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## Local Hero Geoff Speyrer Flips for Vets

By Lori Leath Smith

While incarcerated, local resident and Army veteran Geoff Speyrer never dreamed he'd one day be a champion of bringing hope and awareness to veteran suicide. But now he is!

Sadly, 22 veterans and active-duty members per day take their lives thinking there is no hope.

But Geoff has set out to change this, showing that there IS help and hope, by raising money for Healing Paws for Warriors through his physical endurance—no small feat for a man who sustained injuries from being near explosives while serving in the military.

The medical care he received adversely affected his health, which resulted in a life-long injury due to lower leg trauma and surgery.

He was told his chances of running again were reduced and he began to experience the challenges of Post-Traumatic Stress (PTSD) and Traumatic Brain Injury (TBI). After leaving the military and becoming a fugitive, Geoff







PHOTOS COURTESY OF HEALING PAWS FOR WARRIORS

spent the next 13 years in and out of incarceration and treatment facilities. However, Geoff says it was during these darkest years that he turned his life around instead of becoming a statistic and taking his own life. Geoff found health and wellness as a tool to overcome this adversity.

And run again, he did! Geoff races to give back to his community after battling the addiction, PTSD and suicidal thoughts. He uses his strength and endurance to help other veterans facing the same challenges through Healing Paws for Warriors, a local veteran-founded nonprofit that provides trained service dogs at no cost to veterans who are faced with post-traumatic stress, traumatic brain injury or military sexual trauma.

For the second year in a row, Geoff completed a grueling 24-hour physical challenge and ran 26.2 miles, biked 100 miles and raised approximately \$12,000 for vets in one day! The event is called SET 22—

the SET stands for strength, endurance and training and the 22 refers to the number of veterans who take their lives every day.

Beginning at midnight Friday, May 21, at Harbor Tavern in Destin, Geoff and fellow cyclist friends made four loops by bike around Destin and Scenic Hwy. 98 for a total of 100 miles! Then at noon on Saturday, he and several

**HERO** continued on page 2

## Saving the Sea Turtles

By Rita L. Sherwood

Whether you're a local or not, one major issue with our beautiful beaches here on the Emerald Coast is helping the sea turtles. If you've been to the beach, I bet you've either seen an area roped off for a sea turtle's nest, seen a sign to fill in any holes on the beach, or maybe even encountered a volunteer asking you to pick up your trash.

We all know the phrase: "Clean, dark, flat." **Clean:** We can all do our part to protect the sea turtles by keeping the beach clean by removing all of your belongings, including trash when you leave the beach; leave no trace. **Dark:** Artificial light disturbs nesting sea turtles and hatchlings; so, turn off all lights on or near the beach. **Flat:** When you leave the beach each day, please knock down any sandcastles and fill in any holes.

We're so passionate about the sea turtles that we even have a local celebrity named Theo. Who is Theo? Theo is a lovable, plush turtle with a mission—to help protect and sustain the threatened sea turtle population along the Gulf Coast of Florida.

**C.A.R.E.** continued on page 2





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#### Community

#### **HERO**

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other runners made one more loop around Destin by foot, racking up a 26.2-mile marathon. And last, but certainly not least, at approximately 9 p.m., Geoff flipped a 200-lb. tractor tire around the Destin Elementary School track for one mile, where he was joined again by 25 to 30 people who cheered him on in the dark. He finished the challenge at roughly 10:45 p.m. Saturday, May 22. "As the tire continued to flip with each turn of a "thud," bystanders were

reminded that he is an American soldier who sacrificed and proudly served his country," says Sheila Hale, Healing Paws for Warriors co-founder/deputy director. "Today he served his community by providing awareness to end veteran suicide, encouraging veterans to push through as there are resources for help." ALL of these amazing feats were accomplished in a 24-hour period!

You might ask why Geoff would go through this grueling ordeal. "I know what it feels like to have no hope. It's all about giving back HOPE to these men and women who suffer," he says.

Geoff says his friends are what kept him going. "I have some of the most diverse, amazing, supportive people as friends!" Many flew in and ran with him from all over even as far as New York, New Jersey and Missouri. "I got zero sleep prior to the event taking off and it was all worth it. I truly wouldn't have it any other way," says Geoff. "I stayed mindful and present throughout the entire stay. I never wore headphones to get out of pain or get in the zone. I simply just talked to my friends. I'm so grateful for all of you!"

"We couldn't have done it without community support from businesses such as Okaloosa Gas," says Sheila. "We had over 15 businesses alone to help support the event shirt which got us started and then held the fundraiser on Facebook."

"Geoff is representative of Don't Give Up! He has a huge heart, and wants to give back to his local community," Shelia says. "He chose Healing Paws for Warriors to support a veteran K9 team and to help veterans themselves. "If I can do this no matter how bad life can be, you can do it, too," says Geoff.

"He is the example of a great American soldier," Sheila says.

To learn more about Healing Paws for Warriors, visit www. healingpawsforwarriors.org/ or email info@healingpawsforwarriors.org.

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.



#### C.A.R.E.

continued from page 1

"I'm a little turtle on a big mission. I'm here to save my fellow threatened sea turtles," says Theo.

One of Theo's favorite places is our very own Gulfarium on Okaloosa Island known as the Gulfarium Marine Adventure Park, where it been active in marine animal rescue and rehabilitation for many years through the C.A.R.E. Center. Developed in 2015 as a non-profit to facilitate and further its continued coastal conservation efforts the program has helped to rehabilitate and release various species of sea turtles found on the Gulf Coast, from the Loggerhead, Green, Kemp's Ridley, to the Leatherback. Through the years, hundreds of sea turtles have been rehabilitated and released back into the wild by the Gulfarium.

In fact, the C.A.R.E. Center's mission is to act as a beacon for coastal conservation through marine animal rescue and rehabilitation—encouraging awareness through public education as well as opportunities for locals to actively participate.

If you break it down further, to conserve is to ensure the future of marine animals and their habitats. To act is to play



an active role in marine conservation. To rehabilitate is to support marine animal rescue, recovery and release. And to educate is to inspire awareness for marine conservation issues.

Rehabilitation starts when a sea turtle patient arrives; it is evaluated by animal care and veterinary staff using guidelines from the Florida Fish and Wildlife Conservation Commission. These guidelines give staff the necessary information needed to evaluate a method for rehabilitation, recovery and release.

Although every effort is made to release the turtle back to the ocean, occasionally a sea turtle is deemed non-releasable due to medical or physical limitations. These turtles are given a permanent home and full-time care at the Gulfarium C.A.R.E. Center.

Along with the turtles being rehabilitated for release, the Gulfarium's C.A.R.E. Center is also permanently caring for two Loggerhead sea turtles. They both were stranded along the beaches of the Emerald Coast originally and have now been deemed non-releasable due to



medical or physical limitations. On the website Gulfarium.com, click on "Meet Our Animals" and learn about rescued sea turtles and other animals that call the Gulfarium home. Also, be sure to check out the FAQS about what to do when you find a stranded sea turtle. Release stories can also be found online about two leatherback sea turtles, as well as the story of Ivy, Kale and Hazel, the three green sea turtles full of fishing hooks who have completely recovered. The stories of Captain Hook, Wendy and Tinkerbell, Aaliyah and the three loggerhead hatchlings are also on the website.

The C.A.R.E. team's rehabilitation efforts are funded in part by a grant awarded from the Sea Turtle Grants Program. The Sea Turtle Grants Program is funded from proceeds from the sale of

the Florida Sea Turtles License Plate. Learn more at www.helpingseaturtles.org.

If you would like to help the C.A.R.E., take a look at their Amazon wish list at https://a. co/hb3ghy4.

If you enjoy working with people and love animals, Gulfarium C.A.R.E. Center may be the perfect place for you to volunteer.

Sea Turtle rehabilitation volunteers have the opportunity to assist the Gulfarium C.A.R.E. staff with a wide variety of tasks supporting the C.A.R.E. mission. For more information, visit Gulfarium.com and the C.A.R.E. Center at facebook. com/gulfariumcarecenter. You can also help support the cause at theotheturtle.com. A portion of every Theo purchase, from ball caps and pillows to Christmas ornaments and key chains,

goes directly to help support the Friends of South Walton Sea Turtles. We can all do our part to protect these amazing marine animals; after all, it was certainly their beach first!



Published Monthly
Mailed FREE to the communities
of Bluewater Bay & Hammock Bay

P.O. Box 1424 Santa Rosa Beach, FL 32459

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## **Are you Prepared?**

By Lori Leath Smith, PUBLISHER

An average hurricane season typically produces 12 named storms, six of which become hurricanes, including three major hurricanes, according to the 96th Weather Squadron at Eglin Air Force Base. The 2020 hurricane season proved historic for the Atlantic Basin and Gulf Coast with several significant impacts and near misses throughout the region. There were a record-breaking 30 named storms, 14 of which became hurricanes and six which were major hurricanes. The 2021 tropical forecast is for another above average Atlantic hurricane season, which began June 1 and runs through Nov. 30, according to the National Oceanic and Atmospheric Administration. The National Hurricane Center is predicting 13 to 20 named storms in the Atlantic Basin and forecasting six to 10 to become hurricanes and three to five to become potential Category 3 or higher.

So, let's get down to the nitty gritty: What is the greatest killer

in hurricanes? According to Patrick Maddox, Okaloo-County Director of Public Safety, it's PAST hurricanes. when someone says, 'I made through Hurricane X;

Hurricane Y is weaker-I'm staying."

Think about this:

- Tropical Storm Allison (2001), "only" a Tropical Storm, saw 37" of rain in Port of Houston and caused 5 billion in dam-
- Hurricane Opal (1995) Cat. 3 saw a 24 ft. storm tide in Fort Walton Beach with 3 billion worth of damage.
- Hurricane Ike (2008), only a Cat. 2 saw a huge wind field with 15-20 ft. storm surge in Galveston Beach, Texas, with 25 billion in damage.
- Hurricane Katrina (2005) a Cat. 5, saw a 28-ft. storm surge

on the Mississippi Coast with 74 billion in damage.

Much of this damage is caused by persistent rainfall which creates dangerous flooding conditions. Several factors contribute to flash-flood risks including the rate of rainfall and how long it lasts. For example, Hurricane Sally dropped 20-30 inches of rain in Okaloosa County alone in 2020, which caused river flooding peaking roughly 24 hours later, which is

What you might not know is:

· Only six inches of fast-moving water can knock you off your

• Only one foot of water will float many vehicles.

• Two feet of water will most vehicles.

There's also the storm surge, which dependent upon the size

and direction of the storm, not the strength, and is compounded by the normal astronomical tide to create storm tide. It can travel miles inland and carry debris and dangerous animals. "Water weighs 1700 lbs. per cubic yard and carries potential and kinetic energy," says Patrick. "Wave action on top of storm surge is devastating." Patrick's advice in flooding is "Turn around; don't drown! Don't try to cross moving or standing water. The road you think is there, might not be anymore!"

Of course, wind, too, is a factor and a Category 1 wind speed starts at 74 miles per hour. "If

you see obvious danger from damage to structures or roofs, the wind speed is dangerous. Your garage door is vulnerable and a breach there can collapse your roof," says Patrick. Other wind dangers include falling objects from trees or architecture, missiles caused by debris blowing in the wind at high speeds and downed power lines energizing other objects. "Don't be sung to sleep by the eye of the storm either," says Patrick. "Don't venture outside—If you're in the eye, the backside of the storm is minutes away. Winds will be from a different direction and will dislodge other debris."

In all, "HIDE from wind; RUN from water," says Patrick. "Don't attempt to cross fast-moving water. Deep water can hide dangerous debris, animals and downed power lines."

Okaloosa and Walton Counties have Emergency Operations Centers (EOC) which activate upon Levels 1-3. In Okaloosa

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## Happenings Around the Bay

#### **FARMER'S MARKETS**

Niceville Community - Saturdays June 19, 26 & July 3, 10, 17, 24, 31 9am | Palm Plaza | Niceville Hammock Bay - 1st & 3rd Sundays June 20 & July 4, 18

#### NICEVILLE COMMUNITY CENTER

Story Time (Ages 3-6)
June 16, 18, 23, 25 & July 7, 9, 16
10:30am | Community Center | Niceville

8am | Victory Blvd | Freeport

Summer Reading Class (Ages 7-12)
June 16, 23 & July 7

1pm | Community Center | Niceville

1pm | Community Center | Niceville

From Shelves to the Shores (Ages 5+) with Choctawhatchee Basin Alliance June 24 & July 22

2pm | Council Chambers | Niceville



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#### **JUNE**

- 16 | Summer Art Camp 9am | Artful Things | Niceville
- 17 | Concerts in the Village: Petty Hearts Tom Petty Tribute 7pm | Mattie Kelly Arts Foundation | Destin
- 18 | JRM x JDS Live at 3rd Planet Brewery 6pm | 3rd Planet Brewing | Niceville
- 19 Catalyst Rocks Schooner's Dockside
  6pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

  Jared Herzog Live
  6pm | 3rd Planet Brewing | Niceville
- 22 | Summer Art Camp 10am | Hammock Bay | Freeport
- 24 | Concerts in the Village: Air National Guard Band of the South 7pm | Mattie Kelly Arts Foundation | Destin
- What's up Buttercup! Music and beer! Mechanical Lincoln
  5pm | 3rd Planet Brewing | Niceville
  Clinch46 at Horse Power Pavillion
- 27 | Sunset Shrimp Boils 6pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

6pm | Horse Power Pavilion | Freeport

30 | Summer Art Camp 9am | Artful Things | Niceville

#### **JULY**

- 02 | Sip N' Stroll 5pm | J. Leon Gallery + Studio | Destin
- O3 | Smoke on the Coast 5pm | Destin Commons | Destin
- O5 Chess Night
  6pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville
- 07 | Stamp Carving & Linocut 10am | Artful Things | Niceville
- 10 | Catalyst Rocks 6pm | 3rd Planet Brewing | Niceville
- 14 | Second Wednesday Breakfast 7:30am | Niceville Community Center | Niceville
- Clinch46 at Mulligans Bluewater Bay
  6pm | Mulligans Bluewater Bay | Niceville
- 24 | LIVE Music with Purple Monkey
  1pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville



#### **PREPARED**

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County, up to 200 personnel that operate 21 emergency support functions manage the threat of Hurricane activity. When a Declaration of Emergency is made, EOC is activated to Level 1 and a citizens' information line is established. Shelters are opened on a timeline determined by the estimated arrival of tropical conditions.

In Okaloosa County, shelters are planned in advance based upon expected impacts and include Davidson and Shoal River Middle Schools, Riverside Elementary School and Raider Arena. In Walton County, Freeport High School is the first shelter opened and is a general population, pet friendly and special needs shelter. You must pre-register for the special needs shelter at https://www.co.walton.fl.us/1194/Special-Needs-Shelter-Registration.

Transportation to Okaloosa County shelters, including most special needs residents accompanied by a caregiver, can be provided by Emerald Coast Rider, (850) 833.9168. Make arrangements early—E.C. Rider



will not operate in unsafe conditions. "Shelters are not going to be comfortable," says Patrick. "They are meant to temporarily shelter people from the fury of a storm **AS A LAST RESORT!"** The Red Cross, DOH and Schoolboard employees will assist with shelter depending on location and designation.

"Obey evacuation orders," says Patrick. "They are usually issued for water—not wind. And if you shelter in place, emergency services may be significantly delayed or totally unavailable for periods of time." Access your county's website (www.MyOkaloosa.com or www.waltoncountyem.org.) to get informed on the most up



to date evacuation routes and evacuation zones. Storm surge maps are located there as well.

Plan to evacuate early. "Don't plan an evacuation timeline based upon the forecasted 'cone of concern," says Patrick. "This only addresses the probable center of the storm, but tropical storm force winds extend out hundreds of miles from the center. So, you should evacuate more than 24 hours prior to arrival of these conditions, because you will encounter unexpected delays and failures." For example, your vehicle might break down or you need gas, and the line is incredibly long. Note: Sometimes tolls on certain roads and bridges are lifted to temporarily reverse the flow of traffic on main arteries.

Plan early well before the storm! Use resources and REHEARSE plans with your family. Patrick relayed that it's one thing to have a plan, but it's quite another to rehearse through the whole thing—you will likely discover something is needed or your process needs to be refined.

Visit http://myokaloosa. com/ps/emergency-manage-ment (Okaloosa County website) to download the new 2021 Hurricane Guide. Here you'll also find out what to do if a warning is issued, pet planning, pool and storm preparation, evacuation zones, routes, shelter locations, what to bring to a shelter, special needs, the emergency planning info/kit inventory, clean-up and sign up for Alert Okaloosa Registry. The Okaloosa County Citizen's information line is (311 or 609-7000). Visit Myokaloosa. com. Visit AlertOkaloosa.com to sign up for alerts and daily updates and https://www.facebook.com/OkaloosaCounty for timely storm-related updates.

In Walton County, visit www.co.walton.fl.us/1076/Hurricane-Season-Frequently-Asked-Questi. To receive updates, follow Facebook: Walton County Emergency Management, Twitter: @WaltonCountyEM, visit www.waltoncountyem.org or when the Walton County EOC is activated, contact the Citizen Information Line at (850) 892-8392 or (850) 892-8394.

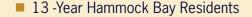
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#### Community

## Buzz

It was a record setting evening raising \$500K for the Emerald Coast Children's Advocacy Center (ECCAC) at its 22nd annual signature "Bow Ties & Bling" Gala at the Hilton Sandestin. In what became the first matching funds occasion for ECCAC, the Jim Pierce Family, for whom the Pierce Family CAC is named after in Walton County, stepped forward to offer to match the guest Paddle Raise. As it turns out, the Paddle Raise amounted to \$100K, then Jim and Tammy Pierce matched that for a total of \$200K raised for that alone. An additional \$300K was raised via the non-profit's live and silent auctions and a wine pull. Visit www.eccac.org or call (850) 833-9237, Ext. 283.

**July 2021** 

The Boggy Bayou Fireworks Committee will not be holding a Boston Butt sale this July. Instead of significantly increasing the cost of each Boston Butt due to the drastic rise in pork prices, the Committee opted to forego the July sale. If you'd like to contribute to the Boggy Bayou Fireworks Fund at any time, visit www.LightUpTheBayou.com and click the "Donate" button. Sponsorship information is also available on the website under the "Fund it" tab.





The Ruckel Middle School softball team won top honors in the district's 2021 Middle School spring sports season. The RMS softball team is the 2021 county champion. The RMS baseball team shares the 2021 championship with Destin Middle School and Davidson Middle School after the season ended in a three-way tie. The 2021 Middle School spring sports season ended with Ruckel Middle School in Niceville sharing the number one spot with Destin Middle School and Davidson Middle School.

The Heritage Museum of Northwest Florida invites you to join an Educational, Guided or Special Event Tour now scheduling for the month of August. Visit heritage-museum.org for more details or call (850) 678-2615 to register. Museum hours are 10 a.m.-4 p.m., Tuesday-Saturday. Tour times vary.

American House Bluewa**ter Bay** is hosting Christmas in July on Thursday, July 8 from 10 a.m.-3 p.m. If you're interested in becoming a vendor, please call (850) 897-7386 or (850) 333-

3595. All vendors must be registered by June 30. This will be an indoor event with plenty of air conditioning, clean restrooms and plenty of people ready to spend money.

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## Food For Thought Gets "Fresh For Summer"

By Jessica Roberts

On average, a student enrolled in the free and reduced meal program at school will miss access to 110 meals over the summer. Food For Thought Outreach is here to help bridge that meal gap.

Starting the first week of June, Food For Thought will start its 10th year of summer services and provide a total of 25 curbside food distributions across five locations in Okaloosa and Walton counties serving over 600 families. Each family will receive 30-50 food items.

Their theme this summer is "Fresh for Summer," as they commit to provide even more fresh food items within their bags of food including fresh fruit and vegetables, bread, cheese sticks and Kraft<sup>TM</sup> Lunchables. "The number one request from the families we serve is for fresh items —fresh produce, refrigerated items and more," says Tiffanie Nelson, Founder & CEO of Food For Thought Outreach. "This past year, we were able to acquire more refrigeration and equipment through generous

donors and grants so we have the infrastructure to meet these needs. Through the pandemic, it's been difficult to get all the shelf-stable items we need, but we've had success in ordering fresh items."

The organization has set a high goal of raising \$20,000 to support these needs. "We purchase 90% of our food itemsthe vast majority of items are not donated," adds Tiffanie. "So, this is a big investment in our services and in the community. Our community has always stepped up to help its neighbors, and we have been thrilled with the support so far."

Ten local businesses have signed on as location sponsors including Beach Baby Crib Rentals, Clean Juice Quarters 4 Kids, Community Bank, The Dish and The Spoon Traveling Chef, Indigo Watercolor, Odd Pelican Beer Company, Pish Posh Patchouli's, Restaurant Paradis, SpineLife Chiropractic and Taylor Allen Properties. You can help Food For Thought fight childhood food insecurity and hunger by donating \$40 to



support one curbside food distribution for one family in need.

Supporters have multiple ways to donate. Visit fftfl.org to donate, text FFTFRESH to 44321, or stop by one of their pantry locations to drop off a check. Food items are also accepted. Items like individual cereal cups, fruit cups and applesauce, shelf stable milk and juice boxes, pop top chicken, soups, and other individual snack items. A full list can be found on their website.

If you or someone you know is in need of support from Food For Thought, you can get information about food services by emailing support@fftfl.org or by calling 850-714-1960.

Food For Thought is a 501(c) (3) not-for-profit organization based in Santa Rosa Beach that provides backpacks filled with healthy, easy to prepare food for students who are dependent on free or reduced school meals. Its goal is to support a child's development and edu-



cational experience by bridging the gap between school meals during weekends and holiday breaks. Food For Thought has been working to fight child hunger since 2010, and currently serves 35 schools in Walton and Okaloosa Counties, providing backpacks for more than 3,300 students each week. For more information, such as donation locations, pantry items needed and opportunities to volunteer, please email support@fftfl.org.



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## Meet the Maestro!

The Northwest Florida Symphony Orchestra (NFSO), housed at the Mattie Kelly Arts Center in Niceville, has a new conductor. After 18 months of meticulous searching, Todd Craven has been named NFSO Music Director and Conductor right in time for the orchestra's 35th season.

Craven hails from Flint, Mich., where he attended the Flint Institute of Music and then went on to the University of Michigan. As for his musical career, Craven has held the position of Assistant Conductor of both the Buffalo Philharmonic and the Florida Grand Opera and was the Co-Founder and Music Director of the Orlando Contemporary Chamber Orchestra. He has also led many orchestras across the country as guest conductor, most recently at the Toledo Symphony Orchestra in Toledo, Ohio.

What do you most look forward to in this area of Florida?

I look forward to being near the water again. Also, my wife and I are looking forward to getting to know the people and



becoming a real part of the community.

What do you hope to bring to the orchestra that will be new and different from years past?

The first step for me is to program and lead outstanding concerts for the orchestra's 35th anniversary season. Beyond that, I imagine introducing projects that engage with the community

on a deeper level. This will entail the musicians of the NFSO performing in different venues. I also look forward to introducing some new community and educational initiatives.

If you could pick only one style of music to listen to for the rest of your life what would it be?

My musical tastes are pretty



eclectic, actually. I love to relax to jazz and some popular music. My passion lies in classical orchestral music. I never tire of listening to the music of the great American composers Copland, Barber and Bernstein or that of the European Masters Beethoven, Brahms, Mahler and Tchaikovsky.

What influential experience(s) made you decide to pursue a career as a conductor?

I began my professional career as Principal Trumpet of the Sarasota Orchestra. When I participated in my first conducting masterclass almost a decade ago, I was profoundly affected by the realization of how the conductor can influence and shape the sound of an ensemble.

Do you play any instruments? If so which ones and do you have a favorite?

Obviously, I'm still drawn to the sound of the trumpet, but I have developed a knowledge and love for every instrument of the orchestra.

What is your favorite musical experience that you have had in your life thus far?

I have been fortunate to have had many wonderful musical experiences as both a player and conductor. More recently, I had the opportunity to conduct the Buffalo Philharmonic in a multi-media work called Ellis Island: A Dream of America by composer Peter Boyer. This concert also incorporated stories of local immigrants who found their way to the U.S. from war-torn countries under very difficult circumstances.

The NFSO's 35th season begins Sept. 18, 2021, with a concert entitled Festive Celebration. For more information on the upcoming season visit www. mattiekellyartscenter.org.



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



## **Area Fireworks Abound**

#### Niceville Fireworks Show July 4!

Traditionally one of the most popular Fourth of July displays in the area, the Niceville fireworks show is one of the longest-running in the area and will light up the skies over Boggy Bayou on July 4, 2021, at roughly 8:45 p.m. Pre-show music, emanating from large speakers on the barge, begins around 6 p.m. Popular public viewing areas include Lincoln Park, Lions Park, Shipyard Point Park in Valparaiso and Kiwanis Park in Niceville. The annual Independence Day celebration is funded by donations, fund-raising events (such as the recent luncheon sponsored by Twin Cities Hospital) and the Fireworks Trust Fund. The annual cost is more than \$25,000.

Visit lightupthebayou.com.

#### **Red, White and Baytowne!**

Celebrate Independence Day at the Village of Baytowne Wharf, July 4 from 6-9 p.m.! Join Baytowne Village merchants for a spectacular 4th of July Red,



White and Baytowne 2021 celebration with LIVE music from Donovan Keith on the Events Plaza Stage from 7-9:15 p.m., followed by a patriotic Fireworks display to light up the night sky at 9:15 p.m. There's also kids crafts, face painting and balloon sculpting, too!

#### DeFuniak Springs 4th of July Festival

Main Street's 4th of July Festival will take place from 4-9 p.m. outdoors on Baldwin Ave. between S. 7th and S. 8th St. in Downtown DeFuniak Springs. Free to attend, shop, sip and snack from a variety of food trucks and craft vendors, along with unique shopping from participating retail merchants, bring your lawn chairs and enjoy the evening's patriot-

ic fireworks show hosted by the DeFuniak Business and Professional Association. Visit www. MainStreetDFS.org or @MainStreetDFS on Facebook and Instagram.

#### Okaloosa Island Freedom Fireworks

This July 4th, the Okaloosa Boardwalk will host a salute to military veterans in conjunction with their annual fireworks show. Grab a beach chair and enjoy this fiery tribute launched from the pier at 9 p.m. with great viewing spots on the pier and nearby dunes.

## Smoke on the Coast BBQ & Fireworks Festival

The 9th Annual Smoke on the Coast BBQ and Fireworks Festival takes place July 3rd from 5-10 p.m. at Destin Commons. Family entertainment and live music kicks off at 5 p.m. Then at 5:30 p.m., you can enjoy \$1 samples from 18 area restaurants and BBQ groups. Family fun activities include entertainment, BBQ

sampling, face painting, photo booth and the highly anticipated, Independence Day firework extravaganza. Area restaurants, ticket holders and BBQ groups vote for their favorites with over \$85,000 in donations benefiting local charities.

Free Admission | \$1 BBQ Samples | Fireworks extravaganza begins at 9:15 p.m.!

Live music by Tobacco Rd Band from 5 - 7 p.m. and Heritage Band from 7 - 9 p.m. Call (850) 337-8700 or visit www. DestinCommons.com.

## HarborWalk Village 4th of July Celebration

Join HarborWalk Village for its July 4th Celebration, the ide-

al location to catch festive fireworks over the Destin Harbor, plus activities and live music from 7-9 p.m. with The Manly Hero, fireworks at 9 p.m. and fire spinning by Autumn Lyfe at 9:30 p.m.

#### Seaside 4th of July

This July 4th, Seaside is hosting a day of patriotic activities in Central Square, with store-fronts decorated in red, white and blue. While there will be no parade along 30A, Seaside will feature second-line-style patriotic music performances around town throughout the day, with a special performance by the Rep Theatre. All of this will culminate into a large fireworks show.

## **Check Your Mailbox!**

Housekeeping tips from Greta Grumbine Charlton—your local mail carrier:

#### 1) Spray for Wasps

It's that time of the year when wasps are making their nests in and around your mail boxes! Help your mail carrier by checking around your mailbox to make sure it's clear and safe to deliver. If you have a paper box underneath your mail box, it's a favorite spot for nests to be built. We appreciate your help keeping wasps away!

#### 2) Check your Mailbox!

With increased package ordering, make sure you are checking your mailbox daily. Smaller packages easily fit into your mailbox, but only if you're emptying it every day. Your mail carrier gets out of their vehicle frequently; help them out by making sure there is plenty of

room in your mailbox for the day's deliveries. If you're planning a trip out of town, put your mail on hold with the post office, or arrange a neighbor to check your box for you.

#### 3) Don't Deface Mail!

Don't write on mail that isn't yours. I know it's frustrating to receive mail that does not belong to you. Your mail carrier has a lot of mail to go through each day, and your regular carrier doesn't work every day. If a sub is working, they won't know the active "forward" for your mailbox. If you receive mail that doesn't belong to you, simply put it back in the box with the flag up, or leave a post-it note on it. This way we can make sure the mail gets to the right place, and it's not marked up.

Thank you to everyone who helps make our jobs easier!



### Welcome to Niceville!

Jim & Jane Rainwater welcome you to our real estate office. We have over 20 years experience selling real estate, residential and commercial, working with buyers and sellers in Bluewater Bay, Niceville, Valparaiso, Destin, Crestview and surrounding areas.

#### **Property Management**

Jim Rainwater offers full-time property management services as well. If you are a homeowner with a rental property, Jim can assist you in finding tenants, qualifying tenants and lease preparation.

**4400 Hwy. 20 E., Suite 314, Bluewater Bay, Niceville** (The old Bluewater Bay Post Office) **Stop by our office today or call Jane at (850) 830-1976 or Jim at (850) 830-9636** 

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## **Laundry Tips and Tricks With Sudsy!**



By Steven Harley, Total Laundry Services

Thanks for taking the time to read our fun, informative blog for some basic laundry tips and tricks! In this issue, we want to talk about Laundry Detergent.

As the old saying goes, "You get what you pay for..." still rings

true when it comes to laundry detergent. Walk the aisle at any Walmart and Target and you will have 20+ choices of detergent: Tide, All, Persil, Gain, Powders, Pods, Free & Clear, etc.

With all of these choices, does it really matter which one you pick? Actually, yes it does!

During our 15-year history, Total Laundry Services has used every detergent on the market.

We have tested the various detergents on clothing, sheets, towels, comforters, bath rugs and essentially anything washable!

We have processed over 250,000 loads of laundry, and there is one clear winner: Tide with Bleach Alternative. Yes, this is probably the most expensive de-



tergent on the shelf, but you are definitely getting what you pay for!

"Value" brands will water down their detergent. So, essen-

tially you're buying 95% water and a few chemicals in each bottle. Tide has a much different consistency, because it actually has cleaning agents and helpful stain fighters in each bottle – with much less water.

At Total Laundry Services, you'll find that at each store we use Tide with Bleach Alternative on every wash/dry/fold order, with a touch of Downy softener as well. We can use Free & Clear detergent for customers with allergies and sensitive skin. Come see us today and let us take care of your laundry needs!

For more information, call Steven at 850-837-7583.

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## If I Sell in This Hot Seller's Market, Where Will I Go?



By Gail Pelto

I'm getting this question more and more frequently these days as I look for listings for my buyers: "Gail, I'd love to sell in this market and get top dollar for my home. But then I'll have to buy something else and pay top dollar for it. So, it doesn't make any sense—'cause, where would I go?"

#### GREAT QUESTION!

We have all heard the adage when it pertains to the stock market of "Sell High, Buy Low," right? Well, it kind of works the same in the real estate market. Sell when it's a Seller's Market, so you can garner top dollar, and if it makes sense, buy where it looks like it might be the next hot market.

A few points to ponder if you're thinking about selling in this hot market:

As of the day I'm writing this, May 19, in this area the median sale price for residential property is up 15.7% year-to-date compared to the same timeframe as last year. Think about it: a home that sold for \$500,000 last year sold for \$575,000 this year! That is a heck of a lot of equity in one year, I think. But wait, there's more: If you've lived in your house for, say, five years, the median sales price is 43.3%  $higher — \$500,000 \quad in \quad 2016,$ \$716,500 now! WHAT!?!?! That's crazy...crazy GOOD!

Could prices go higher? Maybe. Could prices go lower? Maybe. Will interest rates go up? Someday, probably. Could you buy more house while interest rates are low then when they go up? Yep. Lots to think about.

#### Now, where to buy:

First, ask yourself if you need to stay in the area. If yes, then



where do you think the next or current up-and-coming areas are that are close to where you live now? Could it be Freeport? Navarre? Crestview? Someplace else?

Second, could you move to one of those areas and still be within a short distance to the amenities you enjoy where you are now i.e., friends, family, gym, work, etc.? (Know that if you don't need to stay in this area, then there's plenty of information online of where savvy investors are moving to; and if you have a good realtor, like me, I can help you with that).

Third, if those areas are next hot areas, might it be a good investment to buy there now? Maybe. It's certainly something to think about!

Is this the same way savvy investors hedge their bets and grow their wealth? Sell high, and then buy the next big thing with the profits?!

Full disclosure—I am a real estate agent, not a financial planner nor a psychic. So, as much as you and I want to know about what's going to happen in the real estate market in the future, it's a guess (plus my crystal ball is in the shop!) So, do your

research, talk to your other professionals (and your family) before you make any decisions.

Want to talk more about your options, how much your property is worth today, or anything else real estate related? Then call me, Gail Pelto, 850.374.0754 or send me an email: gail.pelto@kw.com.

Gail Pelto is a full-time real estate agent with Keller Williams and a board member with both the Mattie Kelly Arts Foundation and The Rotary Club. She is also a mentor to new agents, helping them be better agents for their clients.



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## NHS's Resource Officer Receives Notable Award for Community Impact

Niceville High School Resource Officer Tori Mason, a deputy with the Okaloosa County Sheriff's Office, has been awarded a \$5,000 cash grand prize in the CGI Heroes: Celebrating Strength contest sponsored by Hialeah-based CGI Windows & Doors.



The annual event recognizes Florida residents who have gone above and beyond to help others. Tori, along with three others were nominated and selected as statewide finalists, all receiving a \$5,000 grand prize because of the difference each has made in their community.

Florida residents voted online to select a grand prize winner from among the four finalists. At least 3,000 votes were cast with Tori leading by about 300 votes when the voting ended on May 31. Tori had already received \$1,000 for being a finalist. "Due to the remarkable

difference these heroes are making in their communities, we were compelled to award ALL FOUR with the grand prize for a total of \$6,000!"



## Bill Fletcher Receives ECCAC's Prestigious Zeke Bratkowski Award

Walton County resident Bill Fletcher was recently recognized as the 2nd Zeke Bratkowski Advocate Award winner by the Emerald Coast Children's Advocacy Centers (ECCAC) at its signature Gala.

Zeke Bratkowski was an NFL professional football player and an assistant coach in the NFL for more than two decades. He passed away in 2019, and was a passionate supporter of EC-CAC, founding the non-profit's first Gala and Golf Tournament in 1999.

recipient of our Zeke Bratkowski Advocate Award," commented ECCAC CEO Julie Porterfield. "Serving on our Board for years, including being our President twice, Bill has truly made a difference for ECCAC by demonstrating his dedication to our mission by always being there to make a difference in the lives of abused children. He is responsible for taking me to meet with all of the Walton County Commissioners to acquire the property of the home of the Pierce Family Center. "Bill Fletcher is the perfect Bill truly represents what Zeke's



award is all about, unwavering commitment and support for the Center and the children we serve each and every day."

In addition to being active on the ECCAC board for years, he is also active in the Kiwanis Club in Freeport, South Walton, the Walton Area Chamber of Commerce, a citizen volunteer for the Walton County Sheriff's Department, member of the Institute for Senior Professionals at Northwest Florida State College and a volunteer for Alaqua Animal Refuge. He is currently Chairman of the Walton County Republican Executive Committee (WCREC) after serving several years as State Committeeman.

With centers in Okaloosa and Walton counties, in EC-CAC's 21-year history, right at 15,000 children have received more than 150,000 services at no cost to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals.

For more information, visit www.eccac.org or call (850) 833-9237, Ext. 283.





## The Battle of Lincoln Park Niceville PD vs. The Lemonade Kids

By Guest Columnist Pastor Doug Stauffer, Faith Inde-PENDENT BAPTIST CHURCH

Hello Niceville! After almost four decades, providence has brought me full circle. I have traveled around the world several times, but now have returned to the city that impacted my life more than any other place. In 1981, I left Niceville and spent nearly 40 years traveling to some of the most remote and memorable places on earth. These travels span from the Amazon jungles to the islands in the Caribbean, from China to Europe, etc. Yet, that story is for another time!

I witnessed an incredible contrast: from the most lavish scenerv to indescribable poverties. I recall returning to America after one eventful trip and dropping to my knees to kiss the runway tarmac. I always treasured my experiences, but never took for granted each deplaning on U.S. soil. As much as I loved traveling abroad and throughout the U.S., I am blessed to return to what many consider a slice of





Chief Popwell and Pastor Doug

heaven on earth—Niceville!

Many residents and visitors have said that Niceville is one of the NICEst places on earth to live or visit, but there is more to this story. I want to offer my account of a local hero who saved a young child's life one week and ingeniously engaged his department in community outreach the next. I am talking about the



Battle of Lincoln Park, But let me not get ahead of myself.

On May 26, 2021, a 911 operator received a frantic cry for help concerning an unresponsive infant. Chief Dave Popwell arrived first on the scene, immediately beginning CPR. His efforts to resuscitate the infant, followed by the EMS personnel, provided the necessary life-sustaining measures. The child is alive today because of the lifesaving skills commenced by Chief Dave Popwell.

Fast forward two weeks later:

Someone reported a few preteen neighborhood children for selling lemonade without a license on the church property. Officer Bronson, instead of issuing some citations, handed them a crisp \$100 bill. Social media quickly spread this act of generosity. The next day, the group doubled in number. The young entrepreneurs decided to split the proceeds with the police department. They raised more than \$500, but the Chief graciously declined. Instead, the police officers offered to accom-

pany the young people to a venue of their choice. The youth decided against a movie or puttputt and challenged the police department to a water balloon battle.

The day arrived when the Chief and 10 of Niceville's finest showed up at Lincoln Park to face the "lemonade kids" at high noon. The brave young warriors were well prepared. They had strategically stashed water balloons throughout the park. The police force was quickly outnumbered as other park visitors joined forces with the lemonade kids.

It seemed like children were coming from all sides: from the swings and the slides, even springing into action from the monkey bars. The Chief claimed that he witnessed junior Navy SEALS appear from the water. The battle raged until only a few officers remained, but they were short of ammunition (water). The youth refused to recognize the Chief's white flag of surrender. Even the sweet little unicorn girl pummeled the Chief forcing him to retreat for cover. This Battle of Lincoln Park will be remembered as Niceville's Alamo. Moral of the story: not one Nicevillian should join the chorus to defund the police, but instead, look for ways to express their appreciation and "Back the Blue."

To view a slideshow of the historical, epic battle, visit https://youtu.be/812KTgQ-3ylU. To reach Pastor Doug, visit FaithNiceville.com or (850) 678.4387.

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- Melanie Kercher, Crystal Beach

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- Do you wish your teeth were whiter?
- · Do you think you show too much or too little of your teeth when you smile?
- · Would you like to change the way your teeth or gums are shaped?
- Do you have gaps or spaces in between your teeth?

If the answer is "yes" to any of these questions, you may be a good candidate for A Smile Makeover.







## After the Military: Financial Transition to Civilian Life

By William Blanken

A drawdown is looming. You're separating at the end of active service. You've decided to retire after a long career. No matter when or why you're leaving the military, a big part of preparing for your civilian life is taking steps to proactively address the financial issues you might face. Here are some tips to help ease the transition:

### Get your road map ready.

An impending separation from service may be both exciting and anxiety-provoking for you and your family. Your lifestyle, income sources and benefits will be changing. Major decisions that could affect your finances include:

- Where you decide to live. Whether you'll be selling or purchasing a home
- Whether you and/or your spouse will need to find new employment
- Your plans to return to school
- Your eligibility for benefits (e.g. from the military or a future employer)

To help you prepare for your transition to civilian life, the Department of Defense, along with other agencies, has developed a Transition Assistance Program (TAP) — also called Transition GPS. Most servicemembers who are retiring, separating or being released from a period of at least 180 days of active duty must participate. This program includes pre-separation counseling, briefings and workshops that cover topics such as education and training, employment and career goals, financial management and VA benefits. You'll also prepare an Individual Transition Plan.

### Prepare a realistic budget.

Having a realistic budget is important. Once you leave the military, it's likely that your living expenses will increase because you won't be receiving tax-free allowances, and costs for insurance, housing, groceries, and other day-to-day expenses may be higher. Preparing a budget that reflects your new sources of income and expenses, and adjusting it when neces-



sary, can help you stay on track as you adapt to your new financial circumstances.

Here are some questions to consider as you prepare your working budget:

#### Income

- Will you be eligible for separation pay or cashing in unused leave? These can be sources of short-term income if necessary.
- What about retirement pay? Make sure you understand how much you'll receive, if applicable, and what other sources of retirement income you'll be eligible for.
- What salary can you expect from your new career?
- Will your spouse be working?
- Will you be eligible for any veterans benefits that will provide ongoing income?

If you're unable to find a job right away, you might qualify for unemployment compensation, but your eligibility might be affected by any retirement or separation pay you receive. Unemployment benefits vary from state to state. So, for more information you'll need to contact

#### **Expenses**

• Will the general cost of living (for example, gas, food, and utilities) be higher in your new location?

your local unemployment office.

- How will your health expenses change? Will you have access to employer-sponsored health insurance?
- What will your housing costs include (e.g., rent or mortgage payment, property taxes, and insurance)?
  - Will you need to purchase

and insure a vehicle?

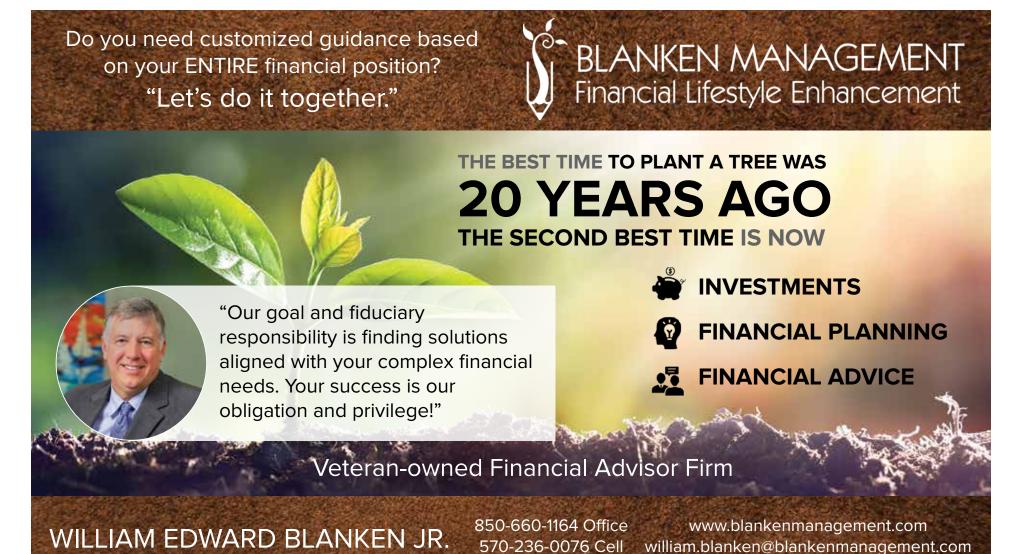
• What about other expenses, such as commuting costs, clothing and childcare?

Have a plan in place to reduce your expenses if necessary. Identify items in your budget that you consider discretionary and would be willing to cut at least temporarily. It will likely be much easier to pay off debt now while you have a steady paycheck from the military rather than later when your job situation might be uncertain.

### Save for transition expenses.

Some of your costs will be covered through transition assistance (for example, storage and shipment of household goods). But, it's likely that you'll have expenses for which you won't be reimbursed, such as housing deposits. Having some savings set aside in a transition fund that you can easily access may help you avoid having to dip into your long-term savings and investments to cover unexpected expenses. It will also decrease

Continued on next page





## Roofs for Educators Winner: Charisse Stokes

In May, **Specialty Roofers, Inc.** held a Roofs for Educators contest! More than 275 Northwest Florida educators were nominated to win a free roof. It came down to a final three: Billie "Charisse" Stokes from Crestview High School, Donna Barton from Destin Elementary and Patrick Cole from Niceville High School. And Billie won!

"As a local company that deeply cares about this community, we wanted to give back," Erin Bakker, director of business development at SRI, said. "Early in my career I taught first and second grade at Destin Elementary, so I know firsthand that teachers deserve all the praise and appreciation we can give them."

Nominated by dozens of her students and peers, student Stephanie Barfield sums it up when she says Charisse "serves the community tirelessly." Charisse has been an educator for 14 years in Okaloosa County Schools and serves alongside her husband, a pastor, in their church ministry. "She is the best teacher I've ever had," says Stephanie. "She is always up-



beat and encouraging the students. She truly believes in all of us and I never would have been able to make it through the end of last year or this year without her!! She is never too busy for the students, even if you're not in her class. She is one of those special teachers whose class you never dread going to and is always the best period of the day. She also helps out with clubs and band and is always volunteering."

"The 2020-2021 school year has posed many hurdles for educators across the country, and we are especially proud of the hard work and dedication of our teachers in Northwest Florida," Mike Miller, president of SRI, said.

The prize, a new roof which is now already-installed for Cha-

risse and her family, is valued at \$18,500, and included all labor and materials. They were able to select their shingle color and SRI included its Golden Pledge warranty on the roof (includes a 50-year material warranty and a 25-year labor warranty).

Specialty Roofers, Inc. (SRI) partnered with GAF Roofing for this latest contest. Last year, Perry Heslep, an officer with the Fort Walton Beach Police Department and Florida National Guardsman, was the lucky winner of their Roofs for Responders contest.

#### **MILITARY**

continued from previous page

the odds that you'll rack up credit-card debt that you'll have to pay off down the road.

#### Before leaving the military:

**Housing** - Determine how much you can afford to pay for housing and contact a local real estate agent who can show you properties available to rent or buy. Visit and evaluate the area where you'd like to move.

**Health care** - Schedule medical and dental appointments, and review and copy your records. Learn about your postseparation or retirement

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health insurance options and determine whether you'll need transitional insurance.

Life insurance - Review your life insurance needs. Decide whether it's cost-effective to convert your SGLI policy to VGLI, or whether you should purchase an individual policy. If you have FSGLI coverage for your spouse, remember that it's not convertible to VGLI, so look at options for replacing your spouse's coverage.

**Estate planning** - Update your estate plan, including your will, powers of attorney, and other documents to reflect your new situation.

Retirement planning -

Decide what to do with your Thrift Savings Plan (TSP) account, if you've contributed. If you're seeking employment in the civilian sector, learn about any new options for retirement savings, such as contributing to a tax-deferred employer sponsored retirement plan. If you're retiring, consider how your military retirement pay fits into your overall retirement income plan.

Education planning - Make sure you understand your education benefits that can help you pay for college or vocational training. Consider transferring post-9/11 GI Bill benefits to dependents. While you're still on active duty, take tests that can help you earn college credit or a license or certification, and find out whether any of your military training may be substituted for college credit.

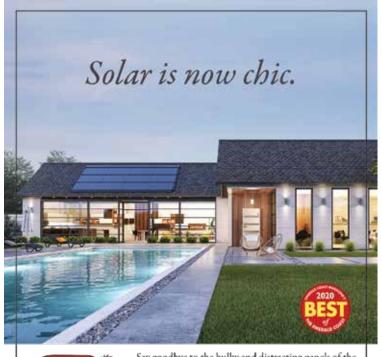
Career planning - Attend relevant employment workshops and counseling. Attend job fairs and network with potential employers and recruiters. Military spouses can connect with the Spouse Education and Career Opportunities (SECO) program for career planning help at www. militaryonesource.mil/seco.

Don't wait until the last minute. Make saving for your transition a priority and start as far ahead of time as possible to ensure that you have several months of savings set aside to cover transition expenses.

Your military career has taken you in many different directions. No matter where you want to go next, planning as early as possible can help ease your transition from servicemember to civilian.

#### Blanken Management Inc. Disclosures

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#### By Maurice Stouse, Financial Advisor and Branch Manager

The Energy Sector. According to Raymond James, "The Energy Sector remains the best performer in 2021, up 35% (10% greater than the next best sector) while the clean tech index is down 47% from its peak in February." (Raymond James Energy Daily Update May 14, 2021). Last fall, Fidelity Investments suggested that the Energy sector could be the leader in a recovering economy, and they continue to see Energy as a leading sector. What is interesting is that this in the face of all the negative news on fossil fuels and the focus on clean energy. Why is this group up 35% despite the unfavorable sentiment? Add to that the fact that the momentum in green energy can only accelerate. To answer that, it is important to take note of few facts about today.

The energy sector remains the best performer in 2021, up 35%, while the clean tech index is down 47% from its peak in February.

Some investors might think this recent strong and leading performance is the proverbial head fake — that energy stocks (which were the worst performers for the past five years) might again lag the market before long. In the meantime, consider the following data:

During this year's Berkshire Hathaway annual meeting, Warren Buffet noted that there are over 290 million cars and light trucks on the road in the USA today. Add to that, Statista.com estimates worldwide daily consumption in 2021 will be 96.5 million barrels of oil. They project that to be 103.2 million by 2025. Car sales are projected to hit 18.5 million units this year (Seasonally Adjusted Annualized Rate, SAAR, for April) per Automotive News and Motor Intelligence. This adds up to a lot of demand. The consumption of

## Market Leaders Thus Far in 2021?

natural gas and liquified natural gas continues to grow as well. Natural gas is seen as not only a transitional natural resource, but a replacement for coal.

Most notable however is the significant decrease in exploration and production. Both Raymond James and Fidelity have spoken to that recently. Major oil companies (Exploration and Production or E & Ps) are not expanding their investments in new wells even though the price (currently around \$65 a barrel) is well above their costs. Most analysts see \$50 to be the average cost for these majors and some of the biggest oil companies have lift costs below that, in the low 40s.

Lower exploration and production mean less oil and gas in the future. Fidelity has pointed out that this could significantly decrease what has been an allout glut of oil and gas over the past several years. While we do not think this means shortages, we do agree this could lead to the firming of oil prices. Historically, this boom-and-bust sector has had large swings in price.

The result of firming oil prices means consistency of profit margins, resilience of dividends and increased share buy backs, all of which could support the continued growth in share prices. It also means that the majors, and smaller firms, through consistent margins, have the capital to expand in to greener and cleaner energy like solar and wind farms. That too could support share prices.

There is a flip side to this however: many institutional investors (pension funds, endowments, mutual funds, insurance companies and others) are shying away from these stocks because they, like many other institutional investors are focused on ESG investing (Environmental, Social and Governance) and hence that could slow or stunt the growth in share prices of many traditional energy firms. It takes that momentum of dollars to keep these equities growing at such rates. Do these investors have it right?

The takeaway is that investors who are looking for value, inflation resilience and income, and have confidence in what is happening in this sector, should possibly consider increasing their holdings or weightings into Energy, if this is right for you.



A note regarding Electric Vehicles: Raymond James (Energy Daily Update May 14, 2021) sees the growth coming much faster for heavy duty electric trucks, commercial vehicles and buses compared with electric cars. Investors can participate in those directly through the stocks in the firms that develop and produce all of these.

Inflation Resistent or Inflation Resilient Investments: The main measures of price inflation came out this past week. First were consumer prices (CPI) which showed an increase of 4.2% year over year and up .8% from March. That was the fastest pace since 2008. The second was producer prices (PPI). That showed a year over year increase of 6.2% or .6% from March. The Bureau of Labor Statistics noted that was the largest increase since 2010. While the Federal Reserve has two major focuses (one being inflation and the other being employment) it is most concerned for the moment about jobs. Interestingly the number of open jobs right now is 8.1mm, and the number of unemployed Americans is approximately 9.8 million.

Wage pressures may or may not be in our future. On the lower spectrum of wages, McDonald's reported that it is increasing the minimum wage to \$14 per hour at its company owned stores. It intends to move that to \$15 by 2024. Chipotle also announced that it is increasing its minimum wage to \$15 per hour.

The final takeaway, if investors wish to adjust their strategy during periods of price inflation, might possibly turn to increase their weightings in equities (value stocks in particular) as well as commodities (materials stocks) and Treasury Inflation Protected Securities. Energy stocks as well as financials, real estate (mainly REITS), materials and industrials represent more value-oriented stocks or equities.

Knowing what impact inflation and other factors may have and when that might happen means doing your research or utilizing the advice or professional management of an investment advisor.

The First Wealth Management is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd., Destin, FL 32541, with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124.

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

Treasury Inflation Protection Securities, or TIPS, adjust the invested principal base by the CPI-U at a semiannual rate. Rate of inflation is based on the CPI-U, which has a three-month lag

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

Utilizing an ESG investment strategy may result in investment returns that may be lower or higher than if decisions were based solely on investment considerations.



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

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

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



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Amy Parrish

urice Stouse 850.654.8122
nancial Advisor

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#### Community



By Chris Balzer, ECES

Now that we know the definition, what is it used for and how can it help? A thermo graphic camera (infrared camera) detects infrared light (heat) invisible to the human eye. This characteristic makes these cameras incredibly useful for all sorts of applications, including security, surveillance, detection and military uses. Archeologists deploy infrared cameras on excavation sites. Engineers use them to find structural deficiencies. Doctors and medical

## Ther mal im aging

/'THərməl 'imijiNG/

Definition, noun; the technique of using the heat given off by an object to produce an image of it or locate it.

## **ENERGY TIPS**

### by Emerald Coast Energy Solutions

technicians can pinpoint and diagnose problems within the human body. Firefighters peer into the heart of fires and can detect fires not visible to the eye. There are many different tasks and different types of thermal imaging, however; each camera relies on the same set of principles in order to function, using the heat given off by an object to produce an image. At ECES (Emerald Coast Energy Solutions), we are not archeologists,

medical doctors or firefighters. We are passionate about finding and curing energy inefficiencies in your home to make it more comfortable and efficient, saving you money. That's why we use Thermal Imaging when we inspect homes, for quick and accurate identification. An infrared camera can help diagnose a variety of home performance problems, including air leaks and missing insulation. Some common areas where air leaks occur are light fixtures, electrical receptacles, windows

and doors, attic entrances and plumbing penetrations. Using thermal imaging allows us to see what other devices can't.

NOAA (National Oceanic and Atmospheric Administration) released this January that the Earth's warming trend continued making 2020 the hottest year since 1880, when they started recording temperatures, knocking 2019 to 3rd. The world's five warmest years have all occurred since 2015. We also have experienced a pretty mild winter and spring so far and this summer looks to be a hot one. Most homes and homeowners can benefit from having a thermal imaging inspection. Using this technology saves time, accurately identifies problem areas and once addressed, increases comfort and saves energy.

You can beat the heat by seal-

ing those leaks, adding missing insulation, upgrading to an attic energy barrier and coating windows with our virtually clear ERG film which blocks 94% of heat and 99.9% of harmful UV rays. Adding insulation will increase your comfort, extend the life of HVAC systems, because they don't work as hard, increase air quality and save money.

Chris Balzer is Founder and President of Emerald Coast Energy Solutions, a Smile Provider Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this summer and become energy efficient, schedule an inspection by calling (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com. Beat the



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## Rocky Hires Vilardo as Head Football Coach

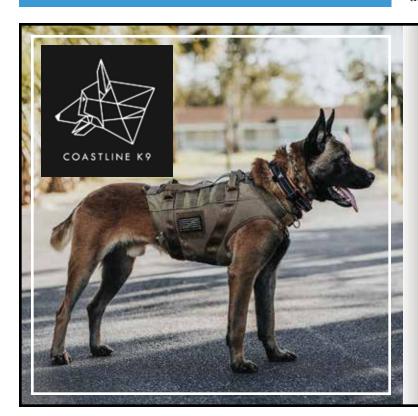
Rocky Bayou Christian School Superintendent Dr. Michael Mosley and Athletic Director Josh Childers have named Josh's football coach successor, Robert Vilardo.

Mosley said Coach Vilardo will assume football operations this summer. "It is both a priv-

ilege and a pleasure to welcome Coach Vilardo to Team Rocky. He brings a passion for Christ, student-athlete, and the game that will bring out the best in our players," said Mosley.

Vilardo comes to Rocky from Miami Valley Christian Academy where he served as head football coach as well as athletic administrator and director of football operations. He oversaw all athletic details for grade K-12. He served on various other committees and was the president of the Miami

Continued on next page



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By Cali Hvalac, Silver Shade Studios

There are two types of locals: Those that live on land, and those that live in the water. Those in the water were here first, but graciously share this area with us humans who reside here and who vacation here.

It doesn't take long to spot a pod of dolphins. They hang out in the Harbor, in the Destin Pass, in the Bay and in the Gulf of Mexico. You'll see them cruise around, popping up to say hello, chasing fish, and, if you're lucky, even doing tricks like jumping out of the water and putting on a show.

The most popular type of dolphin you'll see here is the

## Off the Hook: **Dolphins!**

Bottlenose dolphin. There are more than 10,000 that reside in the Gulf of Mexico! They range from 6-13 feet long, weight 300-1400 pounds and live 40-60 years. They are light gray to white on their belly, can swim up to 20 m.p.h. and surface two-to-three times a minute to breathe.

Dolphins are also considered one of the most intelligent animals. They learn quickly, socialize and play, and can also recognize themselves in the mirror. Another fun fact is that they have two stomachs; one to hold the food and one to digest it.

On top of being intelligent, they can communicate with each other, give each other names, and use whistles and clicking noises to communicate to each other. Ask anyone who is on the water every day, and they'll tell you that the dolphins know who they are; they remember them and come straight to the same boats daily.

While a lot of people want to swim with dolphins when they



visit, the dolphins are protected by the law. It is illegal to feed or

touch a dolphin in the wild, for the safety of you and the animal. The only way to swim with a dolphin would be in protected water of a water park or training facility.

If you're a local or looking to see some while you're visiting, our area offers a variety of dolphin tours, excursions and more to see these beautiful creatures. They are most playful in the late mornings, and sometimes late afternoon through sunset, but can be spotted most any time of day. They respond to verbal noise like cheering or clapping, and slapping the water if you're able to get close to it. Most days, you can even see them while lying or walking on the beach...if you're looking.

Keep your eyes peeled, as these amazing creatures are everywhere, and seeing them is exciting, no matter how many times you have before.



## ROCKY continued from previous page



Valley Conference. "I am absolutely thrilled to be a part of Rocky Bayou Christian School as a whole. I think it is a great opportunity for myself and an awesome setting to be a part of a Christian school that is preparing young men and women to be Champions for Christ. Specifically for football, I have a love and desire to raise young men as warriors for God. To lead them to be leaders at home, work and in the world, for the Lord," said Coach Vilardo.

AD Childers has been the head coach of the Knights for the past 12 seasons and steps down to focus his efforts on the athletic department as a whole. He hopes to build the programs within the department and

bolster the booster club. "I am thoroughly pleased to bring in Robert Vilardo. He has a real passion for Christ and students. His years of experience and wisdom is going to help propel our program in the continued direction of excellence," expressed AD Childers

For more information about Rocky Bayou Christian School, please visit www.rbcs.org.





## Recreational Red Snapper Season Has Begun!

The recreational red snapper season started June 4 in Gulf state and federal waters off Florida and will remain open through July 28, closing July 29. "We are excited about Gov. DeSantis' recent announcement of this year's 55-day Gulf red snapper summer season; it is one of the longest we've had since the FWC began managing the season in state and federal waters," said FWC Chairman Rodney Barreto.

For-hire operations that do not have a federal reef fish permit may also participate in the

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season, but are limited to fishing for red snapper in Gulf state waters only.

If you plan to fish for red snapper in any state or federal waters off Florida from a private recreational vessel, even if you are exempt from fishing license requirements, you must sign up as a State Reef Fish Angler (annual renewal required) at GoOutdoorsFlorida.com.

State Reef Fish Anglers might receive a questionnaire in the mail regarding their reef fish trips as part of Florida's State Reef Fish Survey. These surveys were developed specifically to provide more robust recreational data for management of red snapper and other important reef fish, and have allowed FWC the unprecedented opportunity to manage Gulf red snapper in state and federal waters. If you receive a survey in the mail, please respond whether you fished this season or not.

When catching red snapper and other deep-water fish, look out for symptoms of barotrauma (injuries caused by a change in pressure), such as the stomach coming out of the mouth, bloat-



PHOTO COURTESY FWO

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ed belly, distended intestines and bulging eyes. When releasing fish with barotrauma, use a descending device or venting tool to help them survive and return to depth.

To learn more about the recreational red snapper season in Gulf state and federal waters, including season size and bag limits, visit MyFWC.com/Marine and click on "Recreational

Regulations" and "Snappers," which is under the "Regulations by Species - Reef Fish" tab. Looking to keep up to date on Florida's saltwater fishing regulations? Find them on FishRulesApp.com or follow Fish Rules Instagram.com/FishRulesApp or Facebook.com/Fish-RulesApp. For other resources, visit MyFWC.com/SRFS and MyFWC.com/FishHandling.

## Gag Season is Here in **Most Gulf State Waters**

Gag grouper opened for recreational harvest in most state Gulf of Mexico waters and all federal Gulf waters on June 1, and will remain open through Dec. 31.

Gulf state waters in Florida are from shore to 9 nautical miles. Federal waters begin where state waters end and extend to 200 nautical miles.

The minimum size limit for gag grouper is 24 inches total length and the daily bag limit is two fish per person within the four grouper per person aggregate limit.

If you plan to fish for gag grouper anywhere in Florida state or federal waters from a

private recreational vessel, vou must sign up as a State Reef Fish Angler (annual renewal is required) at GoOutdoorsFlorida.com.

Learn more about grouper at MyFWC.com/Marine by clicking on "Recreational Regulations," "Reef Fish" and "Groupers"or visit MyFWC.com/ SRFS.

Note: Franklin, Wakulla, Taylor and Jefferson counties opened April 1 and will remain open through June 30. These four counties will reopen Sept. 1 through Dec. 31. Monroe County follows the Atlantic state season and opened May 1.

Off the Hook

## **Deep-Water Fish Release:**

## The Right Tools Mean Everything

Will you be fishing for snapper or grouper on your next fishing trip? Continue your role as a conservationist by paying close attention to signs of barotrauma and being prepared to respond. Barotrauma is a condition seen in many fish caught at depths greater than 50 feet and is caused by pressure changes leading to an expansion of gases in the swim bladder. It is important to treat barotrauma in fish you do not intend to keep. Signs of barotrauma include the stomach coming out of the mouth, bloated belly, distended intestines and bulging eyes.

Signs of barotrauma include the stomach coming out of the mouth, bloated belly, distended intestines and bulging eyes.

Barotrauma can cause damage to internal organs and be fatal unless appropriate steps are taken to mitigate its effects. It is important to know in advance what tools are available and how to use them to help fish return to the bottom and increase their chances of survival.

Descending devices take fish back down to a depth where increased pressure from the water will recompress swim bladder gases. They fall into three categories: mouth clamps, inverted hooks and fish elevators. With proper set-up and practice, descending devices can be easy to use and make a big impact on the survival of released fish.

Descending devices return fish to a depth where gases in the swim bladder can recompress.

Venting tools are sharpened, hollow instruments that treat barotrauma by releasing expanded gas from the swim bladder, enabling fish to swim back down to depth.

REMINDER: Items such as fillet knives, ice picks, screwdrivers and gaffs are not venting tools and should never be used to vent a fish. Venting a fish incorrectly can cause more harm than good.

To properly vent, lay the fish on its side (on a cool, wet surface). Venting tools should be inserted 1-2 inches behind the base of the pectoral fin, under a scale at a 45-degree angle, just deep enough to release trapped gasses. Never insert venting tools into a fish's belly, back or stom-







PHOTOS BY FLORIDA SEA GRANT

ach that may be protruding from the mouth.

Venting tools should be inserted 1-2 inches behind the base of the pectoral fin, under a scale at a 45-degree angle, just deep enough to release trapped gasses.

Descending devices and venting tools should only be used when fish show one or more signs of barotrauma and cannot swim back down on their own. It is essential to work quickly when using these tools and return the fish to the water as soon as possible. Anglers should choose the device and method they are most comfortable with and that best fits the situation.

Anglers should also use proper gear when fishing for reef fish. Circle hook and/or dehooking tool requirements apply to anglers fishing for reef fish in Florida. Non-stainless steel, inline (non-offset) circle hooks with the barb crimped down often hook in the mouth rather than the gut, making it easier to release fish. Dehooking tools

also help quickly release fish so you can get back to fishing for that big one in no time. Using the right tools and acting quickly will make a big difference in the survival of fish you release, ultimately helping to conserve Florida's world-renowned fisheries for the future.

Non-stainless steel inline circle hooks with the barb crimped down and dehooking tools should be used to help quickly release fish and increase their chances of survival. Crimp the barb down on any hook to make the hook barbless (bottom-left photos).

To learn more about proper fish handling techniques, visit MyFWC.com/FishHandling. Check out our descending devices playlist to learn more

about barotrauma, descending devices and venting tools at MyFWC.com/SaltwaterFishing and click on the descending devices playlist. Learn how to vent properly by visiting YouTube. com/watch?v=jhkzv1\_2Bpc. For details about reef fish gear requirements for circle hooks and dehooking tools, visit MyFWC.com/Marine and click on "Recreational Regulations," then click "Gear Rules" under the Reef Fish tab.

Visit our YouTube channel at MyFWC.com/SaltwaterFishing for more saltwater fishing how-to videos. For answers to questions, contact 850-487-0554 or Marine@MyFWC.com.



### **SUP Board Races**

#### Thursday Throw Downs through Oct. 28!

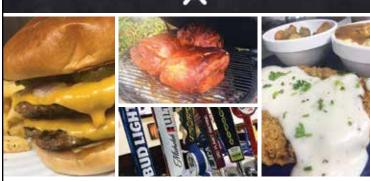
LJ Schooners Dockside Restaurant & Oyster Bar & Bluewater Bay Marina began its Thursday Night Throw Downs on Thursday, March 12. These races continue until October 28, every Thursday evening! This is a fun Stand-Up Paddle Board race with a unique race format.

All Stand-Up Paddlers are welcome, all ages and all levels of expertise. Points are awarded throughout the season and overall winner will be recognized on October 28 at an awards ceremony. For more information visit bluewaterbaymarina.com or call 850-897-2821.









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## Local Dining, Drinks and Coffee!



#### **Brothers Kitchen**

Brothers Kitchen is a casual, Southern-style restaurant, a place where you can get all your comfort food favorites. Blue Plate Specials are featured each daymeaning you choose one meat and two vegetable options from the daily list. And there's so many homestyle options such as steak specials including Brothers top Sirloin, Delmonico Ribeye and Queen's Filet Mignon. Or pair super fresh salads, turnip greens, fried okra, potato wedges or mac 'n cheese with the famous Boss Burger. Nightly specials vary each evening, but can include sirloin steak, shrimp & grits and some pasta dishes. Come on by and "taste" for yourself! Or checkout the Brothers Kitchen Facebook page for the daily specials and call, stop in or order ahead. Pre-order for the weekend 24 hours in advance: Smoked whole pork butt, full or half racks, barbecue smoked meatloaf, smoked wings all slow-smoked on the Big Green Egg. And don't forget the sides! Call 850-842-2687 to place your order! All the time: dine in, curbside, pickup, delivery, outside dining. Open Tue.-Sun., 11 a.m. – 9 p.m., Closed Mon. (850) 842-2687

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dose of "goodness." Her dream team bakes fresh breakfast and lunch daily—Tuesday-Saturday. Feel free to work on site (free WiFi) or meet up with friends or family. Stop in for Cinnamon Rolls; Scones: Cranberry Orange, Chocolate Caramel and Cheddar Thyme; Strawberry Coffee Cake; Cranberry Orange Muffins; Red Velvet Cookies; Brownies with Espresso Ganache or Caramelitas! Try a Breakfast Special with a piece of Quiche or Kolache-Hashbrown Casserole. Breakfast Burritos are rolled and ready daily! Choose from Andouille, Bacon, Chorizo or Veggie. Or tantalize your taste buds with a made-to-order Breakfast Sandwich on Croissants or Bagel with two eggs and cheese and then choose if you want to add Jojo's homemade smoked jalapeño beef bologna, bacon, house smoked bbq or ham! Every day is a day for freshly Roasted Coffee and GREAT DOSES OF GOODNESS! Order ahead and pick up some for the office, a gathering or your next meeting! And please tell Jojo that Bay Life says hi! Hours 7:30 a.m. - 2 p.m. Tuesday - Saturday

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#### LJ Schooners Dockside Restaurant

Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. The restaurant is named after "LJ Schoo-



ner" (the LJ is for Lazy Jack) who was a cherished four-legged icon on Bluewater Bay Marina docks. The open air Oyster Bar and restaurant is open to serve you! Almost all seats offer a magnificent view of the water,

marina and unparalleled sunset with, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits! Join L.J. Schooners for Sunday Brunch, 9 a.m. – 1 p.m. and drink your bottomless Mimosas for \$10! Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free. Call to order take-out and pick-up in the L.J. Schooners Oyster Bar or call when you arrive for curbside pick-up.

**Beach Madness Mon- days!** Hotdog Special: \$4 hotdog, chips and small soda, \$10
Dozen Raw Oysters, Extended Happy Hour 3-7 p.m.

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

The monthly Sunset Shrimp Boils will resume August 29, September 26 and October 31.

Dine-in, pick-up, to-go. Open Wed.–Sun., 11 a.m.–8 p.m.

(850) 897-6400 290 Yacht Club Dr., Unit 200, Niceville

bluewaterbaymarina.com/schooners

## Casino Night Benefiting A Bed 4 Me Foundation

On Saturday, June 26, 2021, Schooners Dockside Restaurant & Oyster Bar and Bluewater Bay Marina Complex will be hosting its 2nd Annual Casino Night. The Casino Games will be held from 6-9:00 p.m. Awards and recognition prior to 10 pm. 100% of proceeds from the Casino Night will go to A Bed 4 Me Foundation. You can visit bluewaterbaymarina.com to see rules and more information. If you would like to donate prizes for this event, email jimmie@bwb-marina. com. If you have questions regarding the event, call 850-897-2821. Bluewater Bay Marina is located at 290 Yacht Club Drive in the community of Bluewater Bay.



## 30AEats.com Review: Register Family Farm in Freeport is the Bees Knees

By Susan Benton

Walton County is flourishing with an abundance of farmers and producers supplying the highest quality products to locals and visitors, and their bounty is often celebrated in many restaurant presentations along the Gulf Coast.

Register Family Farm is one of those businesses, an aviary (honeybee farm) operated solely by members of the Register family and located in Freeport, not far north from the beaches of South Walton.

Joseph and Jeremiah are managing partners of Register Family Farm, a concept that sprouted from Jeremiah's intentions to initially just plant fruit trees. Once the trees were in place, the family (which includes six siblings) decided that pollinating their garden with honeybees was the next logical step.

The enthusiasm for beekeeping swept over them all, and now with 500 colonies, Register Family Farm is a sweetly successful business.

Currently, Joseph and Jeremiah handle the day to day operations of the aviary and colony management, while their father, Gerry, is the constant innovator who is always seeking optimal ways to move the bees, improve the process, and he handcrafts the pallets and wooden ware that is needed. Joseph said, "The last five years have been a whirlwind of bee stings, heavy lifting, and long days and nights, but we would not have it any other way!"

Spending countless hours behind the scenes as mothers typ-

ically do is Shelley, who supports all facets of Register Family Farm operations, and ensures that everyone has what they need to be prepared and to succeed, including feeding her hard working family members when the lunch bell rings.

With world wide concern about the plight of honeybees, as well as feeding hives sugar water in order for them to produce honey in large quantities, Joseph explained that feeding bees at Register Family Farm is the last option, and only done along with a protein supplement in winter months if a colony is about to collapse.

"The goal is not to feed the bees and hopefully Mother Nature will cooperate. We place our

honeybees on properties around the county with specific blooms so the bees can get the best natural nutrients to survive. If a hive is not thriving we give them a boost because our goal is to keep them alive," Joseph said.

Together, Joseph and his wife Elisabeth handle most of the product development, production, packaging and selling. They transitioned into the retail market slowly, because as a family they wanted to be very particular about doing things well.

Each product spends a considerable amount of time in testing before being approved for sale. The raw, natural, unfiltered, un-



## 30A YY EATS

pasteurized, and never heated wildflower and Tupelo honey, beeswax candles, soaps, and lip balms are among the most popular items offered, but the superfood, bee pollen, is garnering a lot of attention.

Bee pollen is the food of the young and it is approximately 40% protein. It is considered one of nature's most nourishing foods containing nearly all nutrients required by humans. The pollen is collected when the bees enter the hive by causing them to squeeze through a couple layers of mesh that scrape roughly half of the pollen off of their legs. It then falls into a tray for collection.

Register Family Farm also breeds queen bees, selectively grafting for honey production, disease resistance, and gentleness. Everyone in the family is involved in the process of raising queens, and it is rewarding for them to know that the Register Family Farm hives are thriving with the queens that they produced.

Wanting to keep the buzz about beekeeping at the fore-front of young minds, the Register family often visits elementary schools and Boy & Girl Scout troops to share their knowledge, bringing along bee observation hives for the children to view.

"It's a cool thing for our family to come together, be at our best, and produce a quality product. It has been an adventure and a blessing," said Joseph.

For more information about Register Family Farm or to purchase their wonderful line of products, please visit their website at www.registerfamilyfarm. com or call (850) 603-0215. Visit 30A Eats on Instagram.







## **Taylor Haugen Foundation Awards Six Scholarships**

By Eddie Bird

Every year, graduating seniors of Northwest Florida apply for six prestigious scholarships across four counties to honor Taylor Haugen. The Taylor Haugen Foundation originally offered a scholarship to a Niceville High School senior after Taylor Haugen passed away from an abdominal injury sustained while playing football for Niceville High School in 2008. The Taylor Haugen Foundation has expanded the scholarships to be offered to one senior from each county of Santa Rosa, Walton, and Bay; with 3 scholarships awarded to Okaloosa County students with one being a Niceville High School recipient.

Applicants are asked to write an essay speaking of their perseverance and their "Don't Quit... Never Give Up" story. The criteria is based on Taylor's character traits of academics, athletics, leadership, community service and Christian faith as well as his motto of "Don't Quit... Never Give Up."



Caitlyn Stringfellow was awarded the Taylor Haugen Scholarship dedicated to a Niceville High school student. She graduates with a 4.2 GPA and over 200 hours of community service. Stringfellow won the state championship with the track and field team while also participating with the band. She faithfully volunteers by serving meals to the community and mentoring younger girls. She will attend Florida State University after a study abroad.

Caroline Seeling of Rocky Bayou Christian School won one of the two Okaloosa County scholarships. She will graduate as the valedictorian with a 4.5 GPA and 299 community service hours. She is an accomplished athlete in swim and cross country, even while suffering through disorders that affect her connective tissues. Seeling also competed and placed first in numerous state level academic competitions. Seeling plans to attend Covenant College in the Fall.

A Fort Walton Beach High School student, Colby Orcutt, received second of the Okaloosa County scholarships endowed by Roy and Clara Parisot. Graduating 3rd in her class with a 4.7 GPA and over 1,200 community service hours. She was recently named the national high school Heisman winner. She lettered in soccer, swim, track and cross country while also competing with the national youth modern

pentathlon Olympic team. After an impressive athletic career, including multiple state championships and all state teams, Orcutt will join the rowing team at Michigan State.

Emma Dawson of Milton High School is recognized as the Santa Rosa County Taylor Haugen Scholarship winner. She will graduate with 3rd in her class with a 4.7 GPA and 582 hours of community service. She lettered in volleyball, weightlifting, lacrosse, and track. Dawson faithfully gives back to her school and community. Serving as the FCA and SGA president she was able to provide over 30,000 pounds of food and organized Christmas toy drives. She will attend Troy University.

Alexia Fisher is named as the Walton County Taylor Haugen Scholarship endowed by Dugas Family Foundation. She will graduate top 10 in her class with a 4.2 GPA and over 250 hours of community service. She captained the basketball team while also lettering in tennis and track.

Fisher served as the FCA club president and was a part of numerous other clubs. Her commitment to show her friends the love of Jesus stood out to the scholarship committee. Fisher plans to become a physician's assistant after studying at Florida State University.

Charles Campbell, Jr., of Bay High School is awarded the Bay County Taylor Haugen Scholarship endowed by St Joe Community Foundation. He will graduate with a 4.2 GPA and 200 hours of community service. Campbell told an inspiring story of how he earned a spot on the FSU football team after being placed in foster care. He will play football at Florida State University in the fall.

As many locals know, the Taylor Haugen Foundation builds and recognizes youth leaders and promotes abdominal sports safety to honor the legacy of Taylor.







## In Good Health: Giving Back to Our Heroes

By Amy Milligan, OWNER, CRYO850

People often ask why we chose Destin as the site for our initial location. We've been Santa Rosa Beach residents for almost a decade. My kids go to school in Walton County. My community of friends and my village of parents was centered around South Walton. So, why put CRYO850 in Destin? The answer is simple—to ensure the U.S. military men and women in our area had access to all of the innovative technology we had to offer. Our business centers around mental and physical wellness, recovery and athletic performance. Who better to serve than the men and women who serve us?

My two boys and I relocated to the Emerald Coast in the fall of 2013 when they were in the 3rd and 5th grades. Shortly thereafter, we settled into a local neighborhood off Mack Bayou, Driftwood Estates, where we found ourselves surrounded by young Green Berets and their families. At sunrise, the garage doors would open to fully

DECREASE PAIN AND SORENESS

stocked home gyms, loud music and the sound of young athletes lifting and dropping weights. The evenings were filled with backyard gatherings where the young soldiers would play cornhole and share stories of deployments. As a single, working mom, I was so grateful to have these young men as mentors for my impressionable boys.

Fast forward to the onset of CRYO850. I knew the technology made sense for overall wellness, but I also knew it could be such a huge benefit for our military community. These guys work so hard and put their mind and their bodies through so much. To be able to help them feel better, even just a little, was part of our mission. When we opened the doors, our biggest supporter was our friend and neighbor, Cody Kavanagh, a former Green Beret who was also a part of the local CrossFit community. Later, through the Emerald Coast Honor Games, we connected with The Seventh Special Forces Association Chapter 7 and Johnny Moses. Johnny and his family frequent



Johnny Moses, Captain, Retired Green Beret and Amy Milligan, Owner CRYO850

CRYO850 and have become like family. With his help, we have been able to get involved

with fundraising for the SFA Ch7 annual Jingle Jog.

Through our two and a half

years at CRYO850, we've had the honor to have members ebb and flow from all four of our U.S. Armed Forces: Fighter pilots, Rangers, Special Operators and EOD students. We also continue to serve a number of retired veterans in an effort to relieve the aches and pains from years of service, help them sleep better, and stay even keeled. We've built a beautiful referral network within our little community to ensure our customers and members stay connected

My father served this country during Vietnam. The man I love served this country for 30 years. My oldest son is laser-focused on serving and now my youngest is showing interest. We are so fortunate to be surrounded and supported by heroes and I'm so grateful for their influence in our lives. If we can give back just a little, it's certainly worth a small commute to Destin. God Bless you all!

\*CRYO850 offers a 10% discount for active and retired military.

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ST OF THE MIDBAY





## There's No Perfect Substitute For Your Local Health Club



By Jason Clements,

JASON@BLUEWATERFITNESS.NET

With news headlines stirring up constant concern over the past year, Americans are stressed - and many have found respite in fitness, whether at the health club or at home. While at-home workouts satisfy some, many feel they're no match for the health club experience.

A recent study by Orangetheory Fitness and Kelton Global has found that 70% of surveyed exercising-Americans stated "They miss their routine before COVID-19, with more than 30% missing being inside a gym; having access to different fitness equipment; or having variety in their workouts."

The survey also found that 68% of Americans report "their fitness regimen in general took a hit, despite their best efforts and intentions," during the course of the COVID-19 pandemic.

These results indicate that many Americans are facing "Basement Burnout," and are craving a return to pre-pandemic fitness routines.

Following are further insights from the survey results:

After a year of limited options, almost half of Americans (41%) are suffering from the monotony of the at-home fitness regime.

Nearly half (43%) of Americans reported suffering from a lack of motivation to exercise, and 32% specifically miss the real-life connections their pre-pandemic exercise routines afforded.

**85% of Americans are eager** and excited to make positive changes to their physical activity.

43% of respondents specifically noted they are planning to set and achieve new fitness goals.

So, you're not alone if you have become dissatisfied with your current at-home fitness routine. Now is the time to look at joining (or re-joining) your local health club.

Reference IHRSA.org









## Ask Dr. Marty:

## It's All About Water! Drink It Up!



#### **Question:**

How can I drink as much water as you recommend without spending the day in the bathroom?

#### **Answer:**

I wish I had a nickel for every time... Imagine you want to rehydrate a raisin. So, you pour a glass of water over it. It is still just a wet, shriveled up raisin at the end of the day? Drip a little water on a raisin every five minutes for four hours. It will be a plump, juicy, raisin. The same is

true with our bodies which are 2/3 water. When our organs are dehydrated, they can't absorb the water they need, unless they are given that water a little at a time. Chugging a glass of water puts stress on our kidneys and bladder, and won't rehydrate our cells, where it is really needed.

So how much water do you need? Take your weight and divide it in half for the number of ounces needed per day. So, if you weigh 150 pounds, you need 75 ounces daily. If you drink diuretics, like non-herbal tea, coffee or soft drinks, add those quantities to your requirements to compensate. If you perspire, add that amount of water to your requirements. Herbal tea and a small amount of fruit juice count the same as water. Ramp up gradually to where you want to be. Walking can be great for many areas of your health, but you don't walk five miles on the first day of your exercise program. That sets you up for failure. The same applies to drinking more water.



Now for the real eye-opener. When your organs don't have enough fluid, nerves cannot relay messages, nutrients can't be transported to each cell, cellular waste and toxins can't be washed away, and chemical reactions for every function in the body cannot happen.

#### Do you have:

- Adult-onset diabetes? (Dehydrated cells can resist insulin.)
- Arthritis? Gout? Back pain? (Acids accumulate in the body.)
- High blood pressure? (Decreased blood volume requires harder pumping to circulate blood.)
- Kidney stones? (The residue that forms stones can accumu-
- · Weight gain? (What we think is hunger is often thirst.)
- Irregular heart rhythm? (A dehydrated heart has valves that don't close properly, creating leaks.)

I am not saying that if you start drinking enough water, you will be rid of all maladies that might plague you. Many people, however, feel considerably better with even small increases in water intake and over time have eliminated or reduced major symptoms. But, you can substantially lower your risk of taking on these problems, as well as many others, with ideal water intake.

Hot Tip #1: Good, clean water from a glass container is much easier to drink than water that doesn't taste good.

**Hot Tip # 2:** You get a bonus this month. Until you get used to drinking more water, put a small amount of fruit juice in your water to make it more festive. Once you get rehydrated, you will actually like water better. One of the first signs of dehydration is lack of thirst. Think about that!

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.

## Accentuate the Negative



By Lisa Turpin

This will be the ONLY time I encourage you to focus on the negative. Bing Crosby sings about accentuating the positive, which is superior advice for your mental outlook, but not necessarily when it comes to training your muscles.

If you want to get the most out of your toning and strength workouts you will need to focus on "the negative." The negative, when training, is the part where you resist the weight back to starting position; hence why we call it "resistance training." The positive is the first part of each

movement: so, the negative is the second part. Like Newton's 3rd law of motion, for each action there is an equal (in size) and opposite (in direction) reac-

By definition, there are two types of moving contractions: Concentric (the positive) and Eccentric (the negative). In a concentric contraction, the muscle tension increases to meet the resistance as the muscle shortens. During the eccentric contraction, the muscle lengthens while it's still contracted and resisting the workload. It is the breaking force that directly opposes the shortening of a muscle. The easiest understood example is a biceps curl. As you lower your arm in a biceps curl, that lengthening movement would be considered eccentric or negative. The lifting of the weight is concentric/positive. Other examples are: the downward motion of a squat, lowering the body in a pull-up, downward motion of a pushup, lowering the weight during a shoulder press, lowering your body during a crunch, unfolding your leg during a hamstring curl.

the joints, because the muscle If you want substantial gains

Negative training is safer on is contracted and protective. in muscle strength and size, Continued on next page





## **Are You Happy with Your Testosterone Shots?**



By Dr. Richard Chern, M.D.

Testosterone shots for men have been used to treat testosterone deficiency for many years. There has also been a lot of bad press about using "testosterone" in men, because previously, many men abused testosterone and later faced consequences such as heart attacks, strokes, pulmonary embolisms, sudden death and other health problems. We've all heard about "Roid Rage" and have seen reports of domestic abuse, murder and suicides all associated with testosterone. So, how is it possible that testosterone is good?

There are several issues to keep in mind with testosterone use in the past. First, these issues often occurred with dosages as high as 20x the natural levels found in humans. Second, all of these reports are associated with the use of synthetic versions of testosterone. The medical community has known for decades that any synthetic testosterone is associated with adverse effects such as strokes, heart attacks, sudden death and more. This includes the most commonly prescribed testosterone cypionate. Third, breakdown products or metabolites of testosterone are also hormones that can

have major effects on the body in both beneficial and detrimental ways. Many of the issues that occurred were because of over-dosing and a lack of understanding of the metabolism and full effects of synthetic testosterone in the body.

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

where guys feel good. Then, the last few days are nearly always nonproductive and include increasing moodiness, fatigue and a lack of desire to engage in the world. Next, because of these swings in testosterone, estrogen quickly becomes difficult to control. The hormonal ups and downs cause mood swings, tear-fullness, irritability, anger and other emotional disturbances. Levels on either side of optimal can cause erectile dysfunction. So, these swings often lead to additional medications such as anastrazol, Viagra, or other medications to control issues that just don't happen with pellet therapy. Then, of course, there are the general issues of remembering to take your weekly injections, constantly going to the pharmacy, multiple doctor appointments, lab draws, etc.

With pellet therapy, we see our guys about two times a year and once we get your dosing dialed in, we only need labs once a year. Hormone levels are consistent every day and it's unheard of to need additional medications once optimized. So, are you REALLY still happy with your testosterone shots?

Dr. Richard Chern, M.D. and Sue Griffin, ARNP specialize in hormone therapy for both men and women. Dr Richard Chern, M.D. is the only BioTE Platinum provider in the area and has been providing BioTE hormone pellet therapy longer than any other provider in the region. He has been asked by BioTE to teach providers across the country on how to provide proper hormone therapy for both men and women. Dr. Richard Chern, M.D. is currently accepting new patients so call today at 850-837-1271 for an appointment.

#### **ACCENTUATE**

continued from previous page

then you can have a partner or trainer help you with the lifting phase; then you control the negative yourself resisting a weight you couldn't lift alone—but that is on the extreme side.

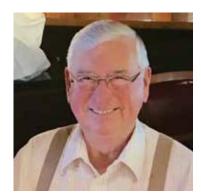
A safer way to use negative focused training is to slow way down on your negative contrac-

tion. For example, in the biceps curl, curl the weight up one second, then take three to five+ seconds to lower it. Controlling the weight back to starting position is the key. Negative/eccentric workouts are used a lot in rehabilitation and safer for the older population as well. ACL injuries, patellar tendonitis, muscle-tendon injuries, Osteopenia, Sarcopenia, Tendinosis

and other repetitive stress injuries are some common medical ailments that benefit from negative focused training. Another benefit is weight-loss by raising your metabolism. According to research from Wayne State University, a full-body eccentric workout increased the resting metabolism in athletes by nine percent and for no less than three hours following the exer-

cise. So Ac-Cent-Tchu-Ate the Negative, instead of the Positive—but only in this case!

A TRIBUTE TO MY **DAD:** I believe that if it weren't for my sister, Lori, and my dad, I might have done something different for a living. My dad passed last year from complications from a simple colon surgery, but at the age of 84, still worked out in his basement workout area. I feel he was an encouraging factor for keeping at it at any age and any limitations. Thank you, Dad! Happy Father's Day to all the men out there that exercise with your kids! Make it a point for them to see you in your healthy lifestyle routine. You make a bigger impression than you probably realize.



Lisa Turpin is a degreed and certified health and fitness lifestyle coach who has devoted her life to motivating and strengthening the bodies and minds of others. With more than 20 years' experience as a group exercise leader and an independent personal trainer in the Destin area, she is diverse and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation.





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## Here We Go Again



By Stephenie Craig, Journey Bravely

Last Spring brought a slower pace, uncertainty, space and more time at home. This Spring has brought the return to many things that have been on indefinite pause including back to the office, back to the school building, back to sports, back to in person church. And while it was strange figuring out how to navigate the slower pandemic pace of life, it's also strange suddenly finding yourself busy, wishing for more down time, and emotionally fatigued from adjusting back to significantly more in person interactions.

When you were stuck at home, all you wanted was to get out and about. And perhaps now that life is returning to a busy pace, you may find yourself wishing for some relax time at home. It's easy to feel enslaved to your circumstances, wishing things could be different, but feeling out of control of how you live out your time and priorities. What if there was a way to take the lessons from the slower pace of life and apply them to create a more balanced life now? What can you do to find the balance you're looking

## 5 Ways to Create Intentional Life Balance:

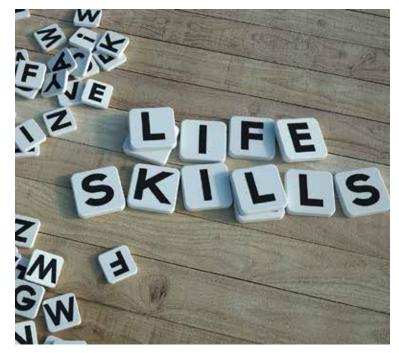
**Notice and name stressors:** Notice tension or upset in your body. This could be muscle soreness, headaches, stomachaches, tight chest, fatigue, irritability. Slow down and identify the source of tension. Your body is trying to communicate with you. Are you over scheduled? Are you isolated? Are you making decisions out of either fear or rebellion? Are you at odds in your important relationships? Are you saying yes when you want to say no? Are you making decisions to please others? Are you doing too much of something or not enough of another?

Give yourself permission to evaluate: What did you love about having to slow down during the pandemic? What did you find relaxing and life-giving? What did you miss? What were the top priority activities you returned to as soon as possible? What were the very last things you returned to and why?

Sort your yes and your **no:** As you reflect on your stress patterns and what was life-giving to you at a slower pace of life, sort your current life priorities/ activities into yes and no categories. Remember that sometimes you may believe everything has to be a yes because people are counting on you. However, you will be more likely to show up as a better, more present, enjoyable version of yourself if you limit your life commitments to things that are most important to you.

Create space for feelings and honesty: Letting go of some activities can feel hard and sad. It's ok to grieve the reality that you aren't superhuman and have time and energy limits. Try reminding yourself that everyone has limits and a lower stress life brings goodness to your physical/emotional health, your relationships, and your overall enjoyment of life.

Live out your yes and no: As you step back from excessive activity/obligations and begin to say no, give yourself time and



freedom to live into the space you've created. Slow down, relax, breathe deeply, and be present in the moment. Detoxing from busyness might be uncomfortable at first, but your life will thank you.

Try to suspend judgment and offer yourself grace as you decide what pace of life feels best to you in the coming weeks and months. And, remember that what works for someone else may not be the path that works for you. You can connect with us at journeybravely.com as you move along your journey.





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



## Get Your Insurance Ready for Hurricane Season

By Joe Capers

NOAA (National Oceanic & Atmospheric Administration) has just released its 2021 Hurricane Season Forecast calling for an above average season with 13 to 20 named storms. Last year's record setting 30 named storms only had 12 that actually made landfall.

The season is already off to a busy start, as the first named storm formed prior to the official June 1 start to the hurricane season, and in recent years,

storms have grown increasingly intense.

If you own a home or investment property, you are probably aware that having the right homeowners or rental insurance policy in place is of utmost importance. Without proper coverage, you could be responsible for expensive damage in the event of a weather-related incident. In fact, as this year's hurricane season kicks off, now is a really good time to review your homeowner's insurance policy

and make sure you are satisfied with your level of coverage.

We recommend you initially review your hurricane/wind coverage. Most policies (HO3, DP3, HO6, HO4) in Florida include either hurricane, named storm, or wind/hail under a separate deductible. Consistency of coverages is important in any policy, but this type is typically preferred. Some carriers do not write wind coverage if your home is close to the water. So, a stand-alone wind-only policy would be needed. When it comes to wind coverage, the best option is to opt for hurricane. Keep in mind there are several deductible options available that can have a large impact on what would be your out-of-pocket responsibility if you file a claim as well as the amount of premium you would pay for the policy.

Adequate Dwelling Limit (Coverage A) coverage to rebuild your home in the event of a loss is also important. Local and national data indicates that nearly two out of three homes and structures are underinsured.

The cost of lumber and other common building materials has soared in the past year as a result of supply chain disruptions and shortages, and this is the main reason new home construction has grown more expensive in recent months. As such, the homeowner's policy that was once sufficient for your property may now fall short.

Another important coverage to review is Loss of Use that pays for you to live somewhere else while repairs are being done to your temporarily unlivable home. This also goes for rental properties with Loss of Rents coverage. To trigger this type of coverage, there needs to be direct physical damage.

An often, misunderstood coverage not offered with each carrier, but always recommended, is Law or Ordinance coverage. Most carriers, if they have it available, offer either 10%, 25%, or 50% coverage tied to your Dwelling Limit. If there is extensive hurricane damage, like we saw with Hurricane Michael, there may be new building codes you must adhere to in order to rebuild. The additional Law or Ordinance coverage is crucial to your protection, since your policy is designed to rebuild your home as it was before the damage, with similar materials and quality, and not with more costly materials that could now be required by more stringent construction codes that may have come into play.

Our coastal properties are threatened by hurricanes and tropical storms each year, and flooding can happen anywhere, anytime—even in non-flood prone areas. We encourage everyone to purchase flood insurance from the National Flood Insurance Program (NFIP), or

a reputable, private flood insurance facility which may be a better flood insurance alternative to the NFIP for your home, investment or commercial prop-

It is also good to remember that flood and water damage from a wind event are not necessarily the same thing. There are a few carriers who will add flood coverage as an endorsement to a home policy. For most insured homeowners, your flood policy will be a separate policy written through the NFIP (National Flood Insurance Program) or a private market, and this is the method we prefer. Unless your lender requires the policy, or you are closing on a new purchase, there is a standard 30day waiting period through the NFIP before your flood policy will become effective. Many of the private markets in in the country, and especially in Florida, offer broader coverages than the NFIP and these should be considered as an alternative to maximize your protection.

The insurance marketplace has rapidly changed with premiums increasing, guidelines and appetites tightening and some carriers losing the ability to offer new coverages and renewals. This seems to be especially for those with older properties that are close to the water. Citizens Property Insurance Corporation, the state's insurer of last resort is again becoming a popular and vital player in Florida. And to prepare this market with improved financial strength and capacity, the state legislature approved a \$2.6 billion reinsurance and risk transfer program for the upcoming hurricane season. It includes nearly \$850 million of new catastrophe bonds, which is about double the amount of last year's cat bonds.

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos on Homeowners, Condo Unit Owners and Flood', or call 850.424.6979 and talk with one of our experienced Team Mem-



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## Local Pro: Dana Jolman, The Porch Life Boutique

By Lori Leath Smith

Dana Jolman and her husband, Dustin, (also her high school sweetheart) found their way to our area when stationed here at the beginning of Dustin's career. As a military wife and mom of four, Dana and her sical and specialty products for the home and garden. "We offer handmade furniture, hand poured candles, pillows, rain gauges, wind spinners, indoor and outdoor plants, bird feeders and houses, and tons of decorative pots, planters and huge outback into the community to continue to help rebuild after hurricanes. "We want to help other small businesses thrive," says Dana.

Dana says she hopes readers will seek out local shops, including theirs. "I promise you," she says, "you won't be disappointed; we are different from your larger stores with new offerings all the time. So, come in, stroll the store, head out to the nursery and ask all the questions you need to find the perfect gift, plant or other item. We love getting to

know our customers and even just one visit makes you a part of The Porch Life Family." Open 9 a.m. – 4:30 p.m. weekdays; 8 a.m. – 4 p.m. Saturdays; and 9 a.m. – 3 p.m. Sundays. 100 Old Milligan Rd., Crestview 32536. (850) 689-1497.



family have come full circle after having been transferred several times now, relocating to South Dakota, Germany, Ohio and back, and luckily for us, have decided to stay in the area.

Dustin has served almost 20 years in the EOD field and Dana's interests include keeping up with the kids. Beyond that, she thrives on caring for indoor plants as well as tending to outdoor gardening. "I pretty much enjoy any craft; some of my creations are actually in the store."

As Retail Manager and social media marketing manager for The Porch Life Boutique, her job is multi-faceted. "I get to utilize so many aspects of my personal loves such as creativity with setting up our unique displays and my business degree training by doing the managerial tasks," says Dana.

But what Dana really likes the most about her job is servicing The Porch Life customers and really getting to know them on a personal level. "Most people will tell you I've never met a stranger. So, to be able to interact and help others be creative is a dream for me, and I'm so grateful that this small family owned business let me infiltrate their circle. They are a joy to work for."

Founded in 2016 by owners Kenny and Jennifer Bray, this unique Boutique carries a wide array of classy, sometimes whimdoor statues that are scattered throughout our nursery," says Dana. "We also offer different gift ideas than just your regular run-of-the-mill items and we try to keep it eccentric. We want you to have a unique yard compared to your neighbors. So, we don't we don't order in bulk from the big box stores, because we want everyone's space to be uniquely theirs."

The idea for the Boutique came from Jennifer and their daughter, Jessica. Kenny owns the parent company, K&R Cuts Landscaping and felt a showroom would be valuable to his customers; there they could display ways to spruce up your porch after landscaping work was completed. "They started it as a way to showcase ideas for others, and that was the beginning of it all," says Dana. "Now, everyone that works here is super creative and just wants to share their knowledge on decorating, plants or just offer ideas for your home."

The Porch Life Boutique is also involved in the community helping to support other small businesses. For example, handmade furniture as well as the Boutique's hand poured candles are purchased from a local artist in Panama City with much of the artist's proceeds funneling



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## Filing an Insurance Claim DIY #ClaimHacks



By Matthew Vanderford, Claimology

Filing claims isn't a hard thing to do. I mean people file claims all the time without help or guidance and feel they've been taken care of. That's AMAZING! So, why would I say that being a public adjuster? Because the role of a public adjuster is primarily to act as a bridge or conduit between two parties helping them reach an amicable resolution. And, if two parties come to an amicable solution without the need of my services, then that really is AMAZING!! That means they're happy (hopefully)!

In the insurance world, most of the people I meet want claims paid out quickly and fairly. Because that's what makes people happy – quick and fair treatment. Issues tend to come up when claims get lost or mishandled, underpaid or denied.

So, here's a little #CLAIM-

HACK for all you claim filing DIY'ers out there:

Take contemporaneos claim notes.

Contemporaneous Definition: adjective: contemporaneous

existing or occurring in the same period of time.

"Pythagoras was contemporaneous with Buddha"

This hack can save your claim from so many issues that could come up at any given time. A good claim can fall off the rails real quick. The work on this is simple and easy – get yourself a claim diary and use it every time you have a conversation with anyone in the claims process. The key however, is that this needs to be done in real time, as the conversation is happening, making it contemporaneos. A pen and paper work best, but you can use your



smartphone, too – place the phone on speaker or use a headset and use whatever app you like to take notes with. Just make sure to save your notes with a photo back up, email them to yourself and save it to the cloud somewhere (that's triple redundancy for the real safety freaks out there!) Also, send an email

to the other party to recap what the conversation was about, asking them to clarify any discrepancies or to explain things further.

Hope this little hack helps you. Because this hack is the only thing that's helping an insured I know navigate a claim that was filed correctly, but went way off track — so far off track it's taken almost two years to resolve. And that's only because the notes have helped this insured keep their claim alive after repeated attempts of the carrier to shut it down.

So, here's to good claims being filed with very happy outcomes for those that need it most – you – the insured!

"Looking at reflections one can cast their own shadow waiting watching for the neverchild to emerge from the room within," mmi

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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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For more information, see article on page 12 in the June edition of Bay Life at mybaylifenwfl.com.

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## The Purpose of Purpose



By Ricky Harper, C12

What is your purpose? More to the point, what is your business' purpose?

Almost every business has a Mission and Vision statement. The Mission statement is basically what the business does whereas Vision is an aspirational statement of what the business looks like if it is achieving its Mission.

A third, often overlooked but very important component of

these basic business doctrines is Core Values. If your business has never established Core Values, you should consider doing so right away. While you are at it, you might want to re-visit Mission and Vision, as Core Values should be the foundation that Mission and Vision are built on.

Then there is Purpose. Think of Mission and Vision as the "what" and "how" of your business, whereas purpose is your 'why.' Your purpose statement explains your company's reason for existence and, more than ever, purpose is important for businesses.

Why? Studies show that today's consumers and employees seek out and reward companies that promote a purpose other than profit. This is not a generational trend, but societal. Many think this trend is driven by millennials. But that is not the case as Daniel Goleman, author of



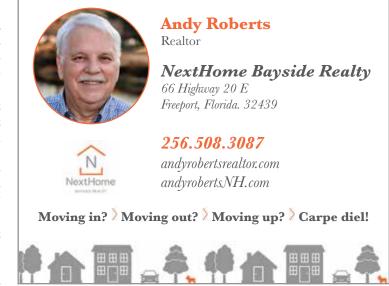
Emotional Intelligence, says, "There is a common misconception that millennials are unique for wanting to do purpose-driven work. In fact, 70 percent of U.S. adults say it is important to them that their actions help make a positive difference in the world." More people than ever are making buying decisions based on a business's stated purpose, and that is one big reason why Purpose should be very important to all business owners.

Today, people are looking for purpose in their jobs as well. This is an area where there is a marked difference in the desires of millennials versus other generations. The 2009 Fortune 500 Business Survey found that 62 percent of millennials will not work at a business that does not have a stated purpose other than profit. In fact, a recent employee survey found that millennials rated "purpose" higher than "salary" when choosing their place of employment.

But here is the salient point you cannot miss—you must be authentic to your purpose! The biggest difference in millennials and other generations is that millennials will investigate whether you are actively working on your purpose or not. Recent studies suggest that millennials hold authenticity to a cause in higher esteem than the cause itself. In other words, they look for and respect a business that has a cause that is actively and transparently addressed. Whether your company's cause is shoes for African children, water for Haiti, supporting a Christian shelter, or

any number of other causes, if you and your business are authentic to that cause, Millennials are more likely to shop and work at your business regardless of the cause you promote. That is an important piece of knowledge for business owners. By simply having a stated purpose that you are authentic to, you can attract and keep more customers and create "gravity" for current and prospective employees; and that is a pretty good reason to have purpose. So, what's your purpose?

Alan Murray, "The 2019 Fortune 500 Survey Results Are In," Fortune, May 16, 2019.







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By Myrna Conrad

We are in the middle of celebrating two very patriotic holidays, Memorial Day and Independence Day. Memorial Day commemorates the men and women who have died in military service for the U.S. Independence Day (Fourth of July) celebrates the birth of American independence from Great Britain on July 4, 1776. We also celebrate Veterans Day in November, honoring all persons who have served in the U.S. Armed Forces.

If you go in order, The Declaration of Independence precedes all of these holidays. This declaration led to our Constitution which guarantees our freedoms, including the Bill Of Rights. The final version of our Declaration of Independence declares: "We hold these truths to be self-ev-

## What Ever Happened to Patriotism?

ident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness."

Our freedoms were fought for from the very beginning and have been fought for ever since. These men and women were and are the ultimate Patriots. Patriotism, however, shouldn't just be attributed to those who have served in our Armed Forces. Patriotism should be practiced by EVERY citizen of the United States.

The definition of Patriotism is "devotion to and vigorous support for one's country. A patriot is a person who is on the side of his or her own nation or its leaders." To support one's country doesn't mean you have to agree with everything the current political leaders endorse. What is does mean is that you support and stand up for the freedoms that our country represents.

The freedoms that make our country different and stand out among all others are stated in The Bill of Rights. Those in-



clude: Freedom of Religion; Freedom of Speech; Freedom of The Press; Freedom of Assembly; Freedom of Petition; The Right To Bear Arms; 'No-Quartering" Right; The Right To Equal Justice, The Right To Own Private Property. The 10th Amendment includes: freedom to live or travel anywhere in our nation; freedom to work at any job for which we can qualify, freedom to marry and raise a family, freedom to receive a free education in public schools, and freedom to join a political party, union or other legal group. Aren't you thankful for these freedoms? Let's never take them for granted.

In a 2018 Gallop Poll, only 33% of Americans aged 18-29 said they were proud to be an American, while 60 % of those age 50+ expressed extreme patriotism. The surprising and

disturbing statistics in this poll, however, were that between 2013 and 2018 all age groups under the age of 50 went down significantly in their pride in being an American.

Those are troubling and sad statistics. Why this drop in patriotism? I believe a lot of it comes from the lack of accurate knowledge about our country's history and the moral fiber our country was founded on. As my husband, Bob, put it, "Revisionist history and expunging God from our society are the root causes of the failure and decline of patriotism in our country today." History used to be one of the major subjects taught in school from elementary school through high school. That doesn't seem to be the case today. Even when history is taught, parts of history that might offend someone are left out or erased. How can we expect our youth to be proud of a country they know so little about? Today some schools are even teaching children to be ashamed of their country.

When searching for statistics on how many Americans have read the Constitution, the numbers were between 15% and 37%. So, when the majority of our people have never even read the Constitution that our country was founded on and what all who serve swear allegiance to, why should we be surprised that patriotism is on the decline.

When I was in school we stood, with our hands over our heart, and all quoted the Pledge of Allegiance. We all knew the words and no one even thought about refusing to do this. Today we see people refusing to stand and pledge allegiance to our flag. Kids in school, people in sports, many of those in the media and entertainment industry stay seated or take a knee when saluting our flag or speak disparagingly about our country.

Freedom is not something to take for granted. We all enjoy the picnics, fireworks and fun when celebrating these holidays. But let's never fail to acknowledge the sacrifices that secure our freedoms. People throughout the history of our country have left home and family, bled and fought under extreme circumstances, seen and experienced horrific things and even died for our freedom.

I belong to a family with strong military ties. My father-in-law was a prisoner of war in Japan in WWII. My husband, his brothers, my brother, and many of the next generation of our family have served in the military. We have seen, first hand, the cost of freedom. That's why when we see a flag waving in the wind or hear the National Anthem, our hearts swell and we proudly salute the flag that represents the "land of the free."

While our country is not perfect, what has made our country different and great is its stated commitment to liberty, justice and equality for all.

#### **Be Aware:**

Be more aware of the cost of freedom in our country.

Know and understand the principals and foundations our country was built upon. www. archives.gov/founding-docs.

Think about some of the things you have had to give up during COVID-19 and give thanks daily for some of the freedoms we have regained in our nation.

Ask yourself how quickly and at what costs you would be willing to give up your freedom?

Be aware of any negativity you might have toward our country and find ways to change that. **Be Intentional:** 

Read more about the history of our country and make sure your children are aware of our nation's history.

Celebrate our country's holidays, not just with fun and food, but with remembrance and appreciation.

When given the opportunity to salute our flag, think of all that it has cost those in our military to insure our freedoms and stand proud!

Find ways in the community to thank and support those serving our country.

Thank God every day for the freedoms you enjoy. Never take them for granted!

**Editor's Note:** While this was printed in the June 2020 issue of Bay Life, we felt is so relevant, we wanted to reprint it again this year.





## **A Different Lens**



By Rick Moore

In the eleventh and twelfth grades, students were permitted to leave the school campus for lunch. I remember asking my friend Terry if he wanted to go to the pool hall to get a chilly cheeseburger. He responded by saying his dad would "skin him alive" if he ever set foot in a pool hall. That seemed so silly. We weren't going to gamble away his lunch money. It just so happened the pool hall had the best chili cheeseburgers in town. Terry's dad was a deacon at church and was very strict. He didn't want his son to be tempted to go astray. I didn't understand it at the time, but Terry's dad was looking at the situation through a totally different lens than I was.

Recently, my son invited his mom and I to watch him play pool in a league. We gladly went. I'm sure we stood out like a sore thumb at first. Although I grew up around my dad's pool hall, it had been years since I'd held a pool stick. As the night went on, we began to meet some of the nicest folks. We played pool, ate hot wings, and watched my son beat the best player on the opponent's team. Spending the evening in a pool room was a refreshing time for us. It caused us to look at our limited social circles through a different lens.

Catrina was 24-years old when we married. She had spent her entire life in Mobile, Alabama, which is only a couple of hours away from New Orleans. Yet, she had never visited New Orleans. Her dad didn't want her to be anywhere near Bourbon Street. To be honest, I totally get why. I don't care for that area much myself. But I still like New Orleans. We went there last month for vacation. That city has some of the best museums, art galleries, and the food is not too shabby. This trip we tried out

a new dessert - Beignets with Banana Foster! The historic tours, the Garden District and trolley cars make for a nice get away. It's a way to see New Orleans through a different lens.

For many years the National Association of Broadcasters has held its annual convention in Las Vegas. I try to attend the event at least every other year. While Vegas may earn the nickname "Sin City," it is also positioned in one of the most beautiful places on earth. Hoover Dam, Red Rock Canyon, Valley of Fire, Lake Mead and Mount Charleston are all within a two-hour drive from Las Vegas. It's a way to see the Las Vegas area through a different lens.

My mother surprised me by giving her old 1960s movie camera to me for a birthday present last month. My wife also surprised me with a new iPhone. Oddly enough, these cameras had something in common. They both have three lenses: One for a wide view, one for a medium view, and one for a close-up view. By simply changing the view, what is being observed suddenly looks radically different. Though nothing changes, it appears totally different. All it takes is looking through a different lens.

No one should be blind or naive. There are real dangers in this world. But it is healthy

to look at the world through a different lens from time to time. What is your worldview? As I understand, God doesn't just love the world; He "so" loves it. As Julius Gordon so eloquently wrote, "Love is not blind - it sees more, not less. But because it sees more, it is willing to see less." No need to put on blinders; just change

Rick Moore is Communications Pastor with Destiny Worship Center.



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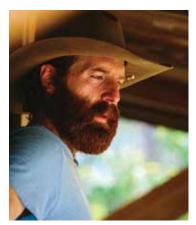


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By SEAN DIETRICH

On my kitchen counter is a pound cake, sitting on a pedestal, beneath a glass dome.

Pound cake is the food of summer. It can make or break the entire season. A summer without pound cake is like church without singing. Or Monet without color. Or Andy without Barney.

When I was a younger man, my soon-to-be wife and I went through mandatory marriage counseling at our church. It was miserable. The minister was so uptight that he could have carried a corn cob without using his hands.

The pastor asked me what my "love language" was.

"My what?" I said.

"Your love language," he said. "How do you receive love?"

"Come again?"

"Food," my wife interjected.



"Sean's love language is pound cake, and so is mine. We speak Food."

That preacher looked at us like we had june bugs crawling out our noses. And I never forgot that.

Because my wife was right. We speak Food. Food has always helped me through life. I use fried chicken to fend off existential doubt. Pimento cheese gives me courage. And pound cake restoreth my soul.

And yea, though I walk through the Valley of the Shadow of High Cholesterol, I will fear no egg yolks, for Thou art with me.

Speaking of food, right now I smell steaks cooking on a grill. My neighbor, Tom, is having a holiday cookout and he is speaking my "love language" fluently.

It's Fourth-of-July week and every house on our street has a driveway full of cars. There are American flags flying on every post, mailbox, and car antenna.

People linger on porches, holding bottles and aluminum cans, eating ridiculous amounts of goodies and laughing a lot.

The sun is low. I hear firecrackers in the distance. They sound like bottle rockets.

If you are, or you have ever been a boy, you know a bottle rocket simply by its sound. Fireworks are expressly male items. If you don't believe me, visit YouTube and type in "bottle rocket tricks."

What you'll find are millions



of videos featuring death defying stunts by young people who—how do I put this?—are only knitting with one needle.

What you will not find among these videos are females. Girls are too smart to mess with gunpowder.

When I was a boy, we fooled with bottle rockets all summer long. We would travel to the county line and spend big money on bundles of barely legal bottle rockets. We would waste the entire summer developing strange and exotic ways to harm each other with explosives.

I hear a mother down the street, yelling at her children. "Be careful!" she shouts. "Don't blow yourselves up! Supper's almost ready!"

Next, I hear the sound of bicycle gears clicking, and skate-boards. Is that the sound of a big wheel? The kids kick up a cloud of dust behind their tires.

"You're not faster than me!" shouts one child.

"Yes I am!"

"No you're not!"

"Yes huh!"

"Nuh uh!"

"Yes huh!"

"Nuh uh!"

They pedal hard until dusk. And just when you don't think they can pedal any faster, their mother calls them for supper.

No matter how many light years away from home children are, the mere mention of food makes them fly homeward faster than Chuck Yeager drinking Mountain Dew.

Soon, I hear the sound of ceramic casserole dishes on their porch. And the happy chatter of voices. And the sounds of forks and spoons.

This is a cross-section of old-fashioned America to me. Casseroles, kids, and laughter.

A radio accompanies their supper. The sound of the Temptations, singing "I Heard it Through the Grapevine."

And I remember when my mother once danced with me on the porch to this very song. She spun me around, and showed me how to move my feet. We really cut a rug. You don't get over memories like that.

On a day like today, I am left wondering how it happened. How did I get middle-aged? Where did my life go? Once, I used to be a boy, fearless, fast, with a hollow leg. How did I develop love handles, old-man toenails, and a bad back?

Sometimes I miss childhood afternoons, lying in the grass beneath a sprinkler. I miss fishing with earthworms. I miss warm tomatoes, stolen from my mother's garden. I miss playing with explosives.

I am interrupted.

My wife walks onto our porch. She is carrying a pedestal with a golden cake beneath a glass dome. She cuts two slices and serves them with fresh strawberries, and pours iced tea into jelly jars.

We don't speak to each other because we're too busy eating. We only smile with our mouths full, then touch the rims of our jelly jars together.

It's a holiday, and there's no need to say much today. After all, I know what she's saying, and she knows what my heart is saying back.

She's saying, "The pound cake came out good, didn't it?"

And I'm saying, "I love you so much it hurts."

I know all this because, like my wife told the man, we speak Food.

Happy Fourth of July.





Veteran owned





## Meet Todd Wilkinson, MKAF's Music Man

Niceville living room. Shannon

Labrie, Kyshona Armstrong

and Jay Clemons, who played

sax in Bruce Springsteen's band,

are just a few of the musicians

By Zandra Wolfgram

They say music makes the world go 'round. If that is true, then Todd Wilkinson is surely the man giving the globe a big ol' spin.

Todd, a realtor and environmental consultant, is entering his third year as chairman of the eight-member concert committee for the Mattie Kelly Arts Foundation. Long before he started his six-year stint on the committee, Todd and his wife, Chris, were concert goers. They are 16-year veterans, in fact.

Clearly, a "music man," Wilkson was playing the saxophone at the tender age of 10. Through high school and college, he was part of progressive rock band (think Genesis). When he wasn't rocking out complicated beats and rhythms, he was one of voices heard over the crackly college air waves at Florida Institute of Technology. And while in grad school at Loyola University, he hosted a radio show on WWOZ, the public radio station in New Orleans.

"It was very late, I'm sure no one was listening," Todd jokes, which he does often.

Each season the committee programs a series of summer and fall concerts called Concerts in the Village (CIV). They are held al fresco on the Village green on Thursday evenings. Cloth-covered VIP tables have priority seating just beyond the grassy "dance floor," otherwise bring a beach chair or blanket.

The gate opens at 6 p.m. and the concerts start at 7 p.m. You can bring along a picnic or enjoy dinner from a tasty food truck or local restaurant and bring some cash for the weekly raffle drawing. This year, the 10-concert line-up kicks off April 22 with The Music of Queen tribute band (accompanied by the Sinfonia Gulf Coast orchestra!) and continues weekly through June 24.

The magic behind the music is a lot of hard work. Careful planning begins about six months before the first show

"We truly work as a team and are tasked with all things related to the concerts. We identify the bands, handle booking them, negotiating fees, arranging security and the food trucks. The only thing we don't handle is the



raffle," he explains.

The MKAF CIV concerts date back to 1995, and stand as the first and longest running concert series in Destin, perhaps Northwest Florida. As with any longtime tradition, locals are bound to have opinions about it.

"We try to have something for everyone, we book all sorts of genres from rock and pop to funk and soul," Todd explains. "We don't repeat too much, but we do bring back some bands simply because they are audience favorites.'

What makes for a great music concert? Todd says there is recipe for success:

"A combination of the right atmosphere, the right audience that creates a high level of energy. When enthusiasm is there between an audience and performer, they feed off each other and it inevitably turns into amazing event."

Todd should know. The MKAF Dugas Pavilion isn't the only venue he books. This concert connoisseur often hosts

who have performed for the Todd's and their friends.

'We've met a lot of great artists and some of them have become friends and hang out with us when they pass through town," he says.

As the committee chair, Todd recognizes pleasing everyone means programming a broad range of music, but he personally prefers to hear singer/songwriters, saying, "original music

But no matter your taste in music, Todd says there are plenty of reasons for everyone to come out to the MKAF Concerts in the Village.

"It's a great venue, a great space and a great audience, and always great music," he says. "It's a perfect way to spend an evening in Destin and it's just

MKAF Concerts in the Village are free to MKAF members. For more information on the many MKAF Membership levels and all the concert details, visit MKAF.org.





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## Studio 237 Music School: **The Story Behind Perfection**



By Lisa Cyr

Last Saturday was our Studio 237 Music recital. Students prepare months in advance for their moment of performing on a stage for family and friends. We are proud of them and their performances. Each student puts forth great effort to walk up to the stage, present themselves, and play their best. I want that day to be perfect for the students and families, and yet, "life is not perfect." It takes work and time to refine.

Several weeks ago, one of my younger students sat on the piano bench and with a downtrodden discouraged look on her face said, "It's not perfect, so I will not play today." I decided to pause a moment and let her statement "sink in." Silence is golden and I am gathering my thoughts. After all, this is a piano lesson. My goal is to help the student overcome what is challenging her learning progress.



I then said, "Mistakes are how we learn." and paused. "Without mistakes, we will never achieve perfection." Sometimes, students paralyze their progress or block new experiences simply because they have detected one blemishing "imperfection." If it is an all or nothing world out there, many choose nothing. Educators spend much thought, time, and study learning how to develop a student's self-motivation to learn. I would rather have a student reach for perfection with a safety net understanding that mistakes are a natural part of their learning. In other words, "It's ok to make mistakes, now let's fix some of

She looked down at the piano keys, rather distraught. I then said, "There is a way to get rid of mistakes." Her face lightened up. "We break the mistake down

into small pieces, find the real problem area, and fix it. Then play it 5 times in a row perfectly." We took it one hand at a time, I played the other hand along with her. Then began the refining process and I tallied up her 5 perfect plays. Before she knew it, she played well through the entire song. Her mountain had been conquered! She was rightfully proud because she had taken an imperfection and permanently made it perfect. Break through!

I then said, "Mistakes are important. They help us play (become) better. We can learn from our mistakes." It was a real "a-ha" moment for myself too.

All the above words reveal the process that a student goes through before they walk up onto a stage and play their hearts out before an audience or judge. When you hear that amazing song played with control, feeling, and technique, see the expression of confidence and focus on their face, watch their hands craftly dance over the keys, as you totally enjoy even up to their last note played, and then see their broad smile as they bow. Now you know, the story behind perfection is mistakes.

Studio 237 Music Lessons is located in Santa Rosa Beach, FL. Our Aspire 4 Music Summer Program is happening for the month of June. See our ad in this paper or check out our website at www.Studio237Music.com. Our staff of six teachers are ready to teach: Violin, Cello, Viola, Acoustic, Electric, Bass or Classical Guitar, Piano, Ukulele, Drums, and Voice. Call Ray or Lisa Cyr at 850.231.3199 to schedule a visit, a lesson or to ask questions.

## **Art Classes Abound**Around the Bay!

## Artful Things Niceville: Rosalyn O'Grady Oil or Acrylics

Tuesday mornings 10 a.m. – Noon, or Tuesday afternoons 1:30 – 3:30 p.m.

\$20 per session plus supplies - Bring a photo to paint from or paint from a still life set-up. Masks required. Email Roslyn to reserve your space or for more details. ogradytr@cox.net. www. RosalynOgrady.com

## Mj Montgomery - Anime and Drawing Basics

Wednesday afternoons: 3:30 – 4:30 p.m. \$10. Suggested ages, 10 to 110! Learn the basics of character design, shadowing, eyes, and hands. Bring your sketchbook and come learn something new. Text seating request to: 505-690-3945. Masks required.

#### Ed Nickerson - Basics and Essentials in Oil Painting

Fridays mornings 10 a.m. – Noon. \$25 plus supplies. "How to develop a good painting, and interpret what you see." Using a combination of drawing and painting. Limited pallet. Beginners and those looking to reach the next level are welcome. Ed\_Nickerson@hotmail. com Or text: 850-420-9609 to reserve space and more details. www.edwardnickersonfineart.com

\*Ongoing Class students receive 10% off art supplies\*

June 26: "God Bless America" calligraphy with Elia Saxer. 10 am-1 pm. Calligraphy using silver leaf, acrylics, and inks. Red, White, and Blue!

July 3: Part 1 Gnomes Air Dry Clay. 2 pm- 3:30 pm. Ages 8 and up. Design and Sculpt your very own small gnome to nestle in a potted plant, on a bookshelf, or wherever gnomes like to explore. Part 2, July 10, 2 pm – 3:30 pm. Paint and finish your gnome. Artist, Instructor, MJ Montgomery.

July 7: Linocuts & Stamp Carving. 10 amnoon. Instructor, Chris Mc-Loone. An introductory class for linocut, block carving,



and stamp carving. Carve a 4x6" block to create your own stamp and make your custom prints.

July 8: Encaustic Wax Cards – 1:30 pm- 3 pm. Artist Instructor, Corina Zalace. Complete 4 to 5 Encaustic Wax cards. Suitable for framing. Ages 14 and up

July 10: Acrylic Pouring- "The Wave" and "The Round Bloom". 10 am- 1 pm. Artist Instructor, Tamika Thomas. Come get messy and take home two unique works of art!

July 14 & 28: Kids Art Camp. Katlyn Arnold of Uniquely Clever two -3 hour classes for kids ages 5 and up. Sibling discount. Call 850-307-8907 or visit www.Uniquely-Clever.com for more details.

**July 2: Couples Nite** – Sip and Pour. 6 pm – 8 pm. Come pour and sip with Artist, Instructor Debi Profeta. Snack provided. Create a special "Wrecked Marble Pour" for your home!

July 24: Acrylic Pouring-"String Pull" and "The Golf Ball". 10 am – 2 pm. Create two 10 x 20 canvases in this fun class with Artist Instructor, Debi Profeta.

July 31: Introduction to Calligraphy. 10:30 am - 1 pm. Artist Instructor, Elia Saxer introduces you to the elegant italic hand. A lifetime skill.

## **Big Orange House Designs Niceville:**

June 2: July 7 Pottery Series

Join us for Laurel's POT-TERY Series! 6 week journey of creativity! \$260.92

June 4: Glass Art OPEN STUDIO

Come CREATE your own Glass Art w/ Ang! \$26.75

June 18: Father's Day Cookie Class

Come make cookies for DAD

Continued on next page





with Baker Mery! \$19.26

#### June 18&19: GRAB&GO Cookie Kit

Make cookies for DAD at home- we save you all the MESS! \$19.26

#### June 19: See and Paint VALUE

A full day with the AMAZ-AWARD WINNING ING Kathleen of CHROMA Gallery! \$278.20

#### June 22: Kid's paint CATS!

Fun morning painting with JoJo! \$19.26

#### June 24: Dino Cookie Class

Come decorate a tray of DINOSAUR COOKIES with Baker Mery! \$19.26

#### June 24: Dinosaur **Cookie Kit**

Baker Mery has another fun GRAB&GO Cookie Kit! \$19.26

#### 24: Dino **June** Canvas

Get ready to PAINT a super cute DINO-SAUR canvas! \$16.05

#### June 24: Macrame **Wall Hanging**

Come and learn lots of NEW KNOTS to accomplish this fun wall hanging! \$63.90

#### June 25: Kidz Paint Pour

Pour your ART out in this easy abstract art class! \$19.17

June 26: Paint Pour w/ Ang



Part art - Part science - 100% FUN! Creative abstract at its best! \$47.92

#### June 26: Open Studio **Leather and Pearls**

Make beautiful jewelry with Sherrie! \$21.30

June 29: Open Studio

#### Family Glass Art

Come make with Ang in the studio! \$26.75

#### June 29: Play with CLAY!

Come CREATE pottery with Laurel! \$21.60

#### July 2: Patriotic Cookie Tray Class

Come make this PATRIOTIC cookie Tray with Baker Mery! \$19.26

#### July 2: Patriotic Cookie Kit

Pick up a cookie kit to make for your 4th of July Celebration!

July 6: Properties of WA-TER (Kidz Class)

Always FUN- Always learning with REIKO!!! \$16.05

#### July 8: Play with CLAY!

Come CREATE pottery with Laurel! \$21.60

#### July 9: Electric Circuitry

Learn about ELECTRIC CIRCUITS with our master scientist REIKO! \$21.40

#### July 10: Family Print Making

Design and make your OWN PRINT! \$16.05

#### July 10: Open Studio **Leather and Pearls**

Make beautiful jewelry with Sherrie! \$21.40

For more information or to sign up, call (850) 737-6193 or email bigorangehousedesigns@ gmail.com.



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