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What Child is This? Ways You Can Help

BY VICTORIA OSTROSKY

Christmas 2020. This will be one for the books. For everyone, this year has been a challenge, and for non-profits, this year has been especially difficult. Holding fundraisers and sponsoring events like they normally do to raise the funds required to continue their much-needed work has not been possible. So, we thought we would introduce you to some of them here.

Each organization listed below specializes in one main thing – children. Providing them a safe place to live, a bed to sleep on, healthcare, career opportunities and much more. I would encourage you to check out each non-profit's website and Facebook page so you can decide which one of these wonderful charities you'd like to support.

I love this quote from Bob Goff's book *Live in Grace, Walk in Love*: "We knew the way to show Jesus to people was to love the way He loved. When He went away, He said He was leaving His Spirit with us so we could become like Him and act like Him."



It means we can love people who are excluded and alone during the holidays."

Where are you going to show love this Christmas?

Emerald Coast Children's Advocacy Center
Eccac.org

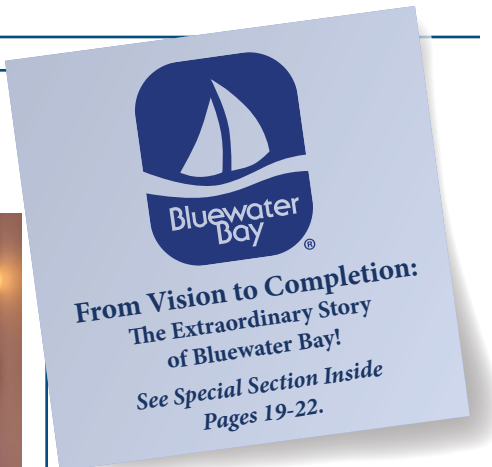
This place of safety pro-

vides services to children who have been abused, neglected or assaulted. They work in Okaloosa and Walton Counties giving help to the most vulnerable. They provide on-site interviews and medical evaluations, while working closely with law enforcement and the courts.

A Bed 4 Me
Abed4me.org

This organization provides beds and bedding for children in Okaloosa County at no cost to families. They believe each child needs their own

YOU CAN HELP
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The Christmas Gift

BY GUEARY CLENDENNING

Queen Elizabeth received a 105-carat diamond from Raja Singh of India, which is in her crown. It is considered one of the most expensive jewels in the world at a cost of almost 13 million dollars.

Created in Italy and housed in Dubai, a pair of ladies shoes are considered the world's most expensive at a cost of 17 million dollars. These shoes boast of 236 diamonds as well as two, 15-carat flawless diamonds with a combination of gold, leather and silk. The heels were nine months in the making.

CHRISTMAS GIFT
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 **Community**



YOU CAN HELP

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place to sleep so they can get the rest they need and feel safe. They provide beds and bedding for those who are displaced vic-

tims of domestic abuse or who are struggling financially.

Children in Crisis
Childrenin Crisisfl.org

This non-profit serves children in Walton, Okaloosa, Es-

cambia and Santa Rosa Counties. They provide homes for abused, neglected and abandoned children, doing their best to keep brothers and sisters together. They have different donation levels depending on how involved you want to be.

Children's Volunteer Health Network
Cvhnkids.org

Children's Volunteer Health Network serves the needs of children in Walton and Okaloosa Counties by providing much needed vision, dental and mental health services.

Shelter House of Northwest Florida
Shelterhousenwfl.org

Shelter House is a center for victims of domestic and sexual violence where their assistance is always free and confidential. They offer a variety of services, among them a 24-hour hotline, support groups and legal advocacy.

AMI Kids
Amikids.org

AMI Kids has been making a difference in at risk children's lives since 1969. They have many programs available, and their goal is for every child to reach their full potential.

Boys & Girls Clubs of the Emerald Coast
Emeraldcoastbgc.org

This organization is geared for school aged children five to eighteen. They offer a variety of programs and now include virtual activities like bingo and Pictionary and yoga depending on the age group. They also have mentor programs for those who desire to make a difference in a specific child's life on an on-going basis.

This Christmas, as you purchase gifts for your family and friends, remember the children who, through no fault of their own, are in need, and choose a charity and donate. It's always a win/win.

CHRISTMAS GIFT

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How would you like these gifts?

The priciest property in the history of Los Angeles, the mountain of Beverly Hills, is priced at one billion dollars. It overlooks the entire landscape of Los Angeles with 157 acres free of any buildings and twice the size of Disneyland. Obviously, most of us would be unable to afford such gifts. But everyone of us wants to give things special to those we love. Most people do not judge gifts by their monetary value, but by the heart of those giving the gift. Someone once said, "It's what is behind the gift that counts!"

If we were God and wanted to show our love to the human race, what would we give?

Would we rip up the "streets of gold," or break down the "pearly gates?" Or would we dig up beautiful jewels that are the foundation stones of the walls of Heaven, and distribute them to the people?

For those we love, the giving of gifts is an expression of our love. God, out of His love for us, gave His most precious gift, His son, Jesus Christ. "In this was manifested the love of God toward us, because God sent his only begotten Son into the world, that we might live through Him. Herein is love, not that we loved God, but that He loved us, and sent His Son to be the propitiation for our sins." (1John 4:9-10).

The word "propitiation" means "the act of appeasing or the gaining of favor." The judgement of God against our



sins was appeased by Christ's death on the cross. Like a friend picking up the tab for our lunch at a restaurant, the debt for our sins was completely paid for by Christ. Therefore, the favor of God's forgiveness is ours through faith in what Christ did, making us children of God. I pray this has become a reality in

your life! Jesus really is the answer!

What a priceless gift! Eternal life with God forever with Christ living in us, and power to live without guilt or fear. What a gift!

As we enter the Christmas season, may we open our hearts and receive the greatest gift— God's

Son. "But to all who believed Him, He gave the right to become Children of God. Believe, accept and receive God's greatest Gift! **Merry Christmas!**





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From the Bay Life family to yours...
We wish you a very, Merry Christmas
And a Happy New Year!



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Community

Holiday Happenings 'Round the Bay!



The **2020 Troon Goon Christmas Lightshow in Bluewater Bay** is being held through Jan. 6, 2021, each evening from 6 to 10 p.m. Hosted by Gregg Velez and family at 1074 Troon Dr., E in Niceville (Bluewater Bay), the free, 30-minute residential light show combines classic Christmas songs with modern versions for a fun and energetic twist of holiday entertainment and loops on the hour and half-hour. Now in its fourth year, the show is all-new for 2020 with updated light and feature additions using the highest technology of programmable RGB LED lights and features house lights, a mega tree, bouncing arches, floodlights, pixel matrices and other graphic features changing to the beat of the music.

By nature, the light show is a COVID-safe environment: Visitors can watch the show from

their vehicles and listen to the accompanying music by tuning their radio to 101.3 FM.

The show's music includes Christmas songs from past and present, and viewers can vote for their favorite versions online while they watch. On Christmas Eve and Christmas night the music will be played outside via stereo.

Visit [Facebook.com/troongoonchristmas](https://www.facebook.com/troongoonchristmas) for more information.

Let's Glow at the **New Year's Eve Party At LJ Schooners**, 9 p.m. – 1 a.m. Usher out 2020 and welcome 2021 with a GLOW at LJ Schooners Dockside Restaurant & Oyster Bar. DJ Diamond Dan will provide entertainment the entire evening. 290 Yacht Club Drive, Niceville, FL 32578. 850-897-6400.

Paddle with the Santas at the **3rd Annual Santa Paddle Parade at LJ Schooners Dockside Restaurant & Oyster Bar**, Saturday, Dec. 19 at noon. Registration is \$30

and includes a Sunny Santa Suit which must be worn during the parade. All proceeds will benefit Niceville Sharing & Caring. 850-897-2821



Main Street DeFuniak Springs is hosting its "Merry Main Street" every Saturday before Christmas in historic Downtown DeFuniak Springs. Events include in-store specials, visits with Santa & Mrs. Claus, photo opportunities with The Character Clubhouse, and live holiday performances by local groups. Free to attend, all Merry Main Street events will take place outdoors on Baldwin Ave. between S. 7th and S. 8th St. For event schedules and more information, visit mainstreetdfs.org/merry-main-street.

Enjoy **Jolly Jubilee 2020, now through Sun., Dec. 20.** **Destin Commons** is hosting

a series of holiday happenings. 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! Check Facebook for dates and times.

Emerald Coast Theatre Company presents A Christmas Carol Dec. 4,5,10-12,17-19 at 7:30 p.m. Dec. 6,13,20, at 2 p.m.

This theatrical adaptation of Charles Dickens' spirited classic uses only five actors to bring the most beloved holiday characters to life. From Ebenezer Scrooge and Tiny Tim to Bob Cratchit and Mrs. Fezziwig, Patrick Barlow's take on A Christmas Carol uses nothing more than some simple props, fresh physicality and the power of imagination to convey this timeless story of redemption.

Get your free photo taken at **Bass Pro Santa Wonderland** Nov. 7- Dec. 24. Make a required reservation online at

[basspro.com/santa](https://www.basspro.com/santa) to reserve your spot, limited to allow social distancing. Temperature screenings are required. It's a "contactless Claus" visit; only wishes can pass through the magic Santa Shield. Physical distancing, Santa's Sanitation Squad, team face coverings and cleaned surfaces between each visit offer safety. Bass Pro Shop, Destin Commons. 1-800-BASSPRO

Celebrate the New Year with Baytowne Countdown!

Ring in the New Year with an evening to remember—two breathtaking fireworks displays at 8 p.m. and midnight. Enjoy a family friendly evening from 5-8 p.m. with face painting, kids' activities and LIVE music on the Baytowne LIVE stage with DJ 30A from 5-7 p.m. and the first fireworks display at 8 p.m. Dance the night away with LIVE music from GROOVY 7 from 7 p.m. until 1 a.m. End the night with a spectacular midnight fireworks show! *21 & over after 10 p.m. 20 & under must be accompanied by a legal guardian after 10 p.m.

THIS YEAR, I WILL...

- ✓ Find a New Home
- ✓ Socialize
- ✓ Enjoy Life

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Happenings Around the Bay

DECEMBER

- 17 | Sip & Shop
10am | Artful Things | Niceville
- 19 | Basket Weaving
10:30am | Heritage Museum of Northwest Florida | Valp.
- Santa Paddle Parade 2020
12pm | LJ Schooners | Niceville
- 9th Annual Bluewater Bay Marina Boat Parade
5:30pm | Bluewater Bay Marina Complex | Niceville
- 20 | Jolly Jubilee
Times Vary | Destin Commons | Destin



- 21 | Workshop: Encaustic Wax Holiday Cards
10am | Artful Things | Niceville
- Kids Holiday Art Camp
10am | Artful Things | Niceville

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- NOW - DEC 31 | Christmas Reflections in DeFuniak Springs
Circle Drive | DeFuniak Springs
- NOW - JAN 06 | Geek Lights
Corner of Bluewater Blvd. and Antiqua Way | Niceville
- NOW - JAN 06 | Troon Goon Christmas Lightshow
Troon Dr E | Niceville

FARMER'S MARKETS

- Niceville Community - Fridays & Saturdays
Dec. 18, 19, 26 & Jan. 2, 8, 9, 15, 16, 22, 23, 29, 30
9am | Palm Plaza | Niceville
- Hammock Bay - 1st & 3rd Sundays
Dec. 20 & Jan. 3 & 17
8am | Victory Blvd | Freeport

JANUARY

- 01 | **HAPPY NEW YEAR!**
- 02 | Women's Climbing Circle
9am | Rock Out Climbing Gym | Destin
- 06 | Chess Night
6pm | LJ Schooners | Niceville
- 08 | First Friday Breakfast
7:30am | E.O. Wilson Biophilia Center | Freeport
- Sip N' Stroll
4pm | J. Leon Gallery + Studio | Destin

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 Community

Freeport Veterans Memorial Unveils Final Two Venues

BY LORI LEATH SMITH

A dream that formed roughly 10 years ago has finally manifested. Freeport local Tim Ard and many others are realizing a decade-long compassionate and innovative vision — the completion of Freeport Veterans Memorial Park!

Located on the grounds of Freeport City Hall at 112 Hwy. 20 W. and dedicated on Nov. 11, the park is a historical feat devoted to those who serve or have served our country, and is a very special way to say, “Thank you for your service—for your sacrifice, courage and service in the fight for freedom.”

At the recent celebration, two final venues were unveiled, The Grace Project, a tribute to women who serve in the armed forces, and Freedom Flame, the new eternal flame set in a reflection pond. The Grace Project venue also features five local servicewomen who represent all.

Tim, who is project chair, residents and city officials are thankful and proud to have a special place in Casey Park to celebrate and salute active, re-

tired and fallen service members for generations to come. “It has been a journey like no other,” says Tim. “We’ve laughed, cried, celebrated and worried over the years, but it has been worth every drop of emotion. The park looks incredible and I can hardly wait to share it with the world.”

There has been a new unveiling each year for these past 10. Last year, the memorial “Homecoming” was unveiled as a dedication to the children of those who serve to recognize the absence of that family member while they are away. Also, the addition of a War Dog Memorial, a new POW/MIA statue along with new seating at the site, and an Invisible Wounds memorial pays tribute and honor to those men and women who have served our country in conflict and, as a result, suffer the effects of PTSD/TBI.



The entire project came about in January of 2010 at a meeting of the Freeport Town Planters Society. “A letter was read to the membership penned by then city historian, the late Beckie Buxton,” says Tim. “The letter had been written on behalf of local and long time Freeport resident Trudy Boudreaux. Boudreaux’s husband Bob, who had passed away in 2006, was a member of

the first ever Blue Angel flight crew and it had long been his desire to see a veteran’s tribute in his beloved Freeport.” Tim, a member, was so moved by the letter that he volunteered to spearhead the project, and so the journey began.

With the community behind the effort 100 percent, on Veterans Day 2010, the initial monument featuring an eagle in flight and the five service branch markers were unveiled and dedicated before a crowd of more than 200. In 2011, branch service flags were added behind each of the stones. In 2012, a bronze Fallen Soldier Memorial was added. That same year, the sponsor walk was bricked and the POW/MIA flagpole and ground stone were unveiled and dedicated.

In 2015 the Freeport City Council allowed for park expansion by donating land west of the sidewalk. There, in 2016, the

HERO WALK monument and brick walk was dedicated. The addition of a beautiful PURPLE HEART memorial honoring all of our combat wounded was dedicated by Purple Heart recipients in 2017 sponsored by the St. Joe Community Foundation.

Expansion continued and 2018 brought the WALK OF WAR to the Memorial Park. Veterans from WWII, Korea, Vietnam and Desert Storm helped to dedicate it. Each year’s projects were dedicated on Veteran’s Day.

Tim said the journey would have been impossible without the constant help from sponsors GLMCO Memorials of Walton County and Stonescapes of Freeport and the never-ending support of the Freeport community.

Even though there will be no more venues to unveil, plans are for the Veterans Day celebration to continue each year. And locals and visitors can enjoy the park every day.

For more information, visit Facebook.com/Freeport-Veterans-Memorial-at-Casey-Park.



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mask wearing and sanitizing is prevalent.

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The Sound and Spirit of Christmas

By AETHER VAN DYKE
 What comes to mind when you think of The Salvation Army? Do memories flash through your mind of bell ringers standing outside major department stores and malls during the holiday season? Perhaps you think of a charity, a



thrift store or a food pantry. In fact, The Salvation Army does all of this and so much more. Indeed, the global organization goes above and beyond for their communities, and it is most evident during the holiday season, which sadly for so many is not, the ‘happiest time of the year.’

The Salvation Army’s mission is a year-round, 24/7 commitment, dedicated to meeting the needs of those in their community who are disadvantaged and struggling, often due to no fault of their own. The Salvation Army provides, among other things, grocery and rent assistance, access to warm, clean clothes, toiletries and hot meals to many who would otherwise go weeks without. These initiatives are funded in great part by the organization’s holiday Red Kettle campaign, which typically starts the Friday before Thanksgiving and runs all the way to Christmas Eve.

The local branch, currently under the command of Major Ed Binnix, is responsible for the needs of those in a total of eight surrounding counties, extending as far west as Walton County, east to Franklin County and north to the Alabama line. It is a huge undertaking and the need has only grown exponentially since Hurricane Michael.

Every year is a challenge, but perhaps none greater than this year. With in-store shopping down across the country, less money in circulation due to layoffs, and a shortage of volunteers and paid workers, Major Binnix and his team are faced with an unprecedented predicament. “This year the national office predicts giving will be down as much as 50% over last year. Although it is anticipated

that we will exceed national projections, there will likely be a significant shortfall,” Major Binnix added.

There are a total of 25 Red Kettle locations in our eight-county area, and currently only nine are being regularly manned. Operating at full capacity, the Red Kettles are manned each day, six days a week from 10 a.m. to 7 p.m. Major Binnix explained further, “Ideally, we ask volunteers and paid staff to commit to a two to eight-hour shift, but two-hour shifts are available first thing in the morning and last thing in the evening. The evenings are our busiest time, due to higher foot traffic through the stores later in the day. Traditionally we have also relied on the kindness of vacationing Snow Birds to help fill in any scheduling gaps we may have, but again, there are less seasonal residents here this year.”

The math is simple enough to understand — great need minus less resources equals less programs, which equates to even greater need in the coming year. So, what can we do to help? First and foremost, give! Give, whatever you can afford whether it is your time to “ring the bell,” or put money in the kettle. The Salvation Army makes it easy to do both, with two simple websites: registering.com and give.salvationarmyusa.org. Either way, if you do register online, be sure to enter your panhandle zip code to ensure your gift of time and money stay in your county. Be bold this holiday season and give the gift of hope and love to your community.

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Eglin Pet Welfare Adoption Center

Rescuing and Rehoming Cats and Dogs For 35 Years

BY LORI LEATH SMITH

In September 1982, Pet Welfare was founded for military members needing a safe place to leave their pets until a home could be found. Today, the organization continues to provide this service with an all-volunteer force.

Pet Welfare is a 501 (c)(3) non-profit, no-kill shelter located on Eglin Air Force Base and places anywhere from 100 to 300 surrendered and homeless cats and dogs every year. Still true to its mission to support the military member and military lifestyle by easing the hardship associated with abandoning or euthanizing a valued family pet, Pet Welfare is mostly funded through adoptions. For example, if there is a permanent change of station that would make it unfeasible or impossible for a family to continue ownership of their family pet, Pet Welfare will provide the necessary care for that cat or dog until a qualified adoption can be arranged,

if space permits. “If Pet Welfare cannot take in the family pet at that time, we will assist the family as much as possible in finding a suitable temporary home for their pet until the pet can be adopted to another family or until we have space at the shelter to bring the pet to our shelter to wait for its forever home,” says Melissa Gromer, Fundraising/Publicity Co-Chairman. Pet Welfare will also support Department of Defense civilians, retired military members and their families, and local civilians as necessary whenever possible.

All animals are screened, spayed or neutered and up to date on all their shots and all are evaluated for temperament. “We take each and every adoption very seriously and look for that last forever home for our pets,” says Melissa. “Come in and meet our community of cats and dogs. We’re sure if you are ready to adopt that we have the right pet for you and your family.”



Pet Welfare has no paid staff—only dedicated, motivated, hardworking volunteers and an elected Board of Directors responsible for governing the rules, policies, and procedures.

Further, it receives no monetary support from the government. “We are always in need of volunteers and foster homes and depend solely on donations, grants, adoptions fees, Combined Federal Campaign (CFC) contributions and fundraisers for our financial needs,” says Melissa. “We do whatever

is possible to provide shelter to many found animals and rescue others from local animal shelters, as space and funding permit, that would otherwise euthanize pets at their shelter.”

Currently, there are some great candidates for adoption, such as Beau (age 13 Siamese) or Little Miss (Age 10 American Longhair), both older cats that were relinquished to Pet Welfare after their owners passed away. Then we have Benji (age 15 Lab/Hound mix) rescued from Paws. He’s incredibly

smart, full of energy and loves to play with other dogs!

To learn more about the pet adoption process, to volunteer or for a list of supplies needed, contact petwelfare@embarq-mail.com or (850) 678-5066 or visit petwelfare.net or facebook.com/petwelfare. Location: 683 Range Road, Eglin AFB, FL 32542. Hours Monday - Saturday: 9 a.m. - 1 p.m. or by appointment.

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 Community

Meet Our Hometown Hero: Sean Dietrich, An Overcomer

By LORI LEATH SMITH

Longtime local and Bay Life favorite Sean Dietrich (sometimes better known as “Sean of the South”) is a traveling storyteller, podcaster and Southern Living writer known for his daily column filled with stories of steel workers, church potlucks and trusty bloodhounds. His penned words seem to grant his readers a reason to believe there is good in the world—despite what they might have experienced to the contrary.

As a child he liked to write. He filled up notebooks with tales of the high-seas, shameless vixens, and steamy scenarios combining both of the aforementioned. His 5th-grade teacher found one of his notebooks and scanned through it. “She told me I wrote with too many commas,” says Sean, “and encouraged me to pursue a career in construction work. That, old, woman, never, liked, me.”

“Years later, I learned my teacher had left the school. She took a job at the Piggly Wiggly as a cashier. I went to visit the old girl, to show her the man I’d grown into,” Sean says. “She seemed genuinely glad to see me. And I was just as glad to

find her wearing that red apron for a living. After visiting for a few minutes, I realized something I’d never noticed before. Beneath her hard-shell exterior was a regular lady, working from nine to five for pennies. She was doing the best she could with her life. Just like me. Before I left, she asked me what kind of work I did. At the time, I worked in construction,” Sean says.

Today, Sean is a columnist, novelist and podcast host known for his commentary on life in the American South. Pure, raw and transparent, long-time readers are well familiar with Sean’s monthly column in Bay Life. His work has appeared also in Newsweek, Southern Living, Garden and Gun, The Tallahassee Democrat, Good Grit, South Magazine, Alabama Living, the Birmingham News, The Bitter Southerner, Thom Magazine, and The Mobile Press Register. He has authored 11 books and is the creator of the Sean of the South Podcast.

Recently, Sean posted “Second Chances,” an eloquent blog post about his experience as a student at now Northwest Florida State College. A graduate of the Class of 2012, in



2018 he was the Against The Odds Award Recipient, a distinguished alumni winner, which is fitting for this popular and well-known writer and storyteller who has certainly beaten the odds...and overcome the words of his 5th-grade teacher. What happened one Saturday morning in his creative writing class, at then Okaloosa-Walton College, was a turning point. The teacher told Sean he was her favorite student. Until then, I’d never been anybody’s favorite anything.

The truth is, I was a sad kid in an adult’s body. And these professors believed in me. My literature professor told me I was “smart.” Professor Domulot said I was “going places.”

My English teacher said, “I

think you could be a novelist one day.”

I remember the exact day she said that. I almost cried after class.”

Last year, he published *Will the Circle Be Unbroken?: A Memoir of Learning to Believe You’re Gonna Be Okay*. Here Sean tells his own story for the first time. It is one that has been marked by both loss and love and has taken him on an unlikely path. Sean was only age 12 when he scattered his father’s ashes from a mountain range. His father had been a man who lived for baseball. He was a steel worker with a ready wink, who once scaled a 50-ft. tree just to hang a tire swing for his son. But he also had been the stranger who tried to kidnap and kill Sean’s mother before pulling the trigger on himself. He was a childhood hero who was now reduced to a man in a box. After his father’s death, Sean dropped out of 7th grade and became a dishwasher, newspaper deliverer, and then a construction worker, to help his mother and sister scrape by. As a self-described “nobody with

a sad story behind him,” Sean still could not deny the glimmers of life’s goodness. Such goodness became even harder to deny when he met the love of his life, Jamie, at a fried chicken church potluck, and harder still when his lifelong love of storytelling led him to stages across the country, where he is now known and loved as “Sean of the South.”

That ‘Against The Odds Award’ is certainly relevant and well-deserved for a person who can testify to the strength that lives within us all to stop the cycles of the past from laying claim to our future.

You can visit Sean at SeanDietrich.com, on Facebook: @seanofthesouth, Instagram: @seanofthesouth, Twitter: @seanofthesouth1, Show/Podcast: www.SeanoftheSouthShow.com.

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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Although COVID-19 has made Christmas seemingly the worst holiday ever, somehow it also made it more important. In **The Absolute Worst Christmas of All Time**, Sean Dietrich’s most recent book, he shares anecdotes from his beloved homeland (our area and South Alabama), essays taken from his column and blog over the past 7 years, in this 255-page book, delivering Christmas stories guaranteed to make your heart grow three sizes!

“Hopefully, these stories will give you a good feeling during this crummy year, and maybe even a brief escape from the headlines of our troubled world,” says Sean, his way of saying Merry Christmas. Published in November, you can purchase *The Absolute Worst Christmas of All Time* on Amazon for \$5.99 (Kindle version) and \$14.99 (paperback edition).

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Wreaths Across America Honors and Remembers

Join the Wreaths Across America ceremony on Dec. 19, 1 p.m. for the 3rd annual event taking place at the Destin Memorial Cemetery. The American Legion Auxiliary Unit 296 and community volunteers will place wreaths at every veteran's grave in both the Destin Memorial and Marler cemeteries. Help from the community is needed by sponsoring wreaths, helping on Wreath Day or by attending the event where the motto "Honor, Remember and Teach" is witnessed in practice. "We remember the fallen, honor those who serve and teach about freedom," says Corlene Ziegler, president American Legion Auxiliary Unit 296. "No matter the weather, they come—all ages, from all walks of life to honor the lives of the veterans who served. Parents bring their children so they can learn about service and sacrifice." Last year, more than 200 wreaths were laid at the Destin and the Marler Memorial cemeteries, sponsored by members of the community.

Wreaths Across America was started 29 years ago this Decem-



ber, when a wreath-maker from Maine had 5,000 extra wreaths. Rather than letting them go to waste, he gave the wreaths as a gift of thanks for the service and sacrifice made by our nation's military so he could live freely to work and raise his family. Morrill Worcester could never have foreseen then how this simple gesture would ignite a passion in the hearts and souls of millions of Americans many years later.

On its 25th Anniversary in December 2016, what started as 5,000 wreaths at Arlington, Va., grew to 1.2 MM wreaths at 1,228 locations nationwide. At Arlington National Cemetery specifically, 245,000 wreaths were placed by more than 44,000 – one for each marker in the cemetery. More than 400 truckloads of wreaths were transported across the country through a network of hundreds of volunteer drivers, donated trucking and diesel, and countless hours of dedicated volunteers committed to remember, honor and teach.

Each live, balsam remembrance wreath is a gift of respect

and appreciation, donated by a private citizen or organization and placed on the graves by volunteers as a small gesture of gratitude for the freedoms Americans enjoy. For centuries, fresh evergreens have been used as a symbol of honor and have served as a living tribute renewed annually. Wreaths Across America believes the tradition represents a living memorial that honors veterans, active duty military and their families.

For \$15, locally you can sponsor a wreath by sending a check payable to "Wreaths Across America" to the American Legion Auxiliary unit 296 at 311 Main Street, Destin, 32541, or by visiting wreathsassamerica.org/FL0665P. For more information, call 850-424-3746 or email ALAUX296@gmail.com.









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 Community


BY TIM NORRIS

Christians celebrate Christmas Day as the anniversary of the birth of Jesus of Nazareth, a spiritual leader whose teachings form the basis of their religion. Popular customs include exchanging gifts, decorating Christmas trees, attending church, sharing meals with family and friends and, of course, waiting for Santa Claus to arrive. December 25, Christmas Day, has been a federal holiday in the United States since 1870.

When Oliver Cromwell and his Puritan forces took over England in 1645, they vowed to rid England of decadence and, as part of their effort, cancelled

Guest Columnist: Christmas and the United States of America

Christmas. By popular demand, Charles II was restored to the throne and, with him, came the return of the popular holiday.

The pilgrims, English separatists that came to America in 1620, were even more orthodox in their Puritan beliefs than Cromwell. As a result, Christmas was not a holiday in early America. From 1659 to 1681, the celebration of Christmas was actually outlawed in Boston. Anyone exhibiting the Christmas spirit was fined five shillings. By contrast, in the Jamestown settlement, Captain John Smith reported that Christmas was enjoyed by all and passed without incident.

After the American Revolution, English customs fell out of favor, including Christmas. In fact, Christmas wasn't declared a federal holiday until June 26, 1870.

At Valley Forge, Pennsylvania December 23, 1777, General George Washington, had what he called "infinite pain and

concern" on his mind—British troop advancement and the dire state of his forces. Some 12,000 troops were setting up camp around him for the winter, putting together 2,000 or so rude huts with foraged wood and the barest of tools. Horses and oxen were in such short supply that the men were reduced to yoking themselves to makeshift carts. Many soldiers went without coats, shoes and blankets; most ate little in the way of meat. That day in camp, there were no cattle to slaughter and fewer than 30 barrels of flour in the commissary. Nearly 3,000 freezing, near-naked and starving troops, a quarter of Washington's force had been declared unfit for duty. The six months that the Continental Army would spend at Valley Forge would be the most difficult, and ultimately, transforming the American Revolution. That December, at a low point in his campaign to expel the British, Washington found himself in a desperate moment,

one that drove him to consider one of his boldest, and riskiest, military maneuvers yet: a Christmas Eve attack.

As the aborted battle plan disappeared into history on that afternoon of December 23, 1777. Two days later, on Christmas afternoon, the dirt ridden faced troops of the Continental Army emerged from their half-built huts and tattered tents to receive a holiday dinner of burnt mutton and watery grog. Many with their feet wrapped in rags, standing on their hats in the deepening snow.

The Continental Congress named George Washington head of the newly created United States Army in 1775 and charged him with throwing off the shackles of the greatest empire on earth. Incredibly, the worst of that winter at Valley Forge was the crucial moment in the war for American independence. Many, not the least George Washington, wondered if his bobtailed and bloodied

army, freezing and starving and seemingly on the verge of "dissolving," would even exist when the spring. For the moment, what Washington did not realize on that Christmas Day was that in the months to come the deprivations of Valley Forge would make his fighting men into a force that would emerge to topple an empire. It is well to remember our founding fathers fought and sacrificed their lives for the United States of America! I hope we remember over these Christmas Holidays that not only do we celebrate the birth of our savior Jesus Christ but also the birth of the most incredible nation on earth. A nation still worth fighting for.

May God Bless America and Merry Christmas to all!

Tim Norris, a long-time Panhandle resident is past Chairman of the Walton County Republican Party and is the current Republican Party of Florida's State Committeeman for Walton County.



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BY VICTORIA OSTROSKY

Bill loved Christmas. He loved the decorations and the gift-giving. He especially loved to see the surprise and joy on his son's face on Christmas morning. Now that Kyle was a teenager, Christmas gifts and their wonder had lost a bit of

Christmas Gifts and Auto Insurance

"Wow! I'm sure Kyle will be in heaven with that kind of gift! I'll be happy to go over your options."

Sarah went on to explain to Bill that as long as Kyle remained a dependent, he should stay on his dad's auto policy. She quoted from an article on the subject: "The argument that a teen driver should obtain a separate policy with less coverage to keep costs down ignores several potential problems—chief among them that in many states the parents are still legally liable for their child's actions—particularly if they are still minors—and therefore the parents could still be sued for their child's actions behind the wheel regard-

quotes so you can decide which one would be the best bang for your buck. Another thing, too, depending on what you pay for the vehicle, you might want to consider leaving off comprehensive and collision coverage. Of course, that would mean if the car is damaged in an accident, there would be no coverage to get it repaired or replaced. For young drivers, the two most expensive coverages on an auto policy are the bodily injury and collision, and you don't want to reduce your bodily injury coverage since that's your asset protector. But, you could exclude comprehensive and collision to save on the premium as long as you understand the ramifications.

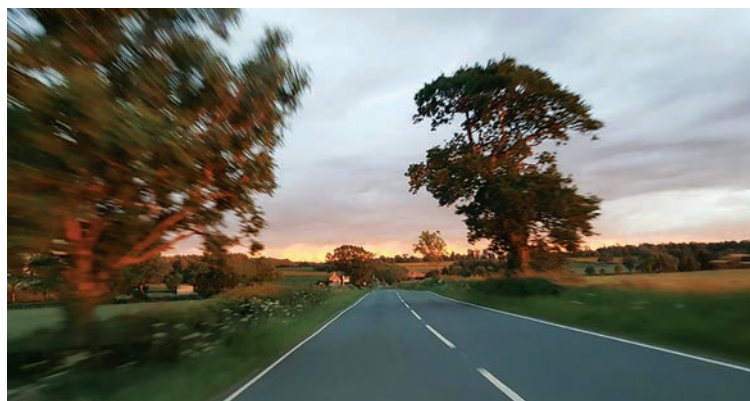
"One last thing. We've talked about an umbrella policy before. Now that you have a youthful driver, you might want to consider a higher limit since your exposure has increased, and I'll check to make sure the carrier will include Kyle on the coverage."

After Bill's conversation with his agent, he felt a lot more prepared to go out shopping for his son's first car. He wondered if he could also find one of those large red bows to put on the roof like they do in the commercials.

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.



their excitement, and he wanted to bring that feeling back once more before his son was grown.

Kyle was still a new driver, so Bill decided he would surprise him with a new used car. Bill had already absorbed the painful sting of his increased auto insurance premium when Kyle was added as a driver on his policy a few months earlier, and he was hoping adding another car wouldn't increase it too much. Or maybe he should register the car to his son and get him his own insurance. Maybe that would be cheaper since he could put the bodily injury at the state minimums. That was an idea. But, he needed to discuss it with his agent.

"Good afternoon, Sarah! Are you ready for the holidays?" asked Bill.

"I'm getting there," replied Sarah. "What can I help you with today? Kyle didn't get into an accident, did he?"

"No, no, nothing like that," said Bill. "I've decided to get him a used car for Christmas and I'd like to know how much more it will cost, and if it would be a good idea to have him get his own policy."

less of whether the teen driver has a separate policy. If the teen driver DOES have a separate policy, the parents' own auto insurance might not come into play, and they could be left with a very large bill." (<https://www.elliottwhittier.com/announcements/bid/161292/should-your-teenager-have-their-own-car-insurance-policy>)

"Wow," said Bill. "I had no idea!"

"Right. And keep in mind, that once you purchase the vehicle, get it added to your policy right away. That goes for any kind of vehicle, such as a licensed golf cart or motorcycle, to ensure that it is covered. Next, let's look at some ways to lower your premium. Does Kyle get A's and B's at school?" asked Sarah.

"Yes, he does. He's a great student."

"Excellent! Then email me a copy of his most recent transcript for a discount. That will save you some money at least," said Sarah.

She also told Bill that some cars are more expensive than others to insure. "Get me the VINs of a few and I'll get you

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 Community

Experience Joy and Moments of Hope!

By HEATHER BENNETT

Covid-19 has kept us on our toes this year as we navigate and operate under unpredictable circumstances. This means we have to come up with new ways of doing old things, and organizations are getting creative. Instead of having a large gathering with dinner and music for its “Moments of Hope” fundraiser, Hope for the World Foundation hosted a telethon-style online streaming event. “We called it a stream-a-thon,” said Buddy Mullins, Hope for the World Foundation C.E.O.

For three years now, Hope for the World Foundation has hosted its Christmas fundraiser in Santa Rosa Beach to raise awareness about its work in Albania. But on Dec. 3, viewers were able to stream Moments of Hope online through YouTube, Facebook or their Hope for the World Foundation Website, watching and listening to music from the Gaither Vocal Band, videos, and stories about the foundation, testimony from organization members as well

as people whose lives they’ve touched. There were hosts available throughout the 90-minute program to accept donations.

If you missed out on the live Dec. 3 event, you can still experience it on Dec. 23rd at 7 p.m. It will be streamed again on Facebook: @hopefortheworldfdn or @BuddyMullins/Hopefortheworld; on YouTube: @hope for the world foundation; Instagram: @hftwfoundation and by visiting: HFTW.org. Live hosts will be available to answer questions and viewers can visit HFTW.org/give to donate.

Hope for the World Foundation is a nonprofit organization that has brought Christianity to Albania along with helping orphans, repairing buildings, and giving food to those in need. Buddy and Kerri Mullins, Santa Rosa Beach locals, have worked in the organization full time for five years. Buddy’s parents, Roger and Cherie, have worked in the organization full time since 1994, and helped make the ministry what it is today.

Albania was once the world’s

only self-proclaimed atheist country. After World War II, Albania became a communist country, which lasted for 50 years. Under Enver Hoxha’s rule, the practice of any religion was forbidden. Churches, mosques and other religious institutions were closed and converted and the properties were nationalized. Many religious members and leaders were expelled, arrested, tortured or killed. After the fall of communism in 1991, Albania faced the issue of learning to be its own independent country. Another problem it faced was thousands of orphans, children whose parents had been arrested, sent to labor camps or executed under the communist regime.

Jimmy Franks, who had just started Hope for the World, felt driven to help bring the ministry of Christianity to Albania and brought in Roger and Cherie Mullins to help. They were ready to step in with food and clothes wherever they were needed. Hope for the World met with leaders of the new govern-



ment and were asked to step in and take care of the orphanages, which at the time were basic collecting houses where children in rags were being kept in dilapidated buildings, had little interaction with the overwhelmed caretakers and received no education.

Since its conception in 1992, Hope for the World has helped more than 10,000 orphans in four cities throughout Albania. Over the last 25 years, they have led people to Christ, fixed buildings, fed, clothed and educated the orphans. They started their own teen center to house those teens that transition out of orphanages around ages 14-16.

The teen center provides them with shelter, a Christian foundation, and opportunity to learn a vocation and to study for university. Hope for the World Foundation also works with special needs orphans, has a ministry in the south for elderly and widows, and a ministry for Gypsies in the north. “It’s a real success story in Albania,” said Buddy. “We’re so grateful.”

Buddy and Kerri work on promoting Hope for the World Foundation by traveling across the country using music, videos and testimonies to show churches, organizations and individuals what the organization is doing

Continued on page 18

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Safe Water for Walton Celebrates Big Wins and Plans for 2021

BY BETH JACKSON AND KELLY LAYMAN

There was a big “race” this year – and all of Walton County won!

A major “sea change” happened in early 2020 – and it was buried amid the national tsunami of challenging times.

Did you know ...

A group of locals took on a Fortune 500 company?

They prevented a “deep injection well” that would have threatened the only source of your drinking water underground? – and the long-term safety of our region’s rivers, creeks, and lakes?

They did it with no paid staff? Just with tons of hard-core research that filled six huge boxes and two tables in just one Board member’s home?

Did you know that you can still be a part of this win? We appreciate that individuals and businesses understand the stakes and continue to step up. If you’ve been waiting for Safe Water for Walton to prove itself, we’ve done it. Four times over.

But this latest win, in 2020,



was the biggest, and most complicated, since we mobilized.

Four times now in three years, we have fought for you in Tallahassee, our state capital, against either huge state permit applications, or proposed statewide legislation that would impact our region’s drinking water quality or relax standards.

Four times now, we won. Every single time, we won against a lobbying corps and a line of paid attorneys on the other side.

How?

We pick our battles carefully, and we plan the work and then work the plan.

We have the honor and responsibility to be the only local non-profit that advocates in this way for our community’s residents and businesses. We take high-stakes positions for our local watershed, and then execute.

Join your neighbors. Today. The more members we have, the more we can do. It’s that simple.

Safe Water for Walton is planning for our 2021 projects and turning attention to more localized issues. Have input? Send a message to admin@safewaterforwalton.org

That “deep injection well” issue, proposed by a private company, sought a comprehensive State-level permit that would have disposed of treated landfill “leachate” about 4,000 feet underground. Down an uncapped well at the bottom. (“Leachate” is the liquid always collected at the bottom of a landfill by law; it contains known carcinogens and heavy metals.)

After multiple delays for a “final permit review,” the company withdrew all its submissions as the pandemic was emerging, and just as we were finalizing experts and legal representation to challenge the permit in court.

Safe Water for Walton is the only non-profit environmental organization in the six-county watershed that worked against this State permit application. A “deep injection well” cutting through the public’s aquifer underground wasn’t the first threat to your underground water supply, and it won’t be the last.

If you care about our waterways, here’s your chance to show it. The folks at YOLO Board –

one of our many “famous” members – say: “You Only Live Once!”

At Safe Water for Walton, we like to say: “You Only Join Once!”

No renewals! From \$50 as an individual to a \$150 business membership regularly promoted, there’s something for everyone.

Vote today for your water! Join securely in two minutes online: www.safewaterforwalton.org/shop

Walton County is at the bottom of the funnel for whatever happens in our multi-county watershed and this region’s natural springs.

Our non-profit helps make sure we’re never at the end of that line with no rope. Join us.

Kelly Layman is a former Chief of Staff at the Florida Department of Environmental Protection who lives in Santa Rosa Beach, and Beth Jackson is a longtime resident of Freeport and former longtime member of the Walton County School District’s Advisory Council. They are two of the founding Board members: www.safewaterforwalton.org/about.

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Considerations for Investors During These Times



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

What might you want to be considering now with elections behind us, the potential of new vaccines and a new administration coming to The White House? Whether you are investing for the near, intermediate or long-term, logistics, more than a strategy, can be critical to achieving your goals. Strategy is recognized as a plan to achieve the objective. Logistics by contrast is more about the details and the implementation of the plan or the strategy. Logistics usually means consistency and discipline. A few investors this year, in the face of such uncertainty, chose to exit the market

or abandon their strategy. That is understandable as comfort level and the ability to sleep at night are so important.

Some made that decision as the market dropped rapidly back in March and others just prior to the election. Staying in, not getting out, is typically what has led to the attainment of long-term goals. What follows are some thoughts for investors to consider if they choose to remain invested.

First, consider the significant rise in the money supply. The supply of money, from the input of new dollars in the financial system (monetary stimulus from the Fed), has risen more than 25% so far this year. That, in turn, has pushed up asset prices from stocks to bonds to real estate, raw materials, building materials and so on. Also, consider the fiscal stimulus; that, too, is more money being injected into the system. Add to this the term, “velocity of money.” That is the rate at which money is exchanged from goods to goods or to service. That continues to increase.

Second, consider the consistent rise in consumer spending



and the rise in durable goods orders, and yet, overall debt is lower than before the pandemic began. Short-term variations remain as investors reacted to election and ongoing pandemic concerns. Certain sectors of the economy have done better (technology, discretionary to name a couple) and others have suffered (travel, leisure and hospitality as examples). As savings rates increase, there is a potential for even greater consumption not only now, but if and when the economy is more open. Once again, note that this is in addition to the rise in the money supply.

Third, these two together could have impact on price inflation – the cost of goods and services. An increased money supply, coupled with low and stagnant interest rates and greater velocity, could be spelling upward pressure on the costs of goods and services in the economy. In times past this might be followed by the tightening of the money supply and higher interest rates. However, take note that the Federal Reserve has indicated that its current policy is to not tighten the money supply or increase interest rates. With the flow of money and static interest rates, that could impact asset prices. Note the increases in building materials (lumber prices up 80% since April) and housing prices as two examples.

Investors may wonder what, in the interest of diversification, risk efficiency, should they consider. They might want to look into inflation hedged assets. Two examples are TIPS (Treasury Inflation Protected Securities) and precious metals. These two alone do not form a plan, but are part of the logistics for the plan. TIPS are for investors who anticipate higher prices (infla-

tion) as are investments in precious metals. TIPS are designed to appreciate with the rate of inflation. These days, there are so many choices, both more liquid and less costly, by way of Exchange Traded Funds which allow investors to buy a portfolio of TIPS or gold bullion or silver bullion. TIPS would be part of the fixed income or conservative parts of the logistics. Gold and silver bullion funds are considered alternative assets (vs. stocks, bonds, cash or real estate). Once again, these are inflation hedges and investors might want to consider learning more about these as they look at their goals and their plans. Real estate, and of course stocks, also can play a part in the logistics for investors.


So, with regards to stocks, what might investors want to investigate further? Growth-oriented stocks (technology as an example) have outperformed value oriented stocks (banks, energy, industrials as examples) for quite some time. A smaller number of growth oriented stocks make up a significant weighting of the S&P 500 as well as the NASDAQ. Many are wondering if this environment means a rotation from growth to value and that it becomes a long-term trend. There are many choices available today through mutual funds or individual stock selection for adding value-oriented securities to a portfolio. Diversification by asset class (and within an asset class) is seen as a component in the logistics for investors. Value-oriented stocks have tended to outperform growth stocks in times of higher inflation. There are even programs out there which rotate between asset classes and sub-asset classes with a disciplined and researched approach.

Finally, and as always, when you work on your logistics, it is

suggested that you collaborate with your advisors or do your own in-depth research in order to have your plan implemented and for it to evolve as needed.


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'Twas a Few Weeks Before Christmas... in the Real Estate Market

BY GAIL PELTO

(a twist on 'Twas the Night Before Christmas by Clement Clarke Moore)



'Twas a few weeks before Christmas along the Emerald Coast, Home Buyers and Sellers were busy making toasts. Offers had been made, negotiated by all, Everyone happy, no closing was stalled!

It's been a great year in real estate... interest rates are still low!

Able to buy more when the market is like this, you know! Sellers are happy, too, properties are selling fast, If you like it...make an offer, 'cause it's not going to last!

Now Inspector! Now Appraiser!
Now Lender! Title Agent too!
On Broker! On Realtor!
We'll all be working hard for YOU!

If you think it's time to invest, buy or sell,
Speak with a good realtor, someone who'll treat you really well!
In fact, if you're really contemplating a sale,
Remember you can call me, just ask for Gail!

And for reading my column, thank you ALL for a great year!
Hope I've helped in some way, dispelled some of your fears.
Home buying and selling has a lot of pieces and parts,
Reading Bay Life info is definitely a good start!

And now 2021 is nearly in sight!
Merry Christmas to all, and to all a good night!

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@kww.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.

Tips for a Safe and Healthy Holiday Season

As we prepare to celebrate the holidays with family and friends, it's important to take precautions to keep everyone safe. The Florida Department of Health offers these health and safety recommendations:

Flu Vaccination: The Centers for Disease Control and Prevention recommend that everyone six months and older get a flu vaccine every year.

People should be vaccinated at least two weeks before traveling because it can take a few weeks for vaccine immunity to develop.

Holiday Travel: People who are sick should not travel, even if symptoms are mild, as infection can spread quickly to others.

If you are traveling on a commercial flight, wear a mask and social distance as much as possible. If you feel ill upon return, get tested for COVID-19 as soon as possible.

COVID-19 restrictions vary by State, check on your destination before departure.

Food Safety: Frozen turkeys can defrost at a safe temperature using one of



these methods: in a leak-proof container in the refrigerator; in a leak-proof plastic bag in a sink of cold water (water should be changed every 30 minutes), or in the microwave, following the microwave manufacturer's instructions. Never defrost meat at room temperature.

Cross contamination of foods causes illness. Separate utensils, cutting boards and plates used for raw meats from other foods.

Food thermometers are the best way to confirm that a food is cooked to a safe temperature.

Leftovers should be refrigerated within two hours of eating.

Fire Prevention: Fireplaces, space heaters, candles and food cooking on stoves or in ovens should not be left unattended.

Keep a three foot clearance around all heat sources — fireplaces, air vents, space heaters.

Follow manufacturers' instructions for connecting Christmas lights.

Christmas trees should be watered daily. Dry pine needles are fire hazards.



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Taylor Haugen Trophy Winner's School to Receive \$1,000 Donation

The Taylor Haugen Trophy award given each year will now include a \$1,000 donation to the athletic department of the Trophy winner's school! This is in addition to the winner earning the trophy and a \$1,000 scholarship.

Every February the prestigious Taylor Haugen Trophy is awarded to a high school senior who best demonstrates Taylor Haugen's balance between academics, athletics, leadership, community service and faith. The Trophy is awarded in conjunction with the All Sports Association and co-presented with Danny Wuerffel at the Buck Smith FCA Breakfast. The annual Trophy winner receives a \$1,000 scholarship and a trophy that stands 26" tall, weighs 35lbs, and is a hand-sculptured bronze eagle taking to flight on a ribbon of air as inspired by Isaiah 40: 30-32. Starting in 2021, the athletic department of the Trophy winner's school will receive a \$1,000 donation from the Taylor Haugen Foundation.



"Since each high school can nominate only one student, we wanted to do something special to reward the winning school as well" said Brian and Kathy Haugen, parents of Taylor.

The Trophy honors Taylor "T" Haugen who passed away from an abdominal injury sustained while playing football in 2008. Haugen was a member of the Niceville Eagles Football and Wrestling Teams as well as being an Honor Student. He was comfortably expressive about his faith in God and showed it

through his commitment to volunteer work in his church and community. As well as exemplifying Haugen's character traits, the Trophy winner embodies his motto of "Don't Quit... Never Give Up."

The Foundation hopes to recognize those well-rounded individuals who demonstrate the perseverance to improve themselves in all aspects of their life while enjoying God's gifts to the fullest. The newly added \$1,000 donation to the winner's athletic department enables the founda-

tion to continue their mission of supporting and recognizing faith-based student athletes who have overcome, persevered and dynamically improved in their sport over the course of time. Greg Hill, chairman elect of the board of directors said, "Contributing \$1,000 to the Trophy winner's school is the Foundation's tangible way of supporting and rewarding the primary institution promoting the academic and athletic pillars of our focus as a Foundation while encouraging all schools in the same endeavor." The Foundation is proud of this area and wants to support the future leaders who pour into this wonderful community.

The Taylor Haugen Foundation was created to honor the memory of age 15 Niceville High School student who passed away after a traumatic abdominal injury sustained during a football game on August 30, 2008. The Foundation builds and recognizes youth leaders and promotes abdominal sport safety to honor the legacy of

Taylor. They provide awareness, education and abdominal injury protection to secondary aged schools and leagues in contact sports, through its YESS© Program (Youth Equipment for Sports Safety). The Foundation also recognizes and supports outstanding scholar-athletes with scholarships and awards. For more information, go to TaylorHaugen.org or find Taylor Haugen Foundation on Facebook and Instagram.

HOPE

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in Albania. "We encourage people to continue to bring hope to people that are in need," said Buddy. They also provide tours of their work across the country of Albania, called Vision Trips. "We take leaders, or those who want to get involved, on a trip through our works that span the entire country, on a 10-day vision trip, and let them see what Hope for the World is doing and let God speak to their hearts about if and where they are supposed to get involved. One thing I love is that Hope for the World has not been about trying to Americanize the country. We've been more about discipling the nationals of the country," he continued. "The nationals there have done a tremendous job."

With Covid-19, all the traveling has halted temporarily, and they are working on more creative ways to spread their testimony. Buddy and Kerri are trying to use social media and technology to increase exposure here, about the work Hope for the World Foundation is accomplishing in Albania. Streaming Moments of Hope is one of their first projects. "We were a little anxious. We've never done this online," said Buddy. "Maybe once we get back to some normalcy in the U.S., we can do both. We'll still do our Christmas event here and online as well."

To learn more about HFTW, visit www.hftw.org or BuddyMullins.com. Subscribe to the Hope for the World Foundation channel on YouTube, or find the organization on Facebook at [Facebook.com/HopefortheWorldfdn](https://www.facebook.com/HopefortheWorldfdn) or www.facebook.com/BuddyMullinsHFTW.

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BLUEWATER BAY

From Vision to Completion

The Extraordinary Story Behind The Community

BY KELLY HUMPHREY

Some might call it the end of an era. After more than 45 years of serving as the face of the Bluewater Bay development, Raimund Herden has left the area to return to his native Germany. As he says good-bye to his adopted community, he feels a sense of satisfaction – and a bit of surprise – at all that he and his partners have been able to accomplish.

“If you had told me back in 1976 that I would still be here 45 years later, I wouldn’t have believed it,” he said with a smile. “When we started out to build, we underestimated how long it would take. That’s probably a good thing, because if I had known then it would take this long, I might not have done it. But it’s an incredible story, really. We created credibility when no one thought that we could succeed.”

“Quality, quality, quality”

From the first time Herden set eyes on the nearly 2,000 acres of woodlands on the northern shore of the Choctawhatchee Bay, he knew that the area had the potential to become a first-class community. Convincing others, however, was a challenge. Other Northwest Florida developers had attempted to build large scale planned communities in the past, but most had ended up in bankruptcy court. Herden was determined to learn from their mistakes.

“When a project is different and innovative, there will always be naysayers who say, ‘that’s too big of a dream,’” said Nathan Sparks, the executive director of the Economic Development Council of Okaloosa County. “But Raimund and his partners didn’t let that stop them. At the time it was kicked off, Bluewater Bay was one of the only truly planned communities in this area. Other developers have



In this Bluewater Bay aerial photo, there is nothing but trees. Circa 1975

begun to replicate the idea of ‘place making,’ but it was Raimund and his team who proved that it could be done.”

Why did Bluewater Bay succeed where other communities failed? Herden attributes it to one word: quality.

“That was always our guiding principle,” he said. “Quality, quality, quality. Everything we did had to be of the best quality. When we sat down to talk about

the plans, one of the first things that came up was how we would install the utilities. I wanted them to be underground because that’s how we did it in Europe. That wasn’t common here, but I think it makes all the difference.

VISION

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Raimund Herden: A man in motion.

BY KELLY HUMPHREY

At an age when many folks are enjoying a well-earned retirement, the 87-year-old has as much energy as three 29-year-olds. Between overseeing his multiple business operations and staying active in his community, Herden stays fit and mentally sharp. While he has no intention of slowing down, after spending more than half of his business life in Northwest Florida, the principal developer of the Bluewater Bay community has headed home to his native Germany.

“I want to be able to spend some time with our grandchildren while I still can enjoy them,” Herden said with a smile. “Not that I’m getting older, but they are.”

Born in 1933, Herden was already a successful businessman in Germany when he began to explore investment opportunities in North America in the early 1970s. His decision to invest in the property that is now known as Bluewater Bay would change the course of his life.

A ‘special place’

Over the next four and a half decades, Herden devoted his life to carving out a world-class community from 2,000 acres of piney woods. Construction of new homes and amenities like golf courses and tennis courts attracted new residents to the area, which in turn

HERDEN

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The two aerial photos of Bluewater Bay on this page were taken from nearly the same perspective, but 45 years apart. Both are framed by Choctawhatchee Bay and Rocky Bayou. State Road 20 is at the top right. Here Bluewater Bay is fully developed, having become a bustling mini-city.

Bluewater Bay

TIMELINE

VISION

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“When we laid out the design for the streets, we purposely chose winding roads and cul de sacs to make it safe for children to play,” he added. “And as we were drawing up lots, we fought for every tree. We put on boots and walked through the property to make sure that the lot lines were drawn so they saved the big live oaks and magnolias. We had to sacrifice some lots in the process, but it was important to us.”

A focus on families

There were other factors at play as well. Before the first shovelful of dirt was turned at Bluewater Bay, Herden set out on a pilgrimage to visit other resort communities to discover what worked, and what didn’t.

“One of the things I quickly discovered was that many of the developers had made too many promises that they couldn’t keep,” he said. “I remember seeing a sign on U.S. Highway 98 many years ago that promised a new golf course that was going to be ‘equal to Augusta National.’ Of course, there was no way they were going to build something that was equal to Augusta National. That’s ridiculous.”

Not surprisingly, the highly touted golf course was never built, and plans for other developments never materialized either.

“I soon found out that most

MAY 1975

German investment banker Raimund Herden visits for the first time the area east of Niceville that would eventually become Bluewater Bay.

JAN. 2, 1976

Herden and his partners close on the purchase of 1,500 acres of piney woods for \$5.6 million. (They would later purchase an additional 500 acres to round out the development.)

1978

First homes are built on St. Croix Cove and St. John Cove in the Caribbean Village neighborhood of Bluewater Bay.

AUG. 29, 1990

Bluewater Elementary School opens, serving students from Bluewater Bay neighborhoods as well as surrounding communities.

of the bigger projects that had failed were over-leveraged,” he added. “That wasn’t our problem. We always delivered on our promises to our investors, and so we built credibility.”

While traveling to well-known resorts across the south, Herden observed that many of the communities looked like “ghost cities” during the off-season. That was a problem he vowed to avoid.

“We knew that if we really wanted to succeed, we had to focus on permanent, year-round residents and be family-friendly,” he said. “Only one out of every six lots could be sold to an investor.”

Inexperience was an asset

At the outset of the project, Herden planned to serve as simply an investor. But the reality of the transaction turned out to be quite different from his earlier expectations.

“I was originally told that the land was owned by Barnett Bank in Pensacola, but it was not,” he recalled. “We bought it from The Cadence Corporation, a 100 percent subsidiary of our U.S. business partner. This company was also supposed to be the general partner and developer. But they were no longer interested in that aspect, and very soon they disappeared. In order to save our investment, I had to switch my role from investor to developer, without any experience in land development.”

In those early days, Herden was presented with a conceptual plan prepared by an engineer named Dave Weaver, who would later sign on as the first employee of the Bluewater Bay Development Company. During one of the first planning meetings for the development, Weaver told Herden, “The projections that were the basis of your decision to go forward are completely unrealistic, both regarding the projected development time and the numbers.”

While the project ended up taking much longer and cost much more than expected, Herden was determined to succeed.

“In a way, my inexperience was an asset,” he explained. “If I had been an experienced developer, I probably would have walked away from the project. But I wanted to save our investment.”

The secret to success

Herden shared some other secrets to his success.

“When we started the development process, we had assembled a team of exceptionally talented, dedicated, and hard-working people,” he said. “The main reason for our success is the fact that many large developments were financed exclusively with German capital, either by individuals or through partnerships. The first major project was the Marina Cove Village, with more than 130 homes. Later German investments included all 100 units of the Royal Oak patio homes on Bay Drive, the entire Glen Eagles neighborhood between fairway 1 and 2 of the Bay Course, Sunset Beach (Bluewater Bay’s most exclusive subdivision), Saint Andrews Village, the Glenlake development, and Magnolia Plantation, the final and largest community.”

Other German-financed projects include the Visitors and Information Center (now Bluewater Orthopedics), all of the Merchant’s Walk shopping and business center, the gas station and dry cleaners on Range



The spectacular Sunset Beach Club features a private beach, large swimming pool and beach access.

Road, the Winn Dixie shopping center, and most of the other commercial buildings on State Road 20, including the \$20+ million senior independent living community.

“The first 18-hole golf course (Bay/Lake), the clubhouse and driving range were also financed by a German partnership,” Herden added. “I was personally involved in many of these enterprises, either as an investor and/or general partner. All of these projects turned out well for our overseas investors.”

“What’s next?”

Almost everyone who discusses Herden and the impact of the Bluewater Bay development comes back to some form of the word ‘vision.’

“If you look at the growth of our area over time, there’s always an individual or a team who serves as the visionary,” Sparks said. “Raimund has become the face of Bluewater Bay, and rightfully so, because he has such a passion for the community. He’s always looking around and asking, ‘What’s next?’”

For many years, that question was answered with more developments designed to meet the needs of a wide spectrum of residents. Since the first homes were completed in 1978, more than 30 separate subdivisions have sprung up in Bluewater Bay, ranging from condominiums and patio homes to multi-million-dollar waterfront villas. For Herden, the final stage of development came in 2015 with the

opening of the \$20+ million Superior Residences (now known as American House), an upscale retirement facility with one- and two-bedroom apartments and multiple amenities.

“I think that has been my best, most successful project,” he said, pointing to an early brochure promoting the community. “As always, we believed in quality. We wanted to make it the very best it could be.”

Bumps along the way

Despite his pride in the success of Bluewater Bay, Herden is the first to concede that he has some regrets. There have been bumps along the way as the community has grown, and he hasn’t always been happy with the way things have turned out.

A case in point is the saga of Magnolia Plantation, a gated subdivision within Bluewater Bay that was originally built as a golf course community. Herden was the sole developer of the project, and he envisioned that it would be the last neighborhood of single-family homes in the greater Bluewater Bay development. Construction began on the first homes in the neighborhood in 1993.

Three years later, Europco Management Company of America (EMCA), the general partner of the Bluewater Bay development, sold off its “leisure services assets” to a company that would become known as the Bluewater Bay Resort. These assets included the community’s tennis courts, swimming pools,



Raimund Herden is pictured in 1993 holding an aerated concrete block. The lightweight alternative to concrete manufactured by a German company, was used in Bluewater Bay for the first time in North America.

1993

Construction begins on Magnolia Plantation, the final neighborhood of single-family homes in Bluewater Bay

JUNE 1993

Mid-Bay Bridge opens, connecting the Bluewater Bay area to Destin.

NOVEMBER 2001

Work is completed on widening of State Road 20 from two lanes to four. The road-widening was prompted by the growth of Bluewater Bay.

MARCH 25, 2003

Voters approve a referendum creating a Municipal Services Benefit Unit to collect taxes to maintain common areas in Bluewater Bay and provide other services.

JULY 2015

grand opening of Superior Residences of Bluewater Bay (now known as American House), an independent living retirement community.

36 holes of golf, a soccer and baseball field, and the marina.

In April 2013, the resort closed the Magnolia course to sell some of its acreage to developers. Over the next several months, the abandoned course fell into disrepair and became an eyesore. Homeowners appealed to the Board of Okaloosa County Commissioners to force the resort to maintain the property

As the original developer of the property, Herden was drawn into the controversy, and felt compelled to take the side of the residents in the matter.

“Jerry Zivan, one of my original partners, took the opposite side,” Herden said. “It was very disappointing to me. I don’t know how you could not want to support the residents.”

Herden filed a lawsuit to keep the resort from developing the property.

“It cost me money, but I did it only for the people,” he said.

Niceville rejects annexation

Ironically, Herden isn’t the only one who might have some regrets. In late 1978, after already investing in or committing to millions of dollars for infrastructure and some of the first development projects, Herden and his team approached the Niceville City Council with a proposal to annex the Bluewater Bay property into the city limits.

“We had, I thought, a very impressive presentation,” he recalled. “But the city council members, fearful of the consequences should the development fail like so many others in our area had, rejected our offer. In retrospect, it was a very bad and consequential decision, because the city lost a very significant and upscale tax base. But I cannot blame them. They were elected to be stewards of the taxpayers’ money, and they didn’t want to take a chance on another unproven community.”

A sense of pride

Although he isn’t thrilled with all of the new construction going on in Bluewater Bay, Herden’s

overall pride in the community he helped establish is evident. He loves to share some of the many articles and books that have praised the development, including a 1995 book on “Best Development Practices” prepared for the Florida Department of Community Affairs.

“I like to think of it like the title of the Shakespeare play – ‘All’s Well that Ends Well,’” he said.

Herden isn’t alone in his belief that Bluewater Bay has had a tremendous impact on the growth of Northwest Florida’s economy and infrastructure.

“The Bluewater Bay development has evolved over the past five decades, converting a wooded area in central east Okaloosa County into a vibrant residential-commercial community,” Okaloosa County Tax Collector Ben Anderson stated. “Its assessment base value has grown from just thousands of dollars into a community assessment value of over 1 billion dollars. Its fiscal impact for Okaloosa County is significant.”

Anderson added that from a personal perspective, “As a resident of Okaloosa County since 1960, the Bluewater Bay developers lead by Raimund Herden shared a vision with all of Okaloosa County on how to blend a residential community. The everyday quality of life for the residents of Bluewater Bay reflects the highest standards for all of Okaloosa County”

Justin Gordon, director of tax services for Okaloosa County, points to the huge support Bluewater Bay’s residential and commercial property tax revenues provide to entities that support the greater area.

“Those dollars help fund everything from the North Bay Fire District to schools and parks,” he said. “Over the years, those numbers have consistently gone up as the properties have increased in value.”

More than just tax revenues are at play, however. As Nathan Sparks explains, the Bluewater Bay development has laid the



The Bluewater Marina has 120 slips and a storage facility for 200 boats.

groundwork for countless similar projects across Northwest Florida.

“Bluewater Bay has been a cornerstone, catalytic project for Okaloosa County for many

years,” he said. “Were it not for that initial project setting the stage, we wouldn’t have seen the other marquee development that followed. The city of Niceville and Okaloosa County as a whole

have benefitted from infrastructure like the Mid-Bay Bridge and its connecting bypass, all of which can draw a direct line to the catalyst that is Bluewater Bay.”

Bluewater Bay FACTS

The success of Bluewater Bay and its strong market position reflects the quality and the unique concept of this carefully planned, 2,000-acre community. Unlike many other developments, Bluewater Bay was designed primarily for permanent living; about 95 percent of homeowners live there year-round. Bluewater Bay offers prices for almost everyone: homes range from \$250,000 to over \$2.5 million; home sites start at around \$75,000, with the highest priced locations coming in at around \$450,000. The Bluewater Bay lifestyle symbolizes natural beauty, serenity, and excellence that residents enjoy as much as guests and visitors. Bluewater Bay is one of the very few developments of this size in the entire Southeast that never changed hands, and where the original developer was still involved until the final project.

Status of Bluewater Bay as of 2020:

- Complete infrastructure with only underground utilities
- 19 man-made lakes, wildlife sanctuaries, and greenbelt areas
- A total of 30 subdivisions, including four gated communities
- 212 streets (over 70 miles), mostly winding. More than 85 percent are cul-de-sacs, specially designed for safe and family friendly living
- More than 10,000 year-round residents and more than 3,000 homes – mostly single-family residences
- 18 holes of golf, a 5-star tennis facility, swimming pools, playgrounds, fitness centers, 120-slip marina, and dry storage facility for 200 boats
- Shopping center, grocery store, pharmacies, 20 restaurants, four banks, three gas stations/convenience stores, professional offices
- Medical services of all kinds, two senior living communities, a nursing home, two pre-schools, and an elementary school for 800 children
- A hotel, sheriff’s substation, four churches
- A total tax base of over \$1 billion
- \$120,000 average household income as compared with the Okaloosa County average of \$65,000
- 350 registered businesses that employ 2,500+ employees
- 300+ newspaper and magazine articles written about Bluewater Bay

HERDEN

continued from page 19

attracted commercial development and new jobs. And while he might have been satisfied with limiting his involvement to the business side of the development, Herden decided to make Bluewater Bay – and the communities that surrounded it – his new home.

“I fell in love with this area,” he said. “When I first came here in May of 1975, I stayed at the old Hawaii Kai hotel on Okaloosa Island. It had a revolving restaurant on the top floor, and back then you could see the building from miles away. I had never seen beaches like that before. I knew that this area was a special place.”

Creating a community

Over the years, Herden has endeavored to make the area even more special through his community involvement. A longtime member of the service organization Rotary International, he quickly joined the Rotary Club of Niceville and helped establish a new chapter in the Bluewater Bay area. His businesses have sponsored a wide array of charitable organizations, all with the goal of improving his adopted community.

Tricia Brunson, the president and CEO of the Niceville Valparaiso Chamber of Commerce, credits Herden with helping to make the greater Niceville/Bluewater Bay area the kind of community that people want to call home.

“The development of Bluewater Bay was a catalyst of great things to come in Northwest Florida,” Brunson said. “Mr. Herden’s vision kicked off a steady growth for the Niceville area that continues today. He was able to plan and design a thriving residential and business community while enhancing the natural beauty of the site.”

Making music & memories

Jeffrey Rink, who served as the music director of the Northwest Florida Symphony Orchestra from 2007 to 2018, points to Herden’s significant financial support and invaluable advice as key components of the orchestra’s success over the years.

“I would argue that there might not even be a Mattie Kelly Arts Center (at Northwest Florida State College) without the development of



In 2018, Herden raised more than \$10,000 during the American Cancer Society’s Relay for Life.

Bluewater Bay and the support that Raimund and the many businesses that he has inspired have provided over a 20- to 30-year period,” Rink said. “There wouldn’t be the kind of audience for our programs without it.”

Herden’s love for classical music and opera inspired him to help bring several distinguished German artists to the Mattie Kelly Arts Center stage, including violinist Tobias Steymans, soprano Vera Schoenenberg, and saxophonist Philipp Staudlin.

“During the 2017-2018 orchestra season, we put on a fully staged production of La Traviata,” Rink recalled. “We couldn’t have done it without Raimund’s support. He took particular pleasure in the fact that the production featured a German soprano.”

Over the years, Herden served as a concert sponsor for at least four different productions.

“That requires a very generous level of financial support,” Rink said. “But he didn’t just write a check. Raimund gave me great advice when it came to marketing and fundraising. He’s just a great person and a great friend.”

“He’s always looking for needs in the community that he can help fulfill,” Rink added.



Raimund and Margot Herden celebrated their 50th wedding anniversary in 2013.

ed. “The latest example is the American House, a \$20 million-plus senior living facility. It’s just a beautiful development, and there was such a need for it. It’s now serving as a resource for the whole community.”

The Marathon Man

Herden’s charitable contributions didn’t end with the symphony, however. In 2018, he raised more than \$10,000 for the American Cancer Society by participating in the organization’s annual Relay for Life. A cancer survivor himself, Herden solicited donations based on how many quarter-mile laps he would walk in the event. He surprised everyone by walking a total of 26 and a quarter miles, earning the nickname “Marathon Man.”

In addition to his love for opera and classical music, Herden has another hobby that he is passionate about: golf. He has had the privilege to play at some of the world’s most famous golf courses, including Augusta National, Pebble Beach, Cyprus Point, Pine Valley, St. Andrews, and many more on four continents. He’s played with many international business leaders and celebrities, including the late comedian Bob Hope, who joined Herden for a round at Bluewater Bay a few days after the Bay/Lake course opened.

One of the highlights of Herden’s golfing experiences was playing on the highest golf course in the world in the Himalayas with Austrian Heinrich Harrer, a famous mountaineer, explorer, best-selling author, and teacher/tutor to the Dalai Lama.

“It was such a unique experience,” Herden said with a smile. “I will never forget it.”

From 1981 to 2000, Herden



Golf on top of the roof of the world! Raimund Herden and Heinrich Harrer with two Sherpa caddies.

After spending more than half of his business life in Northwest Florida, the principal developer of the Bluewater Bay community has headed home to his native Germany. “I want to be able to spend some time with our grandchildren while I still can enjoy them,” Herden said with a smile. “Not that I’m getting older, but they are.”

organized the Emerald Coast International Invitational Golf Tournament to establish Bluewater Bay as a brand name. Played each year in October on three different local courses, it soon became the largest amateur golf event in Florida, with a field of 144 players (about 100 international and 40 American.) A great marketing success, the event helped bring international attention and investment to Bluewater Bay, with prestigious international companies like Audi, Rolex, Mercedes, Bank of America, American Express, BOSS, and Adidas signing on as sponsors.

“Invitations were based more on congeniality than on golfing skills,” said Herden, who as president of the Bluewater Bay Golf Club controlled the guest list. “We wanted to assure that we would have a group of fun-loving golfers.”

In recognition of his contributions to Northwest Florida, Herden was inducted into the Niceville-Valparaiso Civic Hall of Fame. He also received a special recognition from the U.S. Congress for his outstanding and invaluable service to the community.

‘First of all a family man’

Nathan Sparks, the executive director of the Okaloosa County Development Council, has worked with Herden on multiple occasions and has come away a high level of respect for the man who has impacted so many aspects of the local economy.

“He’s such a world class gentleman,” said Sparks. “It



shouldn’t surprise anyone to know that he has built a world class community.”

While his community is important to him, Herden insists that he is first of all a family man. He and his wife, Margot, have three adult children: Raimund, Jr., who followed in his father’s footsteps and is an investment banker in Germany; Katrin, who owns an architectural and interior design company in Milan, Italy; and Christina, who lives in the Bluewater Bay area and has served as his secretary and office manager for more than 20 years.

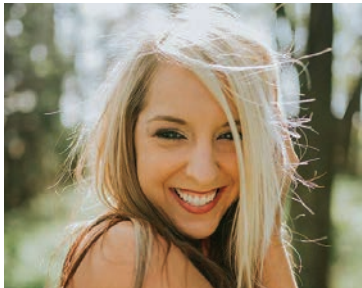
“Christina has always been a great help to me and has run my businesses with dedication and enthusiasm,” Herden said. “I’m leaving my office in good hands.”

Herden calls Margot, his wife of 57 years, “my most important private and business partner.”

“She is my beacon and my soulmate,” he said. “She is organized and detail-oriented. I am not. Without her, I would have never been able to follow my dreams and be successful. She always believed in me.”

Off the Hook

Captain Gabrielle Barnes The Story of Lady Luck Adventures



BY CALI HLAVAC,
TO DO IN DESTIN

As one of the few female captains to run our waters here, Captain Gabrielle Barnes broke into a male dominated industry and followed her dreams to pursue a career in fishing.

As a Fort Walton Beach local, her father introduced her to fishing at a young age. "Since I can remember, I was daddy's little girl, and around age 5, our daddy/daughter dates turned into fishing. I grew up bottom fishing the Gulf which I loved," Barnes said.

At age 19, Gabrielle moved to Orlando where she was introduced to sight fishing for redfish in Mosquito Lagoon. A completely different way to fish than what she was used to, she quickly became infatuated with the hunt, watching the bite through the shallow water, and then releasing them for another day.

At age 23, she decided to follow her passion and turn it into a career. She spent hours on the water learning the ropes through trial and error, logging every trip to see what was successful, and even garnering some knowledge from friends in the fishing industry already. Four years later, she earned her captain's license and started Lady Luck Adventures Fishing Charter in Destin.

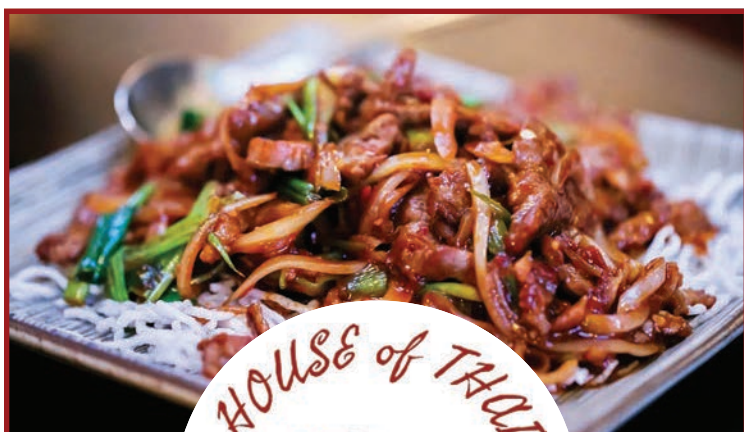
Then in 2014 she fell in love with fly fishing, during a trip to Andros, Bahamas. Fly fishing in the Bahamas for bonefish is a bucket list trip for many and feeling the fish put up a fight on a fly rod was a game changer for her. Ever since, it's been a hobby she's practiced as she traveled to learn to perfect.

Her experience traveling and fishing all over the world has rounded out her captain skills to be able to offer a variety of fish-



ing trips through Lady Luck Adventures like inshore, offshore, sight fishing and more. She's also spent extended time in the waters of Ketichkan, Alaska, Andros, Bahamas and Guam learning different types of fishing and skills to bring back to her charter.

Most days of the year, you can find Captain Gabrielle out on the water either with clients, friends or her husband fishing and having the adventure of a lifetime. Be sure to look her up next time you're looking for a fishing charter.

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

Bakery Report for December includes fresh goodness specialties such as Scones: Ham and Cheddar, Cinnamon Cream and Mixed Berry; Pumpkin

Coffee Cake; Banana Bread; Pound Cake; Hummingbird Muffins; Espresso Brownies and Caramelitas; and breakfast specials such as quiche (spicy sausage, ham, roasted red pepper or keto) with hash brown casserole and best coffee ever! Order ahead and pick up some for Christmas or New Year's breakfast or to accompany your Holiday offerings!

Jojo says there are very few tickets available for the Dec. 19th where your kids can come to “Santa's workshop.” They will make two ornaments, paint a cookie and make a card for someone special as well as get some individual time with Santa.

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

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L.J. Schooners Dockside Restaurant



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

And for New Year's, join L.J. Schooner's in ushering out 2020 and welcoming 2021 with a GLOW. Entertainment will be provided from Diamond Dan from 9 p.m. - 1 a.m. Special dining beginning at 5 p.m. includes Surf 'n Turf: Crab Cake, Filet Mignon topped with Hollandaise, Roasted Potatoes and Veggies—\$36.95. Comes with complimentary glass of champagne. Regular menu also available. Reservations recommended.

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30A Eats.com Recipe: **Holiday Potatoes**

BY SUSAN BENTON

Last Christmas we were up bright and early prepping for our feast to come later. When my daughter asked me to throw out some ideas for new recipes, I led her to my closet of cookbooks and told her to take her pick. With good taste she chose a favorite old church cookbook of mine containing a recipe for elegant mashed potatoes. This recipe is decadent and perfect as a holiday side to my tenderloin. I didn't take the prettiest photo, but the potatoes won high praise!

Wishing everyone a safe and happy holiday season! Merry Christmas!

Ingredients

- 5 pounds Yukon Gold potatoes, peeled and cut into 3-inch chunks
- 5 pinches sea salt
- 1 pound sliced bacon
- 2 sticks unsalted butter, softened
- 1 1/2 cups heavy cream, slightly warmed
- 1 cup cheddar or gruyere cheese
- 1/2 cup minced chives
- freshly ground pepper

Preparation

Put the potatoes in a large pot and cover with water. Add salt and bring to a boil. Simmer over moderately high heat until tender, about 20 minutes.

Meanwhile, in a large skillet,



cook the bacon in 2 batches over moderate heat, turning once, until crisp, 8 to 10 minutes per batch. Drain the bacon on paper towels and coarsely chop it.

Drain the potatoes and return them to the pot. Shake the pot over moderately high heat for

about 20 seconds to dry the potatoes. Remove. Pass the potatoes through a ricer into a large pot. Add the butter, cream, cheese, chives and bacon and stir well. Season with salt and pepper and serve.

LJ Schooners Chili Cook Off Benefits CALM

LJ Schooners Dockside Restaurant & Oyster Bar held its 2nd Annual Chili Cook-Off in November where 12 competitors battled over best chili to raise funds for CALM – Crisis Aid for Littles and Moms. Ned Griffith took home Chef's Award with his Mr. G's 10 Second Chili. Buzz Clark won the People's Choice award with Smokin Chili. Kevin Cook racked up the Bartender Brigade Award and The People's Choice Cash Vote Award with his "no name" chili! Brett Hinely, Bluewater Bay Marina Complex President presented Wanda Siefke, Secretary to the Executive Board for CALM, a check for \$1,300. CALM is a transition home for single moms and their children in crisis situations, such as homelessness. LJ Schooners Dockside Restaurant & Oyster Bar, 290 Yacht Club Drive, Niceville, FL 32578, 850-897-2821, frontdesk@bwb-marina.com



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Wellness

Finding Hope Through the Path of Grace

Serenity Village Will Offer Safe, Protected Environment

A vision that began with a handful of residents in 2008 now supports 33 women, three graduates and a 5-year-old in

transition in the program! The Path of Grace Women's Recovery Home has steadily been growing over the past 10 years.

The Path of Grace takes women with serious alcohol and drug addictions into its long-term program. Some have been



Nicole and her daughter Ella (6), and Kayla and her two kids Brooklyn (9) and Jaxon (4). They are both getting transitional homes. If someone donates \$90,000 and sponsors a home, then they get to name the house.

addicted for decades. The first concept a participant begins to learn is how good life can be WITH God and WITHOUT drugs and alcohol. "We pour on God as much as we can," says Eddie Mansfield, Path of Grace managing director. "Everything we do starts with following the Lord. Our program is definitely Christ centered! We do our 100% best to help the residents make a 180 degree turn in life."

Eddie says when a program participant graduates from Path of Grace, everything about them should be different. "We teach our residents to learn a strong work ethic," he says. "We teach them to balance their life, church, work, responsibilities, family time and free time. We push the residents to seek the Lord all day long! Our mission is to help them learn over the year or two that they are with us that living for God, clean and sober, is the only way to go. And going back is not an option."

Family and friends are another key to the success story. "Before you get clean and sober, family is usually left to the wayside," Eddie says. "Druggie friends and relationships take over and true loved ones get very little attention. It's paramount, once you turn away from alcohol and drugs, to walk away from those friends and relationships that were not good for you. You must leave them for good and not go back. Your success completely depends on it. New good relationships and friends with likeminded people will most definitely help you stay clean, sober and successful forever!"

Since Path of Grace helps women that are typically start-

ing over from scratch with nothing or even in debt, it's of utmost importance to keep them in a safe protected environment for as long as possible. "We know from experience the women who get the GOD part and the staying away from old friends and places part usually make it for the long haul," says Eddie.

To continue its growth and mission, Path of Grace is in the process of developing 10 acres in Santa Rosa Beach. The first phase of the development is the construction of 13 small homes that will be used to reunite single mothers and children and also provide graduates a safe protected environment to live in for an additional two years at a very low cost. The land owned and operated by the Path of Grace will be called the "Serenity Village." The 13, 850-sq. ft. homes will each consist of an open living room/kitchen/dining space, two bedrooms, one bathroom, a washer/dryer space and a porch. The cost to build, aside from the land which is paid for, is roughly \$90,000 per home. "We are reaching out to the local community for financial support to pay for these homes as we build," Eddie says. "This is a wonderful mission to sew into. It will be a beautiful loving environment for many mothers and children."

If you would like to support Path of Grace's mission of saving and restoring lives and families, please reach out at 850-974-4573. Or, you can donate furniture, other items or by sending a check to Path of Grace, P.O. Box 9261, Miramar Beach, FL, 32550. You can also donate and learn more about us by going to Pathofgrace.net.



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BY DR. RICHARD CHERN, MD

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own hormones. Unfortunately, they have never been able to improve on the safety and effectiveness of the hormones we were born with. In every case there is either a failure to achieve an effective benefit, undesirable side effects or negative effects occur causing increases in cancer and disease. The hormones we were born with always do a safer and better job. Imagine that!

It should be obvious that using 'bio-identical' hormones or hormones identical to our own would work best to optimize our health and wellness. This is what our clinic does best. We've been treating patients with hormones

for a quarter of a century. Our bio-identical hormone replacement for both men and women has changed countless lives for the better, not only with symptomatic relief, but also with improvements in overall health. We see increases in bone density, reduction of anemia, decreases in blood pressure, decreases in cholesterol and more. This doesn't even include the benefits that patients love such as improved hair and skin, increased vitality, sex drive, and a happiness that seemed lost in many of our patients when we saw them for the first time.

The one thing that has

changed over the years is dosing. We have excelled at getting levels balanced perfectly in order to achieve the benefits we desire. Our dosing is individualized and over 20 different factors come into play to figure the proper dosing for our patients. Most doctors just use your weight and usually fail miserably with dosing. We also know oral and topical hormones just do not get the job done. Symptoms might partially resolve, but diseases keep progressing under the surface. There are even studies indicating oral and topical hormones increase disease. We have been voted Best-in-Destin for the last

three years and there is a reason for this. We are great at what we do and take great pride in that. If you are over 40 and not already a patient, then you should be calling us now for an appointment. Even if you think you are feeling okay, you have probably just forgotten what it's like to really feel great.

Dr. Richard Chern, MD has been seeing patients for over 25 years and has been trained in both traditional and alternative medicine techniques. So, he is able to see the patient in a much more holistic way without losing sight of the importance of traditional medicine. Call today for an appointment at (850) 837-1271.

Exercise May Be Helpful for COVID-19 Recovery

BY JASON CLEMENTS, OWNER/
MANAGER BLUEWATER FITNESS

As more and more people are becoming exposed to the COVID-19 virus, more data is available to fully understand its effects and the treatments necessary to help in recovery. Authors of an article published in the journal Medical Hypotheses suspect that exercise may be beneficial in helping to counteract some of the COVID-19 effects.

In a healthy person, a molecule called PPARa helps regulate lipid metabolism in lung tissue and plays a role in endothelial cells' health (cells lining the inside of blood vessels). When a person contracts COVID-19, disruptions to PPARa caused by the infection can lead to inflammation and damage to the lung. PPARa may have anti-inflammatory effects, with the authors not-

ing that using drugs that activate PPARa, called PPARa agonists, might play a therapeutic role by helping to reverse some of the changes to inflammation and metabolic processes caused by COVID-19 infection. In particular, one drug called fenofibrate, prevented lipid accumulation in cells infected with the virus, blocking its replication.

This medication may help counteract some adverse effects typically associated with COVID-19 and lower levels of PPARa and, according to the authors, exercise may have a similar effect. They outline several studies and conclude that there is limited but compelling evidence supporting a role for exercise in moderating PPARa levels in various organs and tissues. They note "exercise has also been shown to benefit endothelial function and

inflammation, and may play a role in regeneration and repair of injured endothelial cells."

The authors also point out that viral infection-related reductions in PPARa, and the associated changes to metabolism and inflammation, may affect exercise capacity. They assert

that "changes in PPARa from COVID-19 may prime the body for fatigue, inactivity and obesity. Exercise and increases in cardio-respiratory fitness may thus be needed for secondary prevention to mitigate the possibility of further disuse, chronic disease and disability."

In addition to the key roles exercise plays in immune function and metabolic health, if this hypothesis proves to be correct, it could also counteract some adverse effects of COVID-19 infection related to inflammation and lung injury.

Reference www.ihrsa.org

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 Wellness



Ask Dr. Marty: Inactivity

to the negative effects on health. Exactly what does that mean? I exercise three or four times a week. Am I covered?

ANSWER:

Many recent studies show that even when you regularly exercise, inactivity can have serious effects on health and longevity. So why is that true? Mayo Clinic says that there are over 10,000 studies indicating

that what you have heard is true. Inactivity has the same mortality rate as smoking.

Here are some of the study results that indicate inactivity (regardless of exercise) can have a significant increase in risks for disease:

- Overall risk of illness by 114%
- Risk of depression by 150%
- Risk of Alzheimer's disease by 82%
- Risk of uterine cancer by 66%
- Risk of lung cancer by 50%
- Risk of colon cancer by 30%
- Risk of breast cancer by 20 – 30%

Sitting for more than an hour at a time increases muscle and joint aches, which often lead to ... you guessed it—a spiral of more inactivity.

Sitting for at least eight hours daily increases your risk of Type II Diabetes by 90%. And diabetes has its own set of nasty side effects, like an increased rate of cardiovascular disease, dementia, and cancer. You might think “I don't have diabetes. I don't

have to worry about blood sug-

ar.” Unfortunately, that is not the case. Insulin resistance is a major factor in our health and well-being, even if the numbers don't say “diabetes.”

Inactivity wreaks havoc on your normal body rhythms. Do I hear mid-day snoring out there from a lack of sleep? You might be saying to yourself “That's a stretch to think it could make such a difference.” So, let's take a look at what simple activity does in the body:

- Raises the processing of blood sugar
- Lowers insulin resistance
- Processes cholesterol out of the body
- Metabolizes triglycerides out of the body
- Normalizes blood pressure
- Increases circulation – Increasing circulation brings more oxygen to the brain, which results in sharper concentration and memory, (not to mention less snoring in the day!) The increase in circulation reduces your risk for depression and diseases like Parkinson's and Alzheimer's.

And if you're thinking you

might as well not exercise, think again. Exercise comes with its own set of benefits. For example, there is a 20 – 40% reduction in the risk of getting cancer in general if you regularly exercise. But that's for another day, Scarlet!

Hot Tip: Never sit when you can stand. Never stand when you can move. Maybe there's one of those activity-oriented watches that does everything but wash the dishes on your Christmas list? Or at the very least, I am reminded to include some ideas for activity into my New Year's resolutions.

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.

QUESTION:

I heard that a lack of activity is the new “smoking” in regard



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Our Shared 2020 Grief



BY STEPHENIE CRAIG,
JOURNEY BRAVELY

What comes to mind when you hear the word grief? 2020 is inviting you to see grief as the emotional experience surrounding the loss of anything or anyone important to you. Maybe you've lost a person, a pet, a relationship or a home. We are experiencing loss of jobs, physical touch, in-person contact with family, the ability to visit sick loved ones, gathering in large groups to celebrate or to mourn. We are also experiencing intangible losses like feelings of certainty, control and the way life was before COVID.

As the year's end approaches, we are invited to acknowledge our loss/pain and remember that we aren't alone in our grief. While we all wish 2021 would bring "normal" back, we struggle to make sense of our current and ongoing challenges in a world where COVID exists.

So, what are we supposed to do with all the uncertainty, sadness, anger and depression?

Elizabeth Kubler Ross and David Kessler, authors/social scientists, provide helpful guidance in messy, chaotic grief. The 6 Stages of Grief are not tidy categories, neat timelines or defined behavioral markers. Grief is complicated, unique to each person, and non linear. Rather, the Stages of Grief are ideas providing structure for understanding complex emotions. Stages are experienced in any order, repetitively, and you don't have to experience every stage. There is no typical or normal grief. You can't do it wrong. What's important is acknowledging your loss and allowing yourself to feel.

6 Stages of Grief to Help You Navigate Loss:

Denial. Denial is the numbness/shock that occurs shortly after a loss. Your brain can't completely process and reorient to loss. So, denial helps you ease into the reality. Denial feels like your brain is tricking you into postponing acknowledgement of loss and the full onset of grief emotion is sometimes muted temporarily.

Anger. Anger can be powerful and overwhelming. Let

yourself feel and express anger. Losing a person, a job, or sense of normalcy are hurtful experiences. Your body uses anger to find structure and strength in the emptiness of loss. It's ok to feel anger toward yourself, loved ones, strangers, God. Let yourself feel rather than pushing anger down.

Bargaining. "If only I had left the house 15 minutes later..." "I will do anything to get things back to the way it was before so I don't have to feel this pain." Bargaining is your brain seeking control in the midst of out of control circumstances. It's okay to entertain these thoughts and wonderings as a path toward accepting death, pain, and loss happen in this world outside of your control.

Depression. Loss is terribly sad. It leaves you feeling empty, exhausted, withdrawn, lacking motivation, lacking a sense of purpose, and lacking mental clarity. Situational depression is common in grief and different from clinical depression that is prolonged and not related to circumstance. Don't rush yourself or "quick fix" grief-related depression. It's normal and over time, it decreases.

Acceptance. You don't "get over" loss. Instead, you move through it in your own time ac-

cepting the loss will always be part of you and your story. Acceptance happens as you accept the new reality of daily life in the absence of what you lost. You will still hurt at times even as you begin to experience joy again in your life in small doses.

Making Meaning. Loss cannot take from you all of the moments, lessons, and joys you carry from time before the loss. You make meaning by remembering the value and beauty in what existed before. You make meaning by bringing what was before into the present and creating meaningful moments of memory and carrying legacy forward. You make meaning by

allowing loss to motivate positive action to help others through the loss you've experienced.

These stages will not help you skip the pain; however, they can provide reassurance along the journey. Allow yourself whatever time you need to grieve. Let emotions rise to the surface even when they threaten to overwhelm you. Releasing feelings is the slow path to lessening emotional intensity and embracing the current reality of your life. As you navigate grief and other difficulties, remember that Journey Bravely has coaching sessions available to help you. Connect with us at journeybravely.com.



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 Arts & Music

ECMA Brings Classical Music to Northwest Florida

By DEBORAH CARLONI

Ludwig Van Beethoven said, “Music can change the world!” And the Emerald Coast Music Alliance (ECMA) was formed to do just that locally—not for the entire world, but for our small piece of paradise. ECMA was founded in 2017 by Israel-

li-born classical pianist, Artistic Director Alon Goldstein who describes performing for children and adults who might not normally have access to classical music concerts, as “life changing and transformative,” and they’re bringing it on!

Alon is a passionate advo-

cate for classical music education and is devoted to sharing the beauty of classical music to under-served communities. Since becoming a U.S. citizen, he’s had this vision. Perhaps that’s what drives his passion for the mission of ECMA, calling it “bringing Carnegie Hall to



the people.” He makes his performances an interactive experience for children and adults, weaving in stories or asking kids questions, captivating them not only with his music, but also his welcoming interaction. In turn, he hopes some are impacted to develop an appreciation for classical music as well.

Alon could probably have chosen a zillion other places to pursue this passion, but he chose Northwest Florida to form the ECMA and we are the ones that benefit. Alon is one of the most original and sensitive artists of his generation, admired for his musical intelligence and dynamic personality. His artistic vision and innovative programming have made him a favorite with audiences and critics alike throughout the United States, Europe and Israel. Since his orchestral debut at age 18 with the Israel Philharmonic, Alon has since performed with the Los Angeles Philharmonic; Philadelphia Orchestra; the San Francisco, Baltimore, St. Louis, Houston, Vancouver, Kansas City, Indianapolis and North Carolina symphonies; and orchestras on tour in Paris, Mexico, Russia, Romania and Bulgaria.

The ECMA works in partnership with the Northwest Florida Symphony Orchestra and relies solely on donations to fund its efforts. Through these funds, ECMA has been able to schedule a week in January each year since its creation, to invite renowned classical musicians from throughout the world to perform in Northwest Florida, FREE of charge, for local schools, senior centers, assisted living facilities and organizations serving special needs populations. Guest musicians have come from Israel, Italy, Belarus,



Korea, China and the U.S. In addition to Alon’s performances on the piano at each festival, the 2019 festival featured guest musicians Amit Peled and the Peabody Cello Group of Johns Hopkins University. The 2020 Festival featured guest musicians and the winners of the 2016 and 2018 Concert Artists Guild International Competition; Jiji (Guitarist) and Mitya Nilov (Percussionist) respectively.

Since 2017, the ECMA Festivals have grown exponentially from five performances in the first year, to 46 performances by 12 musicians in 2020.

The 2021 Festival planning is currently underway, tentatively scheduled for January 9-29, 2021. Although Covid-19 concerns will prevent live performances in most venues, ECMA is committed to presenting concert performances via streaming video and other technologies such as Zoom featuring live question and answer sessions for students. Guest musicians will be announced soon on emeraldcoastmusic.org.

You can donate any amount to support ECMA’s ongoing mission at emeraldcoastmusic.org/donate. Sponsorships are also available for a specific concert venue. All donations are tax deductible. Please visit emeraldcoastmusic.org or contact via email at info@emeraldcoastmusic.org.

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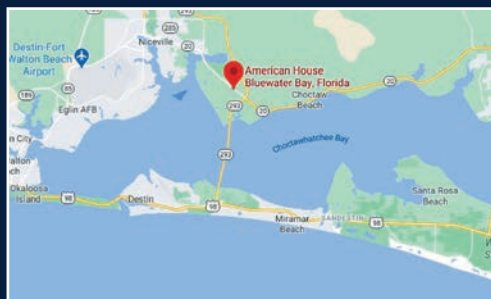
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Studio 237 Music School: Let the Music Play

By LISA CYR

Music playing in the background elevates a room's atmosphere and mood. Everyday, I choose instrumental music to play in our living space to match the moment, weather, or season. When the outdoor temperature drops, I locate a video of a fireplace with instrumental music playing in the background on our tv monitor in the studio living room. People often say they feel warmer and more relaxed even if the A/C is on.

In December, many stores play a variety of holiday songs to lighten up our mood and may bring back fond memories of years gone by. People tend to purchase more products when music

is playing. I was shopping at The Fresh Market the other day and exclaimed, "One of the reasons I like this store so much is the classical music being played while I shop!"

Sometimes, people who are battling illness will play special music daily to encourage healing and a positive mindset. We often want peace and quiet while we rest, however songs from happier times in our lives can sooth and lift our spirits for a hopeful future.

Opera is amazing! I volunteered at an annual opera brunch scholarship fundraiser for about 4 years. I decided to play opera music while the volunteers set up the room, food, raffle, etc.... The room's atmosphere was instantly

transformed, as we all came into unity in anticipation of the Pensacola Opera's Artists in Residence program performance. Plus, I felt great afterwards.

Live music while eating at a restaurant will always make a difference! Many of us have a great appreciation for the dedicated talented local musicians we have in our area. They have the gift of making people happy! Their passion is sharing their music and gifting. While at a restaurant, you will notice smiling joyful faces, people celebrating each other, and laughter. Their music creates a festive mood. In your travels, remember to "Tip the Gift."

Studio 237 Music is grateful for our talented giving teachers

who have invested many years of study and performance developing their talent. Our teaching staff are Jim Couch, Lisa Cyr, Ray Cyr, Scott Gilmore, Peter Lake, Matt Miller, Katarina Marshall and Johanna Sholar. The instruments they teach include: piano, guitar (acoustic or electric), voice, violin, cello, viola, drums, ukulele, clarinet, saxophone, songwriting, and more. You may read their biographies at our website: www.Studio237Music.com.

Let's imagine a typical event such as weddings, anniversaries, receptions, birthdays, barbecues, church services, coffee houses, proms, football games, parades etc... without music. Very somber. In contrast, music energizes, lifts our heart, gets us moving, loving, laughing, anticipating, creating, strategizing, drinking, eating, and being merry! So, I say, "Let the music play!" Wishing you a music filled holiday season.

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continued on page 38

Mattie Kelly Arts Foundation Appoints Demetrius Fuller as Chief Executive Officer

The Mattie Kelly Arts Foundation (MKAF), a not-for-profit charitable arts organization founded in 1995 to be Northwest Florida's champion of cultural arts and arts education for all, announced that Demetrius Fuller has been named as Chief Executive Officer. Fuller will replace Marcia Hull, who has served as MKAF CEO for the past 22 years. After years of devoted service, Hull is retiring on December 31, 2020.

"We are thrilled to have Demetrius lead the Foundation. His local ties to the community and with other arts and culture organizations in the area as well as around the country made this decision very easy for the board. We did conduct a nationwide search for a new CEO and re-



ceived more than 25 applicants. Little did we know that our new leader was sitting in our own backyard," said Kevin Bowyer,

Chairman of the Board, Mattie Kelly Arts Foundation.



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What Ever Happened to Giving?



BY MYRNA CONRAD

We think of the Christmas season as a time of giving. We spend hours looking for the perfect gifts for our loved ones and

friends. We worry and fret as we try to find what everyone wants and find the money and time to buy it. Giving often ends up giving us more stress rather than blessing us.

However, if we are honest with ourselves, we also think about getting this time of year. As children, our thoughts were more focused on what we wanted for Christmas than what we were going to give. Children make lists, visit Santa in the mall (or at least they did before this year), try to be more nice than naughty, and count down the days until they can wake up before dawn and open their presents. But even as adults, we often find ourselves thinking of



those boxes under the tree that are labeled with our name. God tells us in His Word (Acts 20:35) that "it is more blessed to give than to receive." So, how do we turn our hearts more toward giving rather than receiving this year?

Let's stop and look at why we

are giving and what we are giving. When giving, we want to do it with the pure motivation of caring and love, not obligation or recognition. The Bible tells us in 2 Corinthians 9:7 that God loves a cheerful giver.

Many give to others through charitable organizations around Christmas. In fact, more people give to charitable organizations in December than any other time of the year. Sometimes this rush toward giving before the end of the year is because of the tax break. That's not to say that these gifts are only given for that reason. People normally give to organizations that are fulfilling needs that they care about. These organizations cannot continue to bless others without those monetary gifts, but what about giving of your time to volunteer in a not-for-profit near you? Our time is one of the most precious gifts we can give. There are a lot of people in need in our country right now. Get together with family or friends and think of some creative ways to help those in need. Some of the most amaz-

ing blessings come from working with and helping those in need.

Do you want to be more generous? Here are a few strategies:

Be Aware.

Be aware of what the needs are around you.

Think about why you are compelled to give in any situation.

Think about who will be affected by your generosity.

Realize giving isn't just monetary.

Give with a cheerful heart.

Be Intentional.

Look for ways to give of your time, talents and money.

Teach your children to participate in helping others and giving to others, not just getting.

Spend more time with people than money on people this Christmas.

If you are giving monetarily to a cause or organization, find out all that you can about that organization and how they steward their finances.

Remember that you are the steward of everything that God has given you. Be a good and generous steward.

We celebrate in December each year the most beautiful, generous, and selfless gift that was ever given. Jesus was willing to give up everything He had to come to this earth so that we could be given everything we need.

Give generously with your whole heart this holiday season.

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Gifts



BY RICK MOORE

Buying presents for others is easier when you know what they like to collect. When someone asks me what they can buy for my mom, I let them know she collects teapots, which makes selecting a gift for her simple. My dad used to collect rare and expensive coins. My father-in-law collected fishing lures. My younger sister owns a large selection of rare baseball cards. My brother-in-law frequents yard sales and flea markets looking for decorative cigar boxes. My wife has assembled a number of antique plates through the years. My children used to collect Beanie Babies. I tried collecting stamps for awhile, but my collection seems to have been lost during one of our many moves.

Some people have enough wealth to collect rare automobiles, famous pieces of art, and precious jewels. Yet, there are collectables more precious than diamonds and more costly than gold. The great news is absolutely anyone can collect these gifts I am referring to. What is in this collection of gifts? Love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness, and self-control. People who begin collecting these gift items discover they enjoy it so much they always want more.

You might be thinking only God can give a person such priceless gifts. But what about gifts you can give? If you are uncertain what you can give to others this Christmas, here is a list of suggestions for your consideration:

To a friend:
give your heart

To a customer :
give service

To all men:
give charity

To every child:
give a good example

To yourself:
give respect

As a child I traded baseball cards with other kids in my neighborhood. Trading was fun. Sometimes I would have two identical cards while my neighbor needed one of mine. What did we do? They gave me a card I didn't have and I gave them a card they didn't have. It is funny how we forget to trade when we get older. I give you a smile, you give me a smile. I let you out in traffic, you let me out in traffic. Sounds simple, doesn't it? Yet, we forget that letting someone out in traffic may make them happier than any gift card they will ever receive.

If you are still planning your Christmas gift list, here is some advice from John Wesley from many years ago:

Do all the good you can,
By all the means you can,



In all the ways you can,
In all the places you can,
At all the times you can,
To all the people you can,
As long as ever you can.

There is one last collection to consider. Take time to collect your thoughts. Reflect on the true meaning of Christmas. Yes, 2020 was a very tough year. It was also a very tough year in which a little baby was born in Bethlehem. Mary and Joseph had to travel a hundred miles the old fashion way just to pay taxes. Then she gave birth to her first child in a stinky barn. It is true that wise men brought

gifts of gold, frankincense, and myrrh. But those gifts can not compare to the greatest gift of all, which was, and will always be, the "Gift" that was wrapped

in swaddling clothes, lying in a manger.

Merry Christmas!

Rick Moore is Pastor of Communications at Destiny Worship Center

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 Musing


BY SEAN DIETRICH

My wife is putting up the Christmas tree and we haven't even rounded the corner toward Thanksgiving yet. But then, this holiday season can't arrive quickly enough for us.

My wife is ready to get this show on the road. After a long year of sheltering in place, social distancing, sterilizing hands, and making curbside grocery pickups in hazmat suits, I'm surprised she didn't put the tree up in July.

Not only is she erecting our tiny plastic tree, she is cooking butterscotch cookies, lighting scented candles, and diffusing festive 50-dollar essential oils into the air. Our house smells like a Yankee Candle suffering from an identity crisis.

Our corny Christmas decorations are making an annual appearance, too. We have porcelain figurines strewn on every surface, little glass people skating on mirrors, decorative salt shakers, a Norman Rockwell advent calendar, and of course, Christmas scarves for our dogs. Yes. Scarves.

And music. You cannot put up a tree without music, it would be wrong. We play only the classics in this house. Because whenever Christmastime rolls around I prefer to travel back to a time when singers wore tuxedos, drank martinis on national television, and slurred their words in the company Foster Brooks.

The old melodies are drifting through our home like ghosts of Christmas Past. Nat sings about Chestnuts. Der Bingle is singing in Deutsch. The Vienna Boys' Choir sings in Latin. Willie sings in Texan.

And I am lost in a fog of peppermint and plasticized Christmas paraphernalia. I have already traveled backward in time, deep into my childhood.

When I was a kid, my parents did not give many Christmas presents. Oh, we decorated and did trees, but our evergreens were fake, and our decorations were cheap.

On Christmas morning I would receive three or four sensible gifts and that was about all. Because we were fundamentalists. My mother didn't believe in elaborate gifts. So I never even knew what I was missing out on.

I thought every kid received khakis, Fruit of the Looms, a Sandi Patty record, and a 1611 King James Bible for Christmas.

Until one year when I visited my friend's house on Christmas Eve night.

The party was un-dang-be-lievable.

I felt like I was walking into a Yuletide explosion. They were smoking cigarettes, sipping spiked eggnog, and shouting. They all gathered around a tree that was the size of a municipal landfill. Under the branches were 1,498,283 wrapped presents. Everyone was howling along to the "Twelve Days of Christmas," refilling highballs, and wearing colorful garb.

My friend's mother was dressed in a red gown with white pearls and a holly brooch. His father wore a Santa hat and smoked a stogie the size of a two-by-four. There was mistletoe hanging from the door jams. I believe Foster Brooks even made a cameo.

The green-eyed monster of envy was awakened within Little Me, and I am at my worst when I'm jealous. It's my ugliest emotion. I couldn't believe I'd been so shorted for all these years.

Our Christmases had been dreadfully plain, and our suppers basic. We were pitiful. We ate canned oysters and cold cheese logs. We listened to solemn religious music. Our idea of a wild holiday night was turning up volume when Lawrence and the boys played "Lady of Spain." How could my parents do this to me?

The next Christmas, my father decided to help me see life more clearly. He let me accompany him on one of the annual holiday errands he always did for our church.

We spent the evening going

The Tree



across town to deliver free balsam firs and sacks of gifts to needy families. These were sturdy trees, and the presents were mostly coats and shoes and hats.

That night we visited many different neighborhoods. I was introduced to various children who lived in ramshackled homes with dogs under the porches and absent parents. My father wasn't trying to give me a guilt trip, I think he was just trying to let me see the world as it was.

And I did. I met kids my age who didn't even seem to realize it was Christmas. They had no twinkling lights, no yard art, no butterscotch, no cheese logs, no nothing.

There was one kid who I went to school with. He was waiting on his porch with his little brother when we arrived.

His family not only lacked a tree, they were using flashlights because their electricity was off. The church delivered their groceries weekly. And their clothes came from donations.

My father put on his biggest smile to make the delivery. We dropped off a garbage bag filled with gifts, and I was surprised to discover that these kids were actually excited about receiving so little.

When the kids threw their arms around my father I saw peach-sized tears in their eyes. One boy shouted, "Oh thankyou-thankyouthankyou!"

And I'll never forget seeing that kid look admiringly at my father, then to me, and saying with complete sincerity: "Man, you're SO lucky."

We rode home in silence. And when I arrived at our little house and saw our crooked tree, I felt differently about it all. I looked at our handmade decorations, and the popcorn garland, and the quilted advent calendar, and the candied pecans, and I felt downright silly.

Then I sat beside the glow of our lit-up tree and got lost in the sounds of music. I could not quit thinking about what I had seen.

And even though I am an adult now, and even though COVID-19 has made this year a crummy year, I still replay that boy's words in my head.

Because they remain so very true.



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The Value of a Moment



the inspection, what about the office, what about being the responsible person and keeping it all together with time management? What about meeting your colleague to go over details for the day? What about, what about, what about...???????

“Sure, why not,” I reply. This is the moment to be fluid. I don’t get to see this person too often anymore and I truly value their friendship. So, this morning I allowed all the ‘what abouts’ to be just that—what about. What about IT is so important that I can’t make time for a friend, and more importantly me. There’s value in friendship and human connection. Value in listening to the moment of “Hey, you wanna get a quick bite?” Value in wanting to learn more from others and hear what they have to say.

So, breakfast came and then ended—it’s always a good ending when eating with good people, which turns into more reasons to be grateful for being in the moment. It was a time to deviate from the scripted path and allow myself to be teachable and

imperfect. How great children have it because of their wonder, their curiosity of life. How great it was to see a dear friend and share stories and offer help to each other and really be there for each other. To learn. To be childlike and follow the butterflies again.

I needed to learn a few valuable lessons: Be in the moment. Allow life to guide me in the right steps. To learn lessons quickly. To keep moving forward and do the next right thing. And, most importantly, allow myself the grace and acceptance of what it really means to be me. Totally messy, totally a little nuts, totally imperfect and most importantly, perfectly human.

Being human in this world can be tough at times. Throw in a hurricane or two...or several for that matter and you can

get a recipe for stress that WILL make a grown person cry and bring the strongest of people to their knees. So, what does being in the moment have to with anything let alone filing claims. Well, being in the moment, to be fully present allows us to respond to circumstances from a position of creativity and greater insight. Because being in the moment is about being IN the moment – fully immersed. Feel-

ing all the feelings and seeing different perspectives. Allowing the natural creative energy of existence to carry us along the river of life guiding us to see new ways of thinking about situations, obstacles or concerns. Being in the moment, to be present, to hear someone’s story, to share a handshake, a hug, a tear, a smile. To share a struggle. To solve a problem. Even this column, for example, started one way, but the moment it started, that moment lent itself to another, which has led us here, right now. I’m grateful for that. Funny things those butterflies. And funnier still where they fly.....

By MATTHEW VANDERFORD, CLAIMOLOGY

Today was one of those days that just needed to happen. It was one of those days filled with duties and responsibility. But instead of hopping out of bed early, I decided I needed 15 more minutes, which turned into 30.

After finally coaxing myself out of bed, I went outside, did a quick meditation and was able to feel the need to allow myself to be in the moment, to allow schedules to be fluid, flexible. In that moment, I decided to commit to being in the moment more for the day. And then guess what happened? A dear friend called and said, “Hey you wanna get a quick bite?” I paused, thoughts passed by: What about

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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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 Business


BY RICKY HARPER, C12 GROUP

Some years ago, I did service work in hospitals. Two of the hospitals that I frequented had strikingly different cultures. At one facility, every staff member from the CEO to the janitor was energized, happy, engaged, and genuinely made me feel welcome. At the other hospital, each encounter was difficult,

stressful, depressing. I usually left that place angry and I always left in a hurry. Which hospital do you think received my best work?

At the C12 Group, we work with Christian business owners to help them build great businesses, because business conducted to God's standards is business done exceptionally well. Most Christian business owners understand the concept of being a 'steward' of the business they lead. And the concept of being a steward of the people in that business is even less obvious. 1 Peter 5:2-3 puts it bluntly, "Be shepherds of God's flock that are under your care—not lording over those entrusted to you, but being examples to the flock."

How does one do this? Even for the most devout believer, practicing great human stewardship might require a shift in management practices, perhaps even a wholesale change of the business's culture, and that is scary. But one of the many rewards of a company with a stewardship culture is that you create 'gravity' and that means finding and retaining the best employees becomes much easier. What is the value of that?

There is another aspect of stewarding people, and that is the idea that you do not just manage them, you 'develop' them. By intentionally developing your people into better employees, leadership reaps the benefit of having more time to lead, plan

and focus on vision. But doesn't that come with risk you ask? Yes, it does. But as Chad Carter, the Senior Director of HR at Gideons International, a 121-year-old company with nearly 400 employees says, "We know Gideons may not be our employees' last stop, yet we also know that we are part of the stewardship journey of developing them. Metaphorically, we don't want to hold them in the grasp of a fist but in an open hand. We don't have an issue with pushing them out of the nest. Why would we? When they leave the nest, our hope is that they will go on to influence unto the Glory of God. Often, leaders don't see employee development as ministry, but it is our worship."

In January, the C12 Group is hosting 'Kingdom Minded Business,' a lunch and learn where you will hear from industry experts on becoming and being a great steward of your business, money and people. You will also hear from great local business owners that are already 'stewards' of their people and companies.

If applying your faith to your business is important to you, then join us at one of these two 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.

Economic Development Council of Okaloosa County Rebrands as One Okaloosa EDC

The Economic Development Council of Okaloosa County ("EDC") will now be known as One Okaloosa EDC. Along with the name change, there is a new organizational logo stylized as a circle indicative of forward motion. The logo utilizes

the organization's long-standing gold, blue and green colors as a nod to the EDC's 31-year history. Specific design elements within the new logo include a gear representing Okaloosa's diverse industry base; the sun, representing the area's enviable

coastal lifestyle; and an atom, representing the community's emphasis on education and noteworthy research and innovation assets.

Along with the new name and brand, the organization will also begin utilizing www.


oneokaloosa.org as its primary domain name with new staff email addresses structured in the same manner. In addition, all other One Okaloosa EDC managed websites – including www.okaloosasites.com, www.startupokaloosa.com, www.shoalrivergigasite.com and www.tecmenindustryday.com – have been updated accordingly.

"After 31 years of being known as the Economic Development Council of Okaloosa County, our Executive Committee began to evaluate the opportunity for a more simplified – and impactful – organizational brand last spring just as COVID-19 was tightening its grip on our area. Noting how

swiftly our local governments, businesses, non-profits and everyday citizens joined together to help one another through the unprecedented challenges brought forth by the pandemic, it was clear that our community was rising to the occasion and working as ONE Okaloosa. This is where the concept was initially born," stated Lee Lewis, AVCON, and One Okaloosa EDC FY 2021 Chairman.

"Along with being emblematic of the spirit of our community that has been on regular display during the pandemic, One Okaloosa speaks to a collective desire to be best-in-class

continued next page



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ricky.harper@c12group.com



BY GREG DURETTE, FLORIDA HEALTH CONNECTOR

Now that the Medicare Annual Election Period (AEP) is over (ended on December 7th), you will have a chance to try out your new Medicare Advantage or Supplement plan. If you suddenly discover the plan you selected during the AEP is not right for you, all is not lost. You will get one more bite at the apple to make changes to your plan.

As with many situations, to get a good outcome, you must ask the right questions. In this case, the question(s) you would have to ask first are:

Did you sign up for a new Advantage Plan or a stand-alone Part D prescription drug plan during the last Annual Enrollment Period (AEP)?

Do you have an existing Advantage Plan or a stand-alone Part D prescription drug plan that renewed with a January 1st effective date?

If the answer to either of these questions is yes, then the Medicare Open Enrollment Period (OEP) is very important to you.

The OEP runs annually from January 1st to March 31st.

During this time, Advantage plan holders are given the option to make certain changes to the plan they selected in the AEP.

These allowed changes are:

- Cancel your stand-alone Part D prescription drug plan.
- Drop your Medicare Advantage Plan and return to Original Medicare.

- Enroll in a stand-alone Medicare Part D prescription drug plan.

- Elect to change from one Medicare Advantage Plan to another.

Let's take a look at each option.

First, why would someone

elect to cancel their stand-alone Part D prescription plan? The only reason one could have would be that it was being replaced by other qualifying coverage. If you cancel without replacing, penalties will accrue and be waiting for you when you do put this coverage back in place.

Second, there are a few rare circumstances when it makes sense for someone to cancel the Advantage plan and return to Original Medicare known as Part A and Part B. Usually this would have something to do with provider networks which are insufficient for the beneficiary. This rare circumstance would require you to also enroll in a stand-alone Part D prescription drug plan (to avoid accruing the future penalties).

Again, enrolling in a stand-alone Part D prescription drug plan is a requirement (if you do not have qualifying coverage elsewhere and want to avoid these penalties). If you neglected to get that done during the AEP, now is the time to take care of this.



Lastly, some folks have a change of heart once they see the detailed materials of the Advantage plan they enrolled in during the AEP.

Perhaps you find your HMO plan does not have the providers you will need going forward, but a PPO plan does.

Perhaps the terms of coverage are better in a plan different from your current plan.

Maybe another plan costs less (or even \$0!).

You do not need any reason to switch plans provided you do so before the OEP expires on March 31st. Just remember, you only get one chance to make this

change. Once you do, you will have to keep that plan until the next AEP, which begins on October 15th of every year.

The best options for your specific situation should be thoroughly discussed with your insurance agent/broker to make sure you get all your questions answered and know all the facts about the choices that are available to you.

Greg Durette is your local agent for Florida Blue and brings his nearly 38 years of insurance experience to help folks navigate the complexities of Medicare. He can be reached at 850-842-2400.

ONE OKALOOSA

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and the tireless commitment of so many to ensuring that Okaloosa's infrastructure systems, educational assets, military bases, workforce development programs and industrial sites are ranked number one. As we emerge from the pandemic and prepare to begin a new year, we feel these efforts have never been more important," stated Nathan Sparks, Executive Director, One Okaloosa EDC.

The new brand is the culmination of many timely pivots and strategic initiatives the EDC has unveiled during the COVID-19 pandemic. Other recently announced initiatives include the formation of a new partnership between the EDC's TeCMEN (Technology Coast Manufacturing & Engineering Network) and FloridaMakes for the benefit of area manufacturers, the launch of the Startup Okaloosa virtual incubator (www.startupokaloosa.com) in support of local entrepreneurs, and the rollout of a new quar-

terly professional development webinar series for the benefit of all Okaloosa businesses. The first such webinar entitled Leading Through Chaos: Lessons from 2020 will be held on December 9 and will feature Dr. Devin Stephenson, President, Northwest Florida State College; John Hofstad, Okaloosa County Administrator; and Bob Sires, Owner & CEO, American Elite PPE.

Founded in 1989 as the Economic Development Council of Okaloosa County, One Okaloosa EDC ("One Okaloosa") is a 501(c)(6) non-profit, public-private partnership serving Okaloosa County, Florida and its nine municipalities (Cinco Bayou, Crestview, Destin, Fort Walton Beach, Laurel Hill, Mary Esther, Niceville, Shalimar and Valparaiso). As the community's lead economic development organization, One Okaloosa is committed to fostering economic diversification through comprehensive strategies and initiatives. In addition to its public partners, One Okaloosa enjoys broad support from more than

100 leading private sector businesses representing a wide range

of industry sectors.



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Helpful Holiday Energy Saving Tips

ENERGY TIPS

by Emerald Coast Energy Solutions

By CHRIS BALZER, ECES

This holiday season is unlike any other, to cap off a year unlike any other. Throughout this season, and as we move into a new (and hopefully better) year, we wish you moments of peace amid the difficulties, connections with family and friends, even if they can't be in person, the warmth of memories from holidays past and wonderful glimpses of the joy that still lives under the surface.

We would also like to share a few holiday energy savings tips to help brighten your nights and lower your energy bills.

Switch to LED lights when decorating. LED lights use 80 to 90% less energy than incandescent lights. If you aren't sure if you have incandescent lighting or not, you can tell if you have incandescent lights when it is warm or hot to the touch. We recommend using a digital ther-

mometer to test to avoid injury. It is estimated that four strands of LED lights will save \$30 this month compared to four strands of the traditional lighting. It is also a good idea to use timers to reduce the amount of time holiday lighting stays on, plus one less thing worry about.

When cooking the holiday feast, don't forget about the smaller appliances. Crock-pots and microwaves use less energy and give off less heat than ovens and stoves. Also consider co-cooking. If one dish needs to bake at 400° and the other at 350°, consider sharing the baking time and set your oven at 375° and bake both dishes.

Electronics are always a popular gift. You can get those electronics and save energy. When choosing electronics: TV's, computers, gaming consoles, etc., always look for Energy Star qualified electronics. These qualified electronics use less energy and save energy. Rechargeable batteries and LED

lighting might not be on top of anyone's list, but they make great stocking stuffers and save energy. Also, consider using smart power strips and turn off the electronics completely. Many electronics, even when powered off, still use energy. I call them energy vampires.

If you plan to leave this holiday season, think about automating your home. Put exterior and interior lighting on timers to avoid being on all day and night. Add a thermostat which you can control via Wi-Fi and your smart phone, in the event we get a cold streak or heat wave during the time you are away, you can control your home's temperature. Also, remember to unplug those energy vampire electronics which use energy even when turned off.

When shopping for groceries, buying local foods and goods not only supports our community, but saves energy by reducing transportation-related energy costs.



It is always a good idea to give your home an energy checkup by a professional. They can pinpoint your biggest energy loss areas and provide suggestions and solutions to become more energy efficient.

We wish you and your loved ones a happy, safe and energy-efficient holiday season!

Chris Balzer is founder and president of Emerald Coast Energy Solutions, a smile-provider company. ECES provides smiles to its customers after installing 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. Save energy and "Beat the Heat."

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.

MKAF CEO

continued from page 31

"I am honored to join this incredible team of staff and board members who comprise the Mattie Kelly Arts Foundation. It will be a great honor to work in tandem toward continuing to realize Mattie Kelly's vision of an all-encompassing arts hub. Thank you for trusting me to assist with this mission," said Demetrius Fuller, CEO, Mattie Kelly Arts Foundation and Music & Artistic Director, Sinfonia Gulf Coast.

Fuller, who will continue to serve as the Music & Artistic Director of Sinfonia Gulf Coast, will lead at the helm of an arts and culture partnership between the Mattie Kelly Arts Foundation and Sinfonia Gulf Coast. While both organizations will remain intact and separately governed, the new endeavor is the vision of both the MKAF and Sinfonia boards of directors. Capital campaign endeavors have commenced and are being led by Atlanta-based Tomlinson-Graham Group. The name of the parent organization, of which Fuller will ultimately be Chief Executive & Artistic Officer, along with the



vision and plans for the transformation of the MKAF property into a cultural and educational hub, will be announced in early 2021.

"When a partnership opportunity arises - a partnership that brings two like-minded organizations together which allows for special synergies in our community - you jump in with both feet. This is exactly what we have with SGC and MKAF. This newly aligned partnership not only allows for a powerful force to keep bringing all genres of art and cultural events to our community, but it also provides the right forum to elevate the level of service both organizations currently provide within our community and our schools," said Jeff Dannelly, Board President, Sinfonia Gulf Coast.

For more information about MKAF visit www.mkaf.org or call (850) 650-2226.

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

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Bay Buzz

Emerald Coast Marine Launches ECM Cares

Emerald Coast Marine (ECM) has launched its new philanthropic arm, "ECM cares." Our first effort launches this Christmas as we support "Children in Crisis," an awesome 501c3 organization that works to keep siblings together who have had to be separated from their families due to abuse, neglect or other circumstances. ECM is hosting a toy or gift drive for children from the ages of 7 to 17. Drop off a new, unwrapped gift beneath the ECM Christmas tree in the Niceville showroom for kids who live right here in our region. ECM will be accepting toys until Dec. 20 during regular business hours. 115 John Sims Pkwy. W., Niceville.

Niceville Costa McDonald's

The next Costa Blood Drive with OneBlood is Tuesday, Dec. 22 from 10 a.m.- 3 p.m. at its Niceville location. Stop by to donate blood and receive a complimentary COVID-19 Antibody test. You'll also receive a \$20 eGift Card and a voucher for one free small French fry from any Costa Enterprises Mc-

Donald's location. Donors can click here to make an appointment online.

Call For Teaching Artists—Deadline Dec. 31

The Cultural Arts Alliance (CAA) is accepting proposals for classes, workshops and demonstrations that advance learning of the visual, performance, literary culinary arts, and wellness for any and all learning levels and age groups. This opportunity is open to both CAA members and non-members. The mission of the CAA is to advance the arts through leadership, advocacy, funding, programs, and education. In order to expand the educational component of our mission and to provide work for teachers in the creative sector, the CAA is calling artists who are interested in paid online and onsite teaching opportunities in 2021. Submission deadline is Dec. 31, 2020. Visit culturalartsalliance.com for more information and to apply.

Gulfarium Marine Adventure Park Discounts

Gulfarium Marine Adventure Park is offering 30% off

memberships through Dec. 31, 2020. Further, military families enjoy 50% off admission for Saturdays and Sundays from now through Feb. 28, 2021.

Emerald Coast Science Center Winter Workshops

Join Emerald Coast Science Center for new activities December 21-23 to celebrate the season! The museum is open from 10 a.m. to 3 p.m. each day with Winter Workshop activities ongoing from 10:30 a.m. - 1:30 p.m. All activities included with general admission. Join in for SMALLab Winter Games from 10:30 a.m. to 2 p.m. in SMALLab, and enjoy the rest of the museum from 10 a.m. to 3 p.m. SMALLab is limited to one family per 20-minute time slots; call 850-664-1261 to reserve your space; online reservations are not available for this event. SMALLab access is included with general admission.

COVID Compliant Business Program

Interested businesses who want to show our community that they are taking COVID precautions seriously will be eligible for a complimentary inspection

covering all of the important factors in the CDC Business Guidelines. Upon approval, the business will receive a Chamber Partnership COVID Compliant Business decal to display. The company name will also be listed on each chamber website as a COVID compliant company.

Visit www.nicevillechamber.com/covid-compliant-business-program for more information and to schedule your inspection with the Niceville Valparaiso Chamber.

Big Brothers Big Sisters to Host Virtual Gala



Mark your calendars for Friday, January 15, 2021 for The Big Gala 2021 – 'Bigger Together.' The Big Gala is normally the charity's biggest black-tie event of the year, but due to the COVID-19 pandem-

ic, Big Brothers and Big Sisters of Northwest Florida, will be hosting its first-ever Virtual Big Gala. The night may look different than years past, but the Committee assures us it will still be filled with many of their fun signature elements! Sponsorship opportunities are available now. To learn more, visit www.bbbsnwfl.org/events/big-gala.

Local's Night

To honor their loyal local patrons, Beach Walk Cafe at Henderson Park Inn is hosting a Locals' Night on Wednesdays in December, January and February! Savor delicious food from Executive Chef Daniel Peters along with 15% off your meal* and 50% off select wines*

To redeem, you must present a valid Santa Rosa, Okaloosa, Walton or Bay County ID. Call (850) 650-7100 to book your table now! **Valid from December 2, 2020 to February 24, 2021. Exclusions and blackout dates apply. Must present valid identification from Santa Rosa County, Okaloosa County, Walton County or Bay County to receive offer. Offer is 15% off entire bill, excluding alcohol, and 50% off select wines.*

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