselves,



would they still be our friends?

Find joy in movement. Exercise is great, but just dancing to the music you love can make you feel like you are 16 again! Love those endorphins (feel-good hormones)!

Make time for creative play time in your schedule. Fun activities like arts and crafts, or playing cards with friends that

make you laugh can do you a world of good. You will exercise the neurons in your brain that often create benefits in the rest of your life.

Catch your ZZZs. Getting a good night's sleep can be like getting your batteries recharged.

Make the effort to look for the good in everyone. Finding the good in others (even

when you have to dig really deep for it) can help you understand and appreciate someone even more.

Taking the time to assess your life and create balance in all the areas of your world can pay off in many dividends. Give it your best shot. Think of creative ways to make some inroads in the areas listed above.

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.



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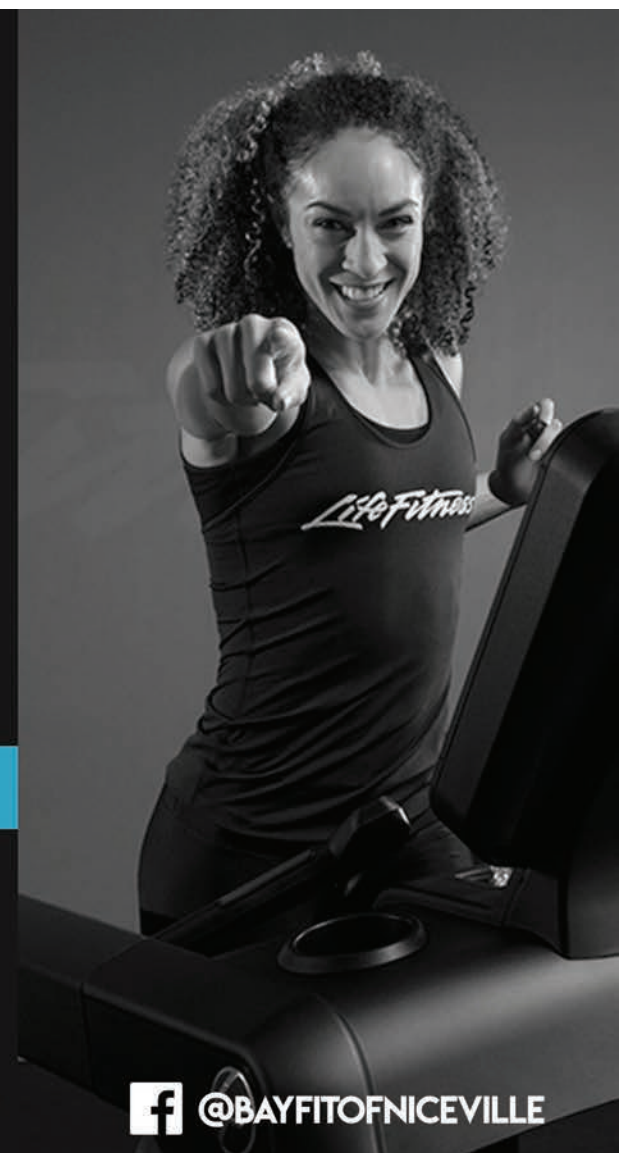
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 Wellness


BY DR. RICHARD CHERN, MD

I used to get stressed over small stuff. A lack of plans or a last-minute change would make my head spin. Events I had no control over could keep me from sleeping and I struggled to get active. I felt exhausted by the end of each day and woke up each morning to repeat this endless

cycle of fatigue and irritability. I would tell myself to start eating right and get into shape, but it would just never happen. I felt like I couldn't engage in life or conquer the day. I would have been happy to just accomplish one item on my list, but it seemed like it just never happened. Finally one day, everything changed.

As a traditionally trained physician, I looked at anti-aging, hormone optimization, supplements, etc., as a scam or just not good medicine. So, when I was approached to get bio-identical hormone treatment, I was highly suspicious and even antagonistic about the idea. I had my labs drawn so many times looking for a problem, but they were al-

ways "normal." What I didn't realize was that "normal" and "optimal" are two very different things. My life changed drastically when the hormones kicked in four weeks after my treatment started.

All of a sudden, the everyday stresses lightened and my outlook improved. I was sleeping better at night and more awake during the day. My energy level increased and I just started going outside more. As weight started coming off, it encouraged me to eat better.

Over the last nearly 10 years of being treated, I have been more active than I have ever been in my life. I feel better than I ever have and I tell people I feel

like I'm aging backwards. Everyday life challenges are still there, but they just don't seem as big and it's getting difficult to even remember the little things that used to bother me.

I understood this was something spectacular. So, I stopped everything else and opened a clinic to provide the same hormone services to my patients. I've now been providing BioTE hormone therapy longer than any other physician in the region and currently help train other physicians how to do hormone therapy properly. We have patients who fly in from Europe, Asia and all over the U.S. to get treated at our clinic. We are the largest BioTE provider and the

only Platinum BioTE provider in the region. To top it off, I believe I have the best staff I could ever ask for. They are knowledgeable, hard-working and keep me on my toes. I'm so thankful to have them.

Hormones, thyroid and vitamin deficiencies have so much more impact on our lives than we think, and the difference between a "normal" level and an "optimal" level can be life changing.

Dr. Richard Chern, MD is currently accepting new patients so if you are wondering if you might benefit then give us a call and don't forget to vote for us for Best in Destin. 850-837-1271.

Christmas – A Time to Help Children In Need

There are many families in our area in economic distress. So, ECCAC will again be implementing two holiday initiatives:

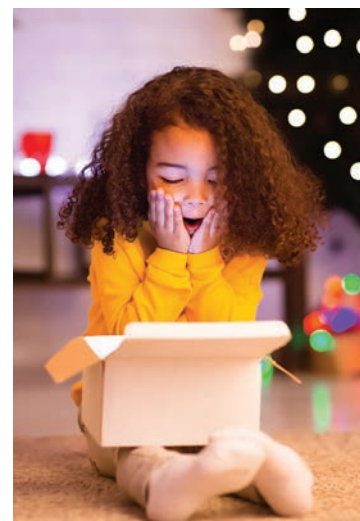
ECCAC's annual Adopt-a-Family program:

The non-profit organization is seeking donors who will purchase gifts for individual families who have been iden-

tified by the Center. Sign up to Adopt-a-Family online at www.eccac.org, or contact Angie Harder at angie@eccac.org, (850) 833-9237, Ext. 253, to make arrangements. Then shop for the family and bring unwrapped gifts, and Christmas wrapping paper for the gifts by December 16, or sooner, to the Niceville or DeFuniak Springs centers. Or, make a 2020 year-

end tax deductible donation to ECCAC.

The second initiative is for donors, such as individuals, schools, organizations and churches, to buy a gift(s) for children and teens aged 0 to 18. Any and all gifts are welcomed. Gift suggestions are Christmas DVDs and story books, puzzles, toys, stuffed animals, board games and toys of all varieties.



Because of the pandemic impact, instead of having a Christmas party at the Centers for kids as usual, ECCAC will be organizing drive-throughs at both Centers in December. Bring

unwrapped gifts and Christmas wrapping paper by December 1st to either of the Centers in Niceville or DeFuniak Springs. Or, for those donors living in the Destin area, gifts can be brought to Amazing Lash Studio, 34940 Emerald Coast Pkwy in Destin. The Studio is located in the Shoppes at Paradise Isle, in the section by Johnny O'Quigley's Ale House in the Best Buy shopping center across from Destin Commons on Highway 98. Also, ECCAC would like to have medium sized Christmas gift bags to go along with the gifts.

For further information, visit www.eccac.org. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

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BY LISA LEATH TURPIN,
WELLNESS COACH

Being grateful or thankful might be more difficult these days. 2020 is making us REALLY dig deep to find things to appreciate. But to contribute to Destin Life's "Thankful" issue, I looked into the effects our attitudes can have on us physically and mentally. I found a profoundly informative article in PositivePsychology.com that highlights studies from, Forbes, Berkley University, Kent State and several psychologists and doctors. It's easy to understand the concept of giving thanks to someone and the benefits they receive. But, have you thought about how showing gratitude to someone that has done something for you or has positively affected your life does for YOU? Research shows that sharing your gratitude can:

- Help you make new friends
- Improve your physical health. People who exhibit grat-

itude report fewer aches and pains, have a general feeling of health, exercise more regularly, and have better doctor checkups.

- Improve your psychological health. Grateful people enjoy higher well-being and happiness and benefit from reduced symptoms of depression.
- Enhance empathy and reduce aggression.
- Improve your sleep. Studies show you sleep longer and better.
- Enhance your self-esteem.
- Increase in mental strength.

Gratitude builds your ability to overcome trauma and gives you enhanced resilience, helping you bounce back from stressful situations

This article contains: Lots of what to do for yourself and others, 13 most popular gratitude exercises and activities, two gratitude quizzes and questionnaires, handy gratitude worksheets, examples and info for adults, kids (broken by ages), plus for teachers, and counselors. It gives access to gratitude apps and podcasts. The way I have always TRIED to practice gratitude is by following Philippians 4:6-7 which sums up exactly what's best for YOU and your mind. And that is to find the things to be grateful/

30A 10K Thanksgiving Day "Virtual" Races Nov. 21 – 29

Burn extra calories on Thanksgiving Day by signing up for the 30A 10K Thanksgiving Day "Virtual" Race, which features the new 18.6-mile distance – the exact length of Scenic Hwy. 30A! Participants have the week of Thanksgiving between Nov. 21 and Nov. 29 to complete their race. Race options include the traditional 10K, 5K, 1 mile or the new 18.6 mile stretch. All participants will receive a super-soft race shirt and signature medal.

For more information, including registration, visit: https://secure.getmeregistered.com/get_information.php?event_id=134705

Thanksgiving Tennis Camp

Nov. 23 – 27, 9 a.m.-1 p.m.
Ages 5-15. All skill levels wel-



come. *No class on Thanksgiving Day, November 26th.

Campers are invited to join a team of world class Cliff

An Attitude of Gratitude Can Save Your Life



thankful for and focus and dwell on these things. BUT, by sharing your gratitude with others, you will have the benefits displayed above, all over your body and mind.

I found this piece more intriguing and inspiring than I ever thought I would. And it's way more information than I can relay here, plus I want you to read for yourself. Just type (www.positivepsychology.com/gratitude-exercises/) and invest a little YOU time. The article itself isn't all that long, but has lots of info for digging deeper into the parts you will benefit from the most. If you have children, it will be wonderful to show them what true gratitude is and how they can exercise it. I am thankful for you, the ones reading very much, although the 1st thing that popped into my head, pertain-

ing to this article and my job as a personal trainer, is I am SO thankful for my clients. The relationships I have made are more important than I can express and my life is more fulfilled, because I know each and every one. On many days, they are my lifeline... they come to me for advice, support and motivation... but they

LEAVE so much for me as well! And, thank you to Publisher, Lori Smith and Bay Life publication for allowing me to deliver information and training tips to our beautiful Destin community and beyond! I am taking new clients and would love to receive a message from you. Happy Thanksgiving everyone!



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 Wellness

You Are NOT Your Mistakes



BY STEPHENIE CRAIG, JOURNEY BRAVELY

Ever find yourself wishing you could crawl into a hole after you've made a mistake or failed? Or maybe your spouse or child made a poor choice and you feel ashamed?

Shame is incredibly powerful and will invite you to keep secrets, hide and to feel less than. Shame also encourages you to shame others to avoid dealing with your emotional pain. The helpful news is everyone fails and makes mistakes, because mistakes are part of being human. Sometimes mistakes are small like missing an appointment. Other times mistakes are big, destructive, and damage opportunities and relationships. Regardless of the size, realizing you or someone you love has made a mistake can be difficult to navigate emotionally.

Mistake shame will often

trick you into believing you should define yourself by your worst moments. "Only a bad person would do what I did." "Only someone who doesn't care about their family would do what I did." However, creating a healthy framework for navigating mistakes and failure can transform your most difficult moments into deep opportunities for growth and flourishing. So, how do you get from failure shame to flourishing?

5 Healthy Steps for Navigating Failure and Mistakes

Approach each day with humility. Remember daily you are human and likely to make mistakes. Set reasonable expectations for yourself, strive to make wise decisions and remind yourself that mistakes might happen.

Honestly identify and take responsibility for mistakes when they happen. Watch for a tendency to avoid owning mistakes and blaming others to make yourself more emotionally comfortable. It's okay to just say, "I really messed that up. I'm human. Everyone makes mistakes. Now I'm going to take the necessary steps to make it right if possible."

Tell those involved about



the mistake. Hiding failure and mistakes breeds shame and results in lies and broken trust. It's better to tell people you messed up. Apologize when appropriate. Then determine action steps to correct the issue. "I was supposed to have my part of the project done today. I'm sorry I didn't follow through on time. I'm going to cancel my other plans today and get my part of the project to you by the end of the day. I will also take responsibility with our boss if we turn in the project late."

Extend grace to yourself. Watch for shame messages that will invite you to judge yourself harshly. "I can't believe you did that. You're so irresponsible." "No one will ever trust you because you screw up everything." "Everyone is going to know what you did and it's all people will remember about you." Instead, create a gracious mantra

you can repeat to yourself each time you fail or make a mistake. "I messed up. Everyone messes up because we are human. I'm a loving, responsible person. I will take responsibility and action to fix my mistake. I will learn from this going forward and become a wiser person."

Reflect on what happened to increase wisdom. After you have moved through being honest and taking responsibility for your mistake, take time to reflect on the situation. Where did you go wrong? Were there decisions you made that led up to the failure that you could change in the future? What valuable lessons did you learn from

the mistake? What did you learn about yourself in the process? Is there a pattern to the mistakes you're making? Is there deeper personal work that needs to be done so you can learn from what happened? Internalize the answers to these questions and incorporate them into daily life to avoid making the same mistakes moving forward.

Failure and mistakes are inevitable. Even the most careful, responsible people make mistakes often. Remember, mistakes do not define your identity or the identity of others. Extend grace to yourself and those around you with the healthy knowledge that your most recent failure might be the catalyst for the most significant growth of your life.

When sorting through failure and mistakes, sometimes it helps to have professional support. Journey Bravely currently has adult, teen and couples coaching sessions available to help you navigate life's challenges. Connect with us at journeybravely.com.

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Alaqua Animal Refuge Announces Partnership with The HOPE Project

Equine Assisted Therapy Program to Support Military Veterans

Alaqua Animal Refuge has officially partnered with The HOPE Project to offer equine assisted therapy to military veterans and service members suffering from post-traumatic stress disorder (PTSD). The partnership was a natural fit as both use rescue horses for hope, healing, and teaching.

Alaqua's Equine Interaction program provides a safe, peaceful, and comfortable environment for individuals, as the horse barn and its adjoining pastures lends itself as a unique multi-sensory classroom and setting. The focused interchanges with horses address trauma and other mental health



Alaqua's Equine Interactions program was implemented six years ago, and has been used to help special needs children and adults with certain development needs to promote positive social and life skills in a supportive setting. The program is a hands-on educational approach that uses interaction and relationship development between horses and humans, in an environment of learning and self-discovery.

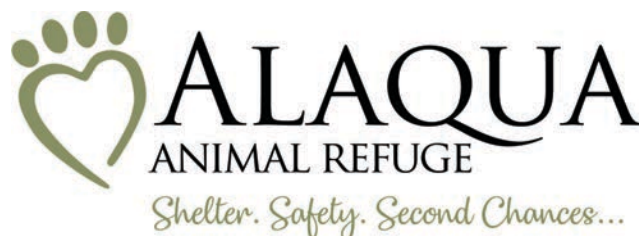
Using the power of horses, the Equine Interactions program effectively heals individuals battling with a variety of physical or emotional issues, including PTSD. Unfortunately, suicide is one of the worst outcomes of PTSD, and military suicides have increased by as much as 20% this year compared to the previous year—especially in the COVID era with national disasters, deployment, and civil unrest.

"PTSD is trauma to the soul. If we ignore the soul, then we will not find the hope and healing we need to live," said David Trogdon, Director of The Hope Project and Chaplain, LTC, U.S. Army Retired.

needs, including substance abuse, depression, and family relationships. In equine assisted therapy, the horses also serve as metaphors for people, issues, and challenges in participants' lives. The unique qualities and sensitivities of the horses give them a special capacity to read and respond to non-verbal symbols and cues, which can lead to powerful emotional interactions, breakthroughs, and life-changing insights.

In fact, horses can mirror humans and can act as therapists by being able to read a person's body language. They can also hear a human heartbeat from up to four-feet away and sense emotions.

This type of equine assisted therapy has been proven to help military veterans and their families as they can quickly and deeply get to the root of issues and experience meaningful changes in the lives. After program completion, individuals better understand the dynamics of their own family, military unit and community to provide a positive model for fostering collaboration, support and trust.



"With Northwest Florida home to six Air Force and Navy bases, having a program such as this to help our veterans is so important," said Alaqua Founder Laurie Hood. "Animals are able to heal the human soul on so many levels, and we are excited

to branch out to help these individuals who have done so much for our country."

Alaqua's Equine Interactions program is certified by the Equine Assisted Growth and Learning Association (EAGALA) and is also one of their

EAGALA military services designated program. The treatment team consists of Alaqua Equine Specialist Bonnie Blackmon and The Hope Project Director David Trogdon, who is also a mental health professional. The program is 8-weeks long, with one-hour individual sessions per week. Groups of eight can also be accommodated.

To learn more about the program, visit www.Alaqua.org. To apply, contact David Trogdon with The HOPE Project by emailing healingourpatriotswithequines@gmail.com or calling (850) 896-4868.

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Olivier Broutin,
DMD, MAGD, DICOI, FMIII, AFAAID

Musing



BY MYRNA CONRAD

Christmas is one of my favorite holidays. During this time, we receive cards and hear songs about "peace on earth good will toward man." In fact, when the angels heralded the birth of Jesus they said, "And this will be a sign for you: You will find a baby wrapped in swaddling clothes and lying in a manger. And suddenly there was with the angel a multitude of the heavenly host praising God and saying, 'Glory to God in the highest, and on earth peace among those with whom He is pleased.'" ~Luke 2:12-14

Christmas is supposed to be a time when we see people caring for and thinking more of others

than themselves; a time of kindness and giving. It should be a time when families and friends gather and celebrate. It should represent a time of peace and hope. However, over the years, it has become as much about getting as it is giving and rather than the act of bringing joy and peace, it often brings stress and anxiety. Many people feel anything but peace during this time. Over the last several decades many of the traditional celebrations of Christ's birth by Christians have been attacked and regarded as being offensive rather than representing life and peace.

I read an article about peace during the time of WWI when a cease fire happened on both fronts at noon on Christmas Eve. It wasn't something that was decided by the military leaders, it was decided by the men in the trenches. In their hearts they wanted to observe one evening of peace. Christmas in the U.S. during the post war years between 1946 and 1964 reflected a period of peace, prosperity and productivity.

What Ever Happened to Peace?



Today, peace seems to be more elusive than ever, whether it be peace within families, peace within churches, peace within organizations, or peace both within countries and between countries. There is turmoil and destruction in all of our major cities and even in some rural areas. This year has definitely been a year of anger, frustration and people attacking each other, both verbally and physically. If you listen to the news or get on social media, people are very opinionated and mean. People have chosen to have confrontations instead of conversations, conflict instead of peace. Some-

times the hardest place to find peace is within our own hearts.

So, what happened to the peace that this season is suppose to represent? How do we find a measure of peace again in our country?

I believe there will always be turmoil and wars, arguments and disagreements. However, peace starts from within. Until we can find peace in our own hearts, we will not be at peace with others. So, how do we find inner peace? The major thing that takes away anyone's peace is fear. So many people are living in fear during this time: fear of sickness, fear of being in

need, fear of losing people they love, their livelihoods, their belongings; fear of loneliness, fear of being out of control. Well guess what! We are not in control over any number of things that might happen in our lives. Peace can only come when we realize that there is one more powerful than any person or circumstance—someone who loves us and is working in our lives—someone who does have complete control! That's the peace message of Christmas! God sent His Son to this earth so that we could be reconciled to Him and know how very much He loves us. That is the only peace that is lasting regardless of our circumstances, which are constantly changing. When we have this peace and security in our own hearts, then we can reach out to others in peace, with a heart of giving, not expecting; with a heart of love, not need; with a heart of forgiveness, not anger.

How can you have peace and promote peace? Here are a few strategies:

Continued on next page

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A Pastor's Ponderings: A Wake

BY RICK MOORE

A wake... no, not "awake"... a wake (according to Wikipedia) is the region of disturbed flow (often turbulent) downstream of a solid body moving through a fluid, caused by the flow of the fluid around the body. Or you could just say it is the waves caused from a boat. Near the Freeport Marina is a cute road sign in a residential area. This sign is a creative reminder for those driving through the neighborhood on their way to launch a boat. The sign reads "SLOW WAKE - 20 MPH." Obviously, it is usually a boat in the water that creates a wake, not a car on the road. This sign serves as an admonition to proceed slowly and cautiously while traveling through the community. But after Hurricane Sally hit and the waterways overflowed the roads, the sign took on a literal meaning. With streets flooded out, cars were replaced with fishing boats taking residence back and forth to the subdivision's entrance

where vehicles were parked on the main road. It was some of the worst flooding in decades.

Every body... no, not "everybody"...every body of water has a purpose. Throughout our great country, there are numerous majestic bodies of water to see. Some are meant to be wondered at. Some are meant to be explored. A countless number of streams, rivers and lakes are used for canoeing or kayaking. Water is used for drinking, taking a bath, cleaning clothes, washing cars, mopping a floor, and even generating electricity. Water is also used symbolically. Many poems and great writings reference water. The psalmist David wrote "As the deer pants for water, so my soul longs for you." The emotional attachment to water has a way of beckoning us back again and again.

Our bays, rivers, lakes and streams are treasures to be cherished, and they are to be left as undisturbed as possible. This is one reason why there are signs throughout congested waterways reminding boaters - SLOW DOWN - NO WAKE. If you've ever been in a small fishing boat when a vessel passes by going fast, you know how annoying it can be. Many times a driver of a marine vessel doesn't even recognize when he is "rocking the boat" as he passes by. There are many environmental concerns,

not the least of which is the erosion caused from wakes. But the worst wake of all is not from a boat. The worst wake has nothing to do with water. The worst wake can take place at an office, in the living room, or anywhere in public. What is so disturbing is it can be caused by you or me.

Are we "awake" to the wake we leave behind? I'm not talking literally, but figuratively. Did you know every room we walk into we leave a wake? Sometimes we may cause huge waves with one or two hurtful words. Other times we may cause constant erosion from little snide remarks full of negativity. Some people have no clue how big of a wake they leave behind and how inconsiderate they are to those they pass by, especially when carelessly sharing views on subjects such as politics, religion or sports. Hopefully, you and I will not be "one of those."

Wakeboarding... no, not "wake boarding"... wakeboarding is a combination of skiing and surfing behind a boat. Some call it snowboarding without snow. In this case, a wake is a good thing. The trick is to stay above the wake. Just like we can leave a bad wake when we walk through a room, we can also leave a good wake. A compliment, a pat on the back and even a smile on our face can be a source of refreshment to others.



Remember, people do not care how much we know until they know how much we care. They do not care how smart, successful or clever we are. They may never recall the words we share.

But they will definitely remember how we made them feel when we were in their presence. That is our wake.

Rick Moore is Communications Pastor of Destiny Worship Center.

PEACE

continued from previous page

Be Aware:

Be aware of the things or feelings that disrupt your own peace.

Think about how peace would change your life.

Consider how you can let go of some of the fears that plague your life.

Understand that you have no control of what others do, but that you can choose peace in your own life.

Be Intentional:

Make every effort to be at peace with others.

Be willing to not try to control every situation.

Teach your children how to get along with others.

Have a generous heart this Christmas. That doesn't mean

spending a lot of money, but being generous with your time and your love.

Check out Jesus – He came to bring ultimate peace – personal peace.

"Now may the Lord of peace Himself give you peace at all times

in every way. The Lord be with you all." ~2 Thessalonians 3:16

"For He himself is our peace, who has made the two groups one and has destroyed the barrier, the dividing wall of hostility." ~Ephesians 2:14

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Musing

Unprecedented 2020...But Still We Give Thanks!

BY LORI LEATH SMITH,
PUBLISHER

A spirit of thankfulness is an active choice. To be thankful rather than to complain takes a conscious act of the will. Our response to situations and circumstances, positive and negative, make a huge difference in the outcome. In positive psychology research, gratitude is strongly and consistently associated with greater happiness. Gratitude helps people feel more positive emotions, relish good experiences, improve their health, deal with adversity, enhance empathy, reduce aggression, improve self-esteem and build stronger relationships. Ac-

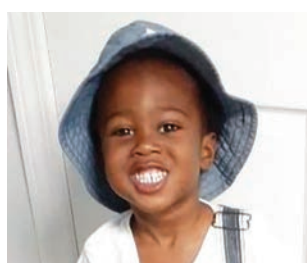
ording to Forbes, "Cultivating gratitude doesn't cost any money and it certainly doesn't take much time, but the benefits are enormous!"

So, Bay Life asked, "What are you thankful for in an unprecedented 2020?"

Personally, I am so very thankful for a supportive community that makes our program work. Without their financial support we could not keep the doors open. Thanking God for all the support.

~ Miss Grace, President of Crisis Aid for Littles and Moms (CALM) non-profit in Niceville

"A spirit of thankfulness attracts others to your cause, ideas and goals."
-Skip Prichard



I'm thankful our community has fabulously supported our free community events, like our Back-to-School Supplies giveaway, vendor craft fair and the upcoming Photos with Santa on Dec 12th. And by renting our non-profit venue, they know 100% of proceeds help our moms and children in real and tangible ways.

~Wanda Siefke, Secretary CALM Board & Publicity person for CALM VenYou201

I am thankful for an unwavering, loving and giving community.

~Julie Porterfield, CEO, Emerald Coast Children's Advocacy Center

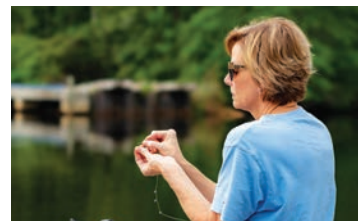
Of course, I am thankful for all the things most people say... like friends, family and good health. Today, as I write this, I have to tell you just how grateful I am for my wonderful clients! I have had such a pleasurable time working with them—all of

them! I really do have the greatest job in the world and I am grateful!

~ Gail Pelto, Keller Williams

I'm thankful for my amazing and loving family! I'm very grateful for the privilege of serving Mattie Kelly Arts Foundation and the people who have been on this cultural journey with me for the past 22 years.

~Marcia Hull, CEO, Mattie Kelly Arts Foundation



I am thankful for my wife Katrina who enjoys fishing and can hook a line better than I can. I'm also very thankful to live near Choctawhatchee Bay.

~Rick Moore, Communications Pastor Destiny Worship Center

I have overwhelming gratitude for my team at Frances Roy. Hillaree, Janae, Kelsey, Jodie, Gregory, Kayla and Rinn are the most agile and resilient individuals I've ever worked with and they've navigated the unknowns at each and every turn. Proud isn't the right word but certainly, I am in awe of their efforts. I am most especially grateful for Hillaree Durso - who has grown into her leadership abilities and truly embodied

ies each and every Frances Roy core value."

~ Shantelle P. Dedicke, CMP, President/Chief Creative Officer, Francis Roy Agency



I am thankful to be living in this paradise surrounded by my beautiful family and amazing friends!

~ Gregory Durette, Florida Health Connector

I am thankful that COVID-19 has not been as bad in Okaloosa County as other counties. I am thankful that we re-opened to help our local economy prosper instead of die like so many other cities. Most of all I am thankful to God for the good fortune of having a great job, great friends and a wonderful loving husband.

~Denise Kendust, Dir. PR & Communications, FWB Medical Center and Twin Cities Hospital

I am thankful for God's love, mercy and grace. I am thankful for my husband, Bob, for our daughter and son and their wonderful spouses, and for our four grandchildren. I am thankful that we are all healthy and that we all love and care for each other. I am truly blessed.

~ Myrna Conrad, Bay Life/ Destin Life writer



I'm so blessed to have such an amazing and supportive family. We are so very fortunate to live and be able to work in an amazing and beautiful area of the Florida panhandle.

~ Jason Hall, Five Channels

And I am thankful for our partners and readers. It's your voices and your support that make this publication valuable and read by thousands!

~Lori Leath Smith, Publisher, Destin Life | Bay Life

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BY SEAN DIETRICH

Stand-still traffic. I had the windows open and I was breathing in the exhaust from seven thousand cars all trying to get home. There was fruitcake sitting in my passenger seat, glazed in bourbon sauce. A Mark Twain book beside it.

The cake had arrived on my porch anonymously. Along with it, a hardback book, “Life on the Mississippi.” And a card with one sentence on it: “Thank you, Sean.”

So, right there in traffic, I began eating this fruitcake with both hands.

Meanwhile, in my windshield I saw a kid riding a bicycle along the highway shoulder. He was making better time than us motorists in pickup trucks, SUVs, and sassy sports cars.

I waved at him. He waved back. The boy looked so happy compared to the rest of us, and his smile was catching. Soon, I was smiling too. I don’t even know why.

Suddenly, my smile made me hyper-aware of the madness going on around me. It was like someone had peeled open my crusty eyelids and knocked the fruitcake from my hands. Have you noticed how loud our world is?

Through my open windows I could hear stereos blaring adrenaline-fueled political talk radio. The vehicle behind played angry-sounding music with subnuclear bass notes that rattled my molars. A guy in a Pontiac was shouting into his cellphone. It was chaos, I tell you.

But somehow, I was still smiling in spite of it all. All because of some random kid on a bike, and one anonymous thank-you package.

Then I started thinking about how much unthankfulness is in the world, and how I don’t want to be the guy who perpetuates it.



So, while a mass of idling vehicles clogged the Florida interstate system like a kidney stone from hell, I removed a notepad and began making a list.

This is a sacred practice passed down by my mother, who made me list things I was grateful for so she could tack them to the refrigerator and, God-willing, use them against me.

The first item I’m thankful for is the month of November. And here’s why:

About eight months ago, I didn’t think we’d even make it to November. When COVID first hit, I was traveling for work in a big city, and it was like a mini-apocalypse.

Bars and restaurants were boarding up windows, there were mile-long lines outside stores. And my first thought was: “Heaven help us when the holidays come.”

But just look at us. November is here. You’re alive. So am I. And that’s something to be grateful for.

I’m also grateful for books. More grateful than ever. During this pandemic I’ve been reading to pass the time, and I’ve never found so much literary joy

amidst the drudgery of self-isolation.

When I was a kid, all I ever wanted to do was be a maker of books. I adored them. I loved their odor. I loved the way they made my brain feel. Still do.

Surprisingly, the rest of the U.S. still loves books, too. No

matter how technological we’ve gotten, Americans are reading the heck out of paper material. About 73 percent of us still read physical books. Which is great news because in this digital age, I get concerned that we are forgetting about all Gutenberg’s hard work. But that’s not happening. And I’m thankful.

I should also restate that I’m grateful for this fruitcake I just told you about. When I found it on my porch a few days ago, along with a hard bound copy of Twain’s book, I got warm and fuzzy all over.

Because here’s the thing. It’s only November. Fruitcake season is still a LONG way off. Which means we still get two more months of this unashamedly premature holiday spirit.

Before I could tear into the cake, however, my wife confiscated it and whipped up a bourbon glaze. This is what my people do for fruitcake. In fact, during my childhood, the only time I ever saw sober-minded church ladies lay a finger on a Wild Turkey bottle was to doctor fruitcake, bread pudding, or to pour it down the sink while quoting the Psalms.

Thankful

Oh, yes. Bread pudding. I’m thankful for that, too, since we’re on the subject.

My wife is known for having the best peach bread pudding in six countries. She uses a recipe she has been perfecting for three decades. She can make this stuff in her sleep. Literally.

I have been startled awake at 3 a.m. to find my wife in the kitchen, making bread pudding. This is what it’s like being married to a chef.

Which leads me to the end of my list—I’m skipping over a lot because I saved the best for last.

I just read a study that said depression is sky high in America. Not only because of coronavirus, but also because of the glowing screens in modern life. You can’t get away from screens. They’re everywhere. Just when you think you’re finally alone and have tranquility,

your phone vibrates and lights up to remind you that the world is falling apart.

I don’t know if I could have made it through this societal depression without my wife. Which is why I wrote her name on my list in bold print. Then I underlined it.

She has kept my head from rolling off my shoulders.

Before I finished scribbling in my notebook, traffic started moving again. So I dusted crumbs off my shirt and reached for another piece of fruitcake. But there was none left. I’d finished the entire thing.

Vehicles started to creep ahead. I soon passed the kid on the bike again. He was still moving forward. Still pedaling. Still smiling. I waved. He waved back.

I’m thankful for that kid, too.

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 Business

Meet our Local Pro: Paul Vizard of 30a TV

BY LORI LEATH SMITH

30A Media founder and CEO Paul Vizard couldn't have forecasted the future when he went live with 30a TV in 2008, after he and his wife, Redd, made their way to the area in May of 2007.

Founded as a hyperlocal television and media company, 30A TV broadcasts from Northwest Florida via Smart TV's, mobile apps, Fire TV, Roku, Apple and Amazon Fire TV, and online at 30a.tv.

The 12 channels of syndicated programming, from 30a TV to Sidewalk Celebrity Interviews, to Real Estate, Outdoors and Business Network television, reach 250,000 daily viewers in 10 states. Broadcasting originally produced shows such as "Good Morning 30a" to TASTETV Hall of Fame Inductee "The 3 Julias" cooking program, as well as rebroadcasts of third party supplied TV Shows.

Paul is a producer, director, editor and on-camera personal-



ity for many of the shows. So, suffice it to say that he must stay up to speed with TV technology that matters. That's good news for us. Because with all that technology know-how and knowledge, Paul is an expert and has some advice for those wanting to become more familiar with TV technology.

"Smart TV's are steaming toward being the juggernaut of content, no devices needed," he says.

"Recently, new contenders hit the shelves, with familiar name brands such as LG, Samsung, TCL, Phillips, and others," says

Paul. "But they are not making devices to plug into the TV set—they ARE the TV. Smart TV's are now coming with a fast-growing array of "apps"—similar to phone apps, but installed via your TV remote, or part of the operating system of the TV itself. All that's needed is a WIFI connection, and you can open the door to hundreds of channels of television programming, movies, music and, on some, even games. Newer models offer voice control and smart home integration."

Paul informs us that a growing number of models now in-

clude voice recognition tools, like Amazon Alexa and Google Assistant, for switching channels and searching for programs. Most smart TVs can connect to "smart speakers" and a few will offer some or all of that same functionality built right into the TV.

"And now, smart TV's also let you wirelessly stream videos, music and pictures from your phone, tablet or laptop straight to your TV," says Paul. "This is often called casting. Why would you want to do that? Well, in many cases there are apps available for phones and tablets that

may not yet be available on the smart TV, but can still stream masses of programming, movies etc., since the smart TV apps are still being developed."

30A Media and 30ATV network is now developing apps for smart TV's and is also partnering with the television manufacturers to supply broadcast channels to the TV's as they are produced and released to retailers such as Walmart and Best Buy.

"Once again, there is a huge shift in the market, already ditching satellite and cable in huge numbers, in favor of streaming TV's or devices to add to TV's," he says. For help or advice on these TV's and the program apps, drop Paul a line at paul@30a.tv

"Our goal is simple," says Paul, "to be the #1 video resource for information, entertainment, and beach style. "We love to showcase the people and places of this wonderful region to visitors and locals."

FPRA NWFL Coast Celebrates 15 Years

Chapter Wins Multiple State Awards, Installs 2020-2021 Board

The Northwest Florida Coast Chapter of the Florida Public Relations Association (FPRA) is celebrating 15 years serving the Florida Panhandle. Formed in 2004 as the 15th chapter to be established under the Florida Public Relations Association, it currently has 57 members (and

growing) across three counties; Bay, Walton and Okaloosa.

In August, the chapter inducted the 2020-2021 Board of Directors during a virtual installation ceremony via Zoom. "Now is a critical time for public relations and marketing professionals to lean into our associ-



ation for continuing education, professional development, and networking in order to stay vigilant and on top of their game as leaders in our companies and our profession," said Shaye Smith, incoming Chapter President.

Members who were sworn in as officers of the chapter's board of directors are:

Shaye Smith – President

Continued on next page

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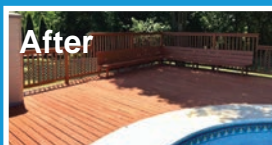
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BY RICKY HARPER, C12

There is a great lesson on leadership when one studies the difference in the way cows and buffalo respond to storms.

When a storm is building on the horizon, cows do a very natural thing—they run away from it as quickly as possible. On the surface this makes perfect sense, it is logical behavior, and they

continue running away from the storm as it approaches and overtakes them.

On the other hand, buffalo are unique in the animal kingdom. When a storm develops on the horizon, buffalo turn and charge directly into it. By running at the storm, they run straight through it.

Whereas cattle maximize their exposure to the elements and danger, bison minimize their exposure. The buffalo experience less discomfort, exert themselves less overall, and simply are not in harm's way as long as the cattle are. This behavior is counter-intuitive...and brilliant!

Cows do what many leaders do when faced with a storm. Rather than confront it, they

use tactics such as optimism and wishful thinking, or they hide to avoid danger and confrontation.

Whether on the plains of the western U.S. or in the crucible of corporate office suites, our reactions to the storms we face dictate our exposure to their dangers.

Today, American businesses face storms of unprecedented proportions. We are living in a VUCA environment (Volatility, Uncertainty, Complexity, Ambiguity) and we must confront the storms our businesses face with courage, aggressiveness, clarity and without hesitation. In 2020 alone, we have faced what was unimaginable just a year ago—Covid-19, widespread civil unrest, mandatory shutdown and a contested election.

There is another storm that owners must face—that is the storm of being alone at the top. It is not just cliché; being at the top can be a lonely place. And the storm of that loneliness can limit your ability to innovate and pivot. How many times have you sat in your office wondering what to do, who to turn to, where to go next, or how you were going to make it?

You do not have to be alone. Right now, there is a group of your peers running into the storm together. Called a Peer Advisory group, they are each other's sounding board. C12 builds Peer Advisory groups of up to 12 non-competing like-minded Christian CEOs. In a Peer Advisory group, leadership is developed by challenging

each other's thinking, studying MBA accredited content together, sharing best practices, and holding each other accountable to excellence. All of this is done on a strong foundation of biblical principles and the understanding that we are just the stewards of the businesses and humans we lead and employ.

We are a 'buffalo culture;' we run into the storms and we do it together. We are holding a seat for you!

Learn more about the C12 Group and 'buffalo culture' at one of two 'Kingdom Minded Business' events: January 21, 11:30–1:00 at the Niceville Chamber, or January 26, 12:00–1:30 at the Destin Chamber. Lunch is included and tickets are available at EventBrite.com

FPRA

continued from previous page

Jenni Brunson - President-Elect and VP of Membership

Denise Song - Secretary
Lori Leath Smith - VP of Finance

Chelsea Fox - VP of Professional Development

Maggie White - Professional Development Chair

Bobby Parker - NWFL Communications Summit Chair

Corey Dobridnia - VP of Communications

Cali Hlavac - Digital Media Chair

Danica Phillips - Design Chair

Whitney Lee - VP of Student Services

Kelly Curry - VP of Events

Hillaree Durso - VP of Image Awards

Stephanie Pettis, APR, CPRC - Immediate Past President and VP of Accreditation

“What an exciting time to reflect on all our chapter has accomplished in 15 years while evaluating the ever-changing needs of area PR professionals and how we can deliver quality opportunities to support them during this time,” said Shaye. “For me personally, FPRA has provided a strong foundation for my career and my contacts in the industry both on the local and state level.”



Despite “unique” circumstances facing the chapter recently, there have been many accomplishments including having the largest APR study group in chapter history with seven students, hosting virtual webinars/professional development events for the first time, and winning three State President's awards from FPRA: 2019 State President's Award for Professional Development (third consecutive year!); 2019 State President's Award for Financial Management; and 2019 State President's Award for Transformation (new award, runner-up to Chapter of the Year). “This is the first year our chapter has taken home three State President's awards and I could not be prouder of our board's efforts under such challenging circumstances,” said Stephanie Pettis, APR, CPRC, Immediate Past President.

In addition, several leaders in the field of public relations were recognized for their outstanding communication efforts in Northwest Florida, making a profound difference and using their platforms and voices in innovative ways in our communities:

Shantelle Dedicke, Founder and Chief Creative Officer for the Frances Roy Agency, received the 2019-2020 Commu-

nicator of the Year for Business/For Profit organization.

Andrea Gainey, Lead Legislative Aide for Senator George Gainer of the Florida Senate 2nd District, received the 2019-2020 Non-Profit Communicator of the Year.

Christopher Saul, Public Information Officer for Okaloosa County was the recipient of the 2019-2020 Social Impact of the Year Award.

Tracy Louthain, APR, CPRC, Newman-Dailey Resort Properties, was the recipient of the 15th Annual Northwest Florida Coast Chapter/2020 Person of the Year.

Kate McMillan, Communications Manager, Destin Charity Wine Auction Foundation, was the recipient of the Chapter President's Award.

Bobby Parker, Director of Marketing and Public Rela-

tions, Aloha Hospitality International, was the recipient of the Chapter's Member of the Year Award.

To learn more about becoming a member of FPRA NWFL Coast Chapter and membership benefits, visit [https://nwflcoastfp-ra.org/membership/!](https://nwflcoastfp-ra.org/membership/)



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

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Niceville Chamber

January 26, 12–1:30 p.m.
Destin Chamber

Tickets available at [EventBrite.com](https://www.eventbrite.com)

Ricky Harper | Chair
850.510.5771
ricky.harper@c12group.com



MKAF 2020 Festival of the Arts Winners

The 25th Annual Mattie Kelly Arts Foundation (MKAF) Festival of the Arts saw more than 2,000 art lovers in October and featured 65 premier artists from throughout the U.S.

Winning Best in Show was artist Kelly Rysavy from Tallahassee with her Renaissance-inspired art pieces; she won \$1600. Rysavy, a first-time festival exhibitor, layers rich earthy colors and a delicate play of light against form to create a velvety texture that breathes life into the canvas.

The Best in Show Adult winner of the Collaborative Art Exhibit was awarded to William Osnabrugge and the **Best in Show Student winner** was Veronika Jacobson from Fort Walton Beach High School. The Collaborative Art Exhibit features adults and students competing for the Special McIlroy Awards in honor of the late Patricia McIlroy, Destin's First Lady, and an MKAF advocate and patron.

Award of Excellence Winners (\$800) were Juli Juneau, George Bragg and Dorothy Starbuck.

Award of Merit Winners (\$400) were Jason Stoddard, Patrick Reynolds, Ricky Steele, Karron Troil and Nick Cantrell.

Judge's Recognition Award Winners (\$200) were Kelly Pierre, Kelly Nichole Gardner, Daryl Harwood, Royal Miree, Jenny Wang, Jeff Waldorff, Melanie Blackerby, Evie Davis, Michael Fagan and Herb Brown.

The People's Choice Award (\$800) was Jeff Waldorff. The Poster Art Contest Winner (\$500) was Estelle Grengs.



Collaborative Exhibit Winners were:

Best in Show (\$250) William Osnabrugge - Oil on Panel; Adult 1st Place (\$100) Autumn Johnson - Large Mouth Bass; Adult 2nd Place (\$75) Melanie Moore - Coastal Dreamscape; Adult 3rd Place (\$50) John Groah - Sailboat Marsh; Best in Show - Student (\$200) Veronika Jacobson - Mysterious Cat - FWBHS; Student 1st Place (\$100) Erin Bauduin - Erosion- FWBHS; Student 2nd Place (\$75) Connor Cross - Tangled- SWHS; and Student 3rd Place (\$50) Francine Caballa - Movement- FWBHS

Event proceeds help to fund MKAF's cultural season of events and community outreach programs that serve populations of K-12 students and families, including children and adults with special needs, at-risk youth, and a wounded warrior initiative for our returning combat veterans suffering from post-traumatic stress disorder.

For more information on how you can become a member of MKAF or provide a donation, please call (850) 650-2226 or visit mkaf.org. For a full list of upcoming MKAF events, follow MKAF on Facebook.

The Season to be Grateful for... Live Entertainment!

As part of its Professional Theatre Mainstage series, ECTC presents Charles Dickens' beloved classic tale, **A Christmas Carol** beginning Fri., Dec. 4 – Sun., Dec. 20. Performances are Friday, Saturday and Sunday at 7:30 p.m. with 2 p.m. Sunday matinees Dec. 6, 13 and 20.

In this thrilling adaptation by Patrick Barlow, five actors bring to life some of Dickens' most beloved characters. From Scrooge and Tiny Tim to Bob Cratchit and Mrs. Fezziwig, Barlow's *A Christmas Carol* uses simple props, fresh physicality and the power of imagination to convey this timeless story of redemption. Witness Ebenezer Scrooge's transformation from a stingy miser to a man who generously celebrates the spirit of the season all year long, in this highly theatrical adaptation.

Tickets are \$32 per per-



son for adults, \$30 for seniors/military and \$28 for students. Purchase online at www.emeraldcoasttheatre.org.

ECTC's Second Stage: Musical Revue will host two performances of **Christmas Cabaret** on the Boulevard Tues., Dec. 8 and 15 at 7:30 p.m. Mix, mingle, and enjoy live musical selections performed by talented performers from the cast of *A Christmas Carol*, ECTC Education's Musical Theatre Cabaret Class, and a very exciting addition — renowned pianist Tom LaDow.

Tom LaDow studied classical piano at Birmingham Southern College under the direction of concert pianist Sam Howard and later at Samford University under the direction of classical pianist W. W. Turkevich. A seasoned jazz pianist, he played regularly with all the great B'ham players among them many Alabama Jazz Hall-of-Famers including trumpeter Bo Berry and bassist Cleve Eaton of Count Basie fame. Currently he performs predominantly in the Atlanta area.

Tickets are \$22 per person for adults; \$20 for seniors/military; \$18 students. Purchase online at www.emeraldcoasttheatre.org.

With COVID-19 safety protocols in place, all will be performed at 560 Grand Boulevard in Miramar Beach.

For more information, find ECTC on Facebook, call (850) 684-0323 or visit www.emeraldcoasttheatre.org.

NWFL Ballet Keep Dancing Drive

The Northwest Florida Ballet (NFB) 2020 Keep Dancing Membership Drive will take place now through Dec. 4, to mitigate the financial impact of COVID-19 on the organization. This fundraising effort provides patrons with the opportunity to join at two levels and receive benefits, including access to archived productions plus discounts on 2021-2022 season subscriptions.



NFB, like many nonprofits and arts organizations around the country, has suffered devas-

tating effects on funding mechanisms as the pandemic required cancellations of performances with large, indoor audiences. Additionally, to protect students' and staff's health and safety, the organization made significant alterations to close contact and in-person dance instruction, leading to fewer students.

Please visit www.NFBallet.org/join or NFB's Facebook page for updates and information.



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Studio 237 Music School: Make Time to Take Time

Slow practice makes for fast play. I see it in my student's eyes, their desire to play faster so that their fingers effortlessly glide over the keys. The answer is: Schedule a daily regular practice time that provides enough time to thoroughly and calmly practice. Students who set aside 30 to 45 minutes daily will achieve their desires as they slowly and accurately play through each small section five consecutive times.

Sometimes, we want to race through our work to produce the final product. Recently, I refinished our front door. The sealer was completely worn off from years of weathering and soon the wood will warp and crack. Venturing into unknown territory, I watched a few YouTube videos about 5 times each.

Gleaned wisdom from the pros and then found my way through the project. Took me seven days! Toward the end, I was in a rush to finish and well ... the first coat of sealer went on a little too thick. I had to slow down, re-sand, do some patch up, and then finish. The final product came out less than I desired.

Just because one part of a song is easy to play fast, does not mean the rest of the song will be easy. Slowly revisit small problem areas. Develop even playing skills, use a metronome, and count out loud. I like to use "Pro Metronome," a free cell phone app. Daily, play the section faster one tempo at a time. Write that speed down so



you have a reference point for your next practice. Use your cell phone to record your session and review it to locate problem areas. Like having only one wrinkle in a shirt. Do not waste your time ironing the entire shirt. Focus on the wrinkle.

Whatever you focus on improving will become your

strength. Places where you make a repetitive mistake will tie up your thought process. Such negative "self-talk" happens about 8 counts prior to the tricky section with thoughts such as: "I hope I get it right this time." or "Here we go again." or "How did I do that last time?" Students who apply slow calm practice will develop confident thoughts like this: "Ok, I've got this." or "This is such a great melody." or "Wow, that was fun." Rushed review (due to completing activities) may discourage one's desire to practice again.

Make time to take time for music learning (or any type of activity). Prioritizing your study

tells you and others that your time is important. Beginners allow yourself 30 uninterrupted minutes about 4 days a week. Set up your boundaries, learn to say "no" to other distractions/opportunities and you will have a safe haven for learning. For all you coffee drinkers out there, it's like that first cup in the early morning when it's quiet and everyone knows (including the dog) not to bother you until you have had your first cup, alone.

Studio 237 Music Lessons is in Santa Rosa Beach, FL. Our staff of teachers are excited to teach you: voice, guitar, ukulele, violin, piano, cello, drums, saxophone, clarinet and more...Read our talented teacher's bios, visit our website at www.Studio237Music.com and/or call the Studio 850.231.3199.

Sinfonia's Holiday Gospel Brunch featuring D'Vine

A special holiday gospel brunch will be held in the Coastal Ballroom at the Hilton Sandestin Beach Golf Resort & Spa, Sunday, Dec. 13 at 10:30 a.m. Tickets are \$95.00 - \$125.00 (all inclusive) and can be purchased at <http://bit.ly/HolidayGospel-DVine20>.



The National Endowment for the Arts describes D'Vine as an American masterpiece, whose artistic excellence and significant contribution to its artform has left a lasting impression on the national landscape. Paula Saunders, Pam Deas and Sheryl Pollard Riggins have performed for millions of people around the world. From the Olympic Games in Atlanta, Georgia, to Athens, Greece, D'Vine has traveled the world delivering songs that linger in the hearts of audiences long after the group has left the stage. Hilton Sandestin executive chef Dan Vargo will create a tantalizing brunch menu to set the mood. Ticket price includes performance, brunch and all gratuities. Cash bar also available. (TBD on valet parking at main entrance included)

Sinfonia Gulf Coast was founded in 2005 on Florida's Northwest

Gulf Coast with the mission of redefining the symphony experience. Under the guidance of founder and Music Director Demetrius Fuller and a dedicated board of directors, the nonprofit orchestra is in its 15th season of innovative musical programming, designed to entertain, educate and inspire the community. Since its founding, Sinfonia Gulf Coast has presented more than 575 concerts and events that have reached over 350,000 patrons, has collaborated with numerous nonprofits and businesses throughout the community and has reached more than 150,000 children through its Sinfonia Guest Artists in the Schools program/music education outreach initiatives. For more information on Sinfonia Gulf Coast, visit SinfoniaGulfCoast.org, call (850) 460-8800 or e-mail info@sinfoniagulfcoast.org.

Historic Chautauqua Theater Announces Holiday Movie Series

Make it a new family tradition!

The Florida Chautauqua Theater, located in Downtown DeFuniak Springs, recently announced a Sunday Matinee Series. The first movies to be shown in the historic theater in over 35 years, the series will begin on Sunday, Nov. 29 with a collection of holiday films beginning at 3 p.m. weekly, the first movies to be screened in over three decades!

Sponsored by Main Street DeFuniak Springs, the schedule includes:

November 29th – Polar Express

December 6th – Disney's A Christmas Carol

December 13th – The Grinch

December 20th – A Christmas Story

Tickets are available for purchase in advance at fcweb.org. Cost is \$10 for adults and \$6 for children 12 and under. Remaining tickets will be available at the theater box office, located at 848 Baldwin Avenue, DeFuniak Springs, FL 32435 prior to the start of the show.

The holiday Sunday Matinee Series is the beginning of new events guests can look forward to at the Florida Chautauqua Theater. Funded solely through private donations and grants, the Theater is seeking additional



sponsors for 2021. Sponsorships and movie screen advertising are available.

For more information on The Florida Chautauqua, Inc. including future matinees, theatrical performances, and how you can get involved, follow The Florida Chautauqua, Inc. on Facebook and Instagram. To contact The Florida Chautauqua Theater, please email info@fcweb.org.

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Holidays Around the Bay

Heritage Museum of Northwest Florida Thanksgiving Event History & Crafts for children K-5. Saturday, Nov. 21, 10 a.m. – 12 p.m.

Join the museum for a history of Thanksgiving in the New World! What did they eat? Who was there? Kids will also be making crafts just like Pilgrim children made!

Register at heritage-museum.org. Seating is limited to 12 participants. \$5 for HMNF members and \$7 for non-members. Masks are required. 115 Westview Avenue, Valparaiso 32580.

Fall Break Fun at The Science Center

Join the Emerald Coast Science Center Nov. 24, 25 and 27 for fun fall activities from 10 a.m. to 2 p.m. November 24, 25, and 27: Makerspace Fall Crafts from 10:30 a.m. – noon (new activities each day!); SMALLab Fall Games from 11 a.m. – 2 p.m.; Creature feature from 2 – 2:30 p.m.; Candy Corn Bowling all day. Nov. 28: Chem Demo from 11 – 11:30 a.m.; Creature Feature from 1 – 1:30 p.m.

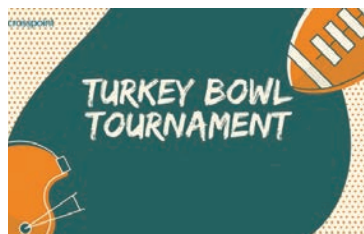
31 Memorial Pkwy SW, Fort Walton Beach, FL 32548

Access to all events included with general admission pricing. \$10 adults/\$8 seniors/\$8 kids

Kids age 2 and under are free; military discounts available <http://ecscience.org/events>; 850-664-1261

3rd Planet Brewing Shop til You Drop Vendor & Craft Fair Saturday, Nov. 21, 11 a.m. – 3 p.m.

Featuring over 30 local vendors to include; Scent-sy Cigar Factory, Paparazzi Jewelry, Touchstone Crystal, Local Honey, Hot Sauce, LuLuLemon, Color Street, multiple woodworking crafts, LuLaRoe, Pepper Jelly, Avon, Mary Kay, Beauty Counter, Custom Wreaths, Frios Gourmet Pops, Pet Welfare and many more locally crafted gifts! Cafe Rico and Tonie's Gumbo will be on site with all your favorite eats. Live music by Rob Romans!



Turkey Bowl Flag Football Tournament Saturday, Nov. 28, 9 a.m. – 12 p.m., ages 16 & up, Niceville High School Practice Fields

Register at crosspoint.church/recreation.

Jolly Jubilee 2020 Friday, Nov. 27, 5 – 7 p.m.

Join Destin Commons for a series of holiday happenings now through Christmas. With the 50' Christmas tree as a backdrop, Destin Commons creates the premier holiday atmosphere with 10 large reindeer topiary shrubs, multiple Christmas trees, Christmas carolers, and live performances! Beginning Friday, Nov. 27-Sunday, Dec. 20. Check Facebook for dates and times.

"Geek Lights" 2020-2021 Show Schedule

Mon., Nov. 30 each night – Jan. 6, 2021, Corner of Bluewater Blvd. and Antiqua Way in Bluewater Bay. Shows begin every 30 minutes starting at 6 p.m. with the last show starting at 9:30 p.m. Sunday-Thursday, and 10:30 p.m. on Fridays, Saturdays and holiday eves. Get up-to-the-minute schedule information at [FaceBook.com/GeekLightsOnTheCorner](https://www.facebook.com/GeekLightsOnTheCorner). Now in its 13th year, the free show consists of Christmas lights and other themed display elements, all under computer control and synchronized to music. A collection box will be located in the

viewing area. 100% of donations will support Crisis Aid for Littles and Moms (CALM). The show is the technical and creative wizardry of Jeff Werner, the "Northwest Florida Geek" and Wendy Werner, his "spouse peripheral."

Small Pottery Angel or Tree Dec. 1 and Dec. 8, 6 - 8 p.m., \$47.70

Create a beautiful piece of pottery with Laurel in these two sessions! You can choose to make an angel or a small tree. Build the piece on the 1st, come back and glaze it on the 8th!



Freeport Christmas Parade! Saturday, Dec. 5, 4 p.m.

The annual Freeport Christmas parade will be held on Dec. 5 at 4:40 p.m. The parade will start at Freeport Elementary School, continue down Business Hwy. 331, then to Blueberry Road. After the parade there will be a tree lighting at 6 p.m. in front of city hall. Rain date is Dec. 12.



Niceville/Valparaiso Christmas Boat Parade Sat., Dec 5, 6 p.m., Boggy Bayou

Emerald Coast Marine and the Rotary Club of Niceville/Valparaiso will host the Niceville/Valparaiso Christmas Boat Parade! The skippers meeting will occur at 5 p.m. Registration is \$30 and all proceeds support holiday meals for local families. The parade route will last about an hour with an award ceremony at approximately 7:30 p.m. Registration is \$30. To register, visit donorbox.org/niceville-valparaiso-christmas-boat-parade-2.

For more information, nicevillevalparaisorotary.org/.



Hammock Bay Holiday Farmers Market Sunday, Dec. 6, 8 a.m. – 1 p.m.

There will be a little bit of everything including awesome gifts! Meat and produce vendors, local arts and crafts, jewelry, clothing, health products, coffee, candles, soaps, food trucks, live music and more!



First Baptist Church of Freeport Christmas Store

The First Baptist Church of Freeport is hosting a Christmas Store for families in need to "shop" for Christmas gifts for their children. Last year 106 children in the Freeport

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Holidays Around the Bay

area were provided Christmas with the help of Freeport High School students, Windswept Dunes Golf Club, Sweet Southern Comfort Great Food and Catering and several other community members. Monetary and new toy donations will be accepted until December 11. Contact Lisbeth Jackson at (850) 685-8418, Anne Turner at (850) 685-2196 or the First Baptist Church to donate.

PrimeLending 4th Annual Charity Cornhole Tournament

Fri., Dec 11, 1 p.m. – 5 p.m., 1 p.m. Tournament Start, \$50 for 2 Person Team.

Join PrimeLending for its 4th Annual Charity Cornhole Tournament benefiting Niceville Strong. Flex your cornhole skills and give back to our community! Food provided by Jim N' Nicks BBQ Niceville & drinks provided by PrimeLending. Prizes will be awarded for 1st, 2nd & 3rd place. Extras: Long Toss game (\$10 for 3 bean bags tosses), 50/50 Raffle. For more information, contact Erica Nelson at 850-678-5229 or erica.nelson@primelending.com.

com. PrimeLending Niceville is located at 1054 John Sims Pkwy. E., Niceville 32578.



Live Nativity at Valparaiso First Assembly of God
Dec. 11-13, 6:30 - 8:30 p.m., Free

Experience a hayride through a live action telling of the Christmas Story! Bring the whole family for free hot chocolate and Christmas cookies as you sit back and watch the very first Christmas unfold throughout your ride. Then visit the craft tent for kids or pet the bunnies!

571 Valparaiso Pkwy, Valparaiso, 32580. For more information, call 850-678-4030.

Yule of Yesteryear
Dec. 12, 10 a.m. – 4 p.m., Perrine Park

Join the Heritage Museum of Northwest Florida for food, crafts and fun. Dozens of vendors line the sidewalks with cre-

ative and unique hand-made holiday gifts for everyone. Fur babies are welcome, too. Register at heritage-museum.org.



Pictures with Santa
Sat. Dec 12, 1 – 3 p.m., 201 Redwood Ave., Niceville

Have your little one's picture made with Santa Karl at VenYou201. They'll provide the indoor backdrop, and possibly a snack, for free. You provide the camera and the child. Donations accepted. All proceeds support Crisis Aid for Littles and Moms (CALM) Org, a 501c3 nonprofit offering housing and life skills to single moms in crisis with their children. For more information, visit <http://venyou201.com> or email venyou201@gmail.com.

Niceville Valparaiso 2020 Community Christmas Parade

Sponsored by the Niceville Valparaiso Rotary Club, the Niceville Valparaiso Christmas

Parade will be held Sat., Dec. 12 at 10 a.m. This year's theme is "Timeless Traditions."

The annual parade is made up of participants of all ages and walks of life with dozens of civic and youth groups, organizations, churches, businesses and individuals taking part in the procession. To watch, stand along John Sims Pkwy. and Partin Dr. Businesses, individuals and organizations are encouraged to participate. For more information and parade registration, visit Nicevalrotary@yahoo.com or find on Facebook/[Niceville-Valparaiso-Rotary-Club](https://www.facebook.com/Niceville-Valparaiso-Rotary-Club).

3rd Annual Santa Paddle Parade
Sat., Dec. 19, Bluewater Bay Marina

All paddlers are welcome; if you can paddle it, bring it! Paddle on a stand-up paddle board, canoe, kayak, paddle boat or surf skis. A group photo will be taken at noon with paddle starting at 12:10 p.m. when the group of Santa Clauses leave BWB Marina and paddle East to Rocky Bayou Bridge, North to North Shore of Rocky Bayou and back to the Marina. Registration is

\$30.00 and includes your Sunny Santa Suit, which must be worn during the paddle. The first 75 to register are guaranteed Santa suits. Proceeds benefit Sharing and Caring of Niceville. To register, call Bluewater Bay Marina Ship Store at 850-897-2821 or visit bluewaterbaymarina.com.

Ring in the holidays with the NFSO Holiday Pops!
Fri., Dec. 11, 7:30 – 9 p.m., Mattie Kelly Arts Center

Hosted by Mattie Kelly Arts Center, Northwest Florida State College and Northwest Florida Symphony Orchestra, join Northwest Florida Symphony Orchestra conductor search finalist Kellen Gray and the NFSO for the symphony's annual Holiday Pops concert. Familiar holiday works will fill you with the spirit of the season, along with some surprises! Tickets: \$25 Adults; \$16 Youth, FREE for NWFSC Students with ID. Tickets: Mattiekellyartscenter.org; Virtual tickets available for live streaming at www.virtuallticketcenter.com.



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