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BAY Life

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Postal Customer Local

Santa is in Town! Holiday Happenings Around the Bay

Santa's arrival to our area is a highlight of the season! Where can you find him Around Town?

You can visit **Santa at The Village of Baytowne Wharf** at his sleigh Sat., Nov. 27 at his arrival and during the Tuba Christmas event on Sat., Dec. 11. If you miss those, you can still visit Wednesday nights Dec. 1-15 in the Village. Visit www.baytownewharf.com.

Visit **Santa at Bass Pro Shop at Destin Commons** from now through December 24. There's also free games, crafts, and a free 4x6 professional photo with Santa as well as a free digital download. To book, visit basspro.com.

Visit with **Santa at HarborWalk Village** beginning Sat., Nov. 27, where Santa and Mrs. Clause will be at the main stage. Kids can enjoy crafts, face painting, and a Rudolph-themed treasure hunt on Santa's arrival day. All of Santa's guests will receive a special treat and a FREE 4x6 photo. Visits with Santa will



continue for the following three weekends until Dec. 19.

Holiday Happenings

Hosted by the City of DeFuniak Springs, from Nov. 26 - Dec. 31, Chipley Park lights up with the annual **Christmas Reflection Displays** and more than 10 million lights reflecting off the lake. Open Nov. 26 - Dec. 31. Friday-Saturday, 5:30-9:30 p.m.; Sunday-Thursday, 5:30-9 p.m. nightly. \$5 per person, free for

children under 5, Tuesday discount for military; \$10 for carload up to five people. Carriage rides are available on select nights (Nov. 27 - Dec. 31), \$10/person. (850) 978-2999.

The **Festival of Trees at Grand Boulevard at Sandestin** runs from Thanksgiving through Christmas Day. Participating non-profit organizations compete to win cash prizes totaling \$7,000. Cast your vote for the People's Choice award. Grand Boulevard also

is hosting photos with Elf On The Shelf in Grand Park at the Festival of Trees display every Saturday, Nov. 27 - Dec. 18 from 2-4 p.m.

Main Street DeFuniak Springs brings back **Merry Main Street!** Free to attend, Merry Main Street boasts live music and theatrical performances, an outdoor market, food trucks, rides on

HAPPENINGS
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Gifts

BY RICK MOORE

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

GIFTS
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Community

HAPPENINGS

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the Choctaw Express Train, visits with Santa and Mrs. Claus, kids character appearances by The Character Clubhouse, and more family fun – all taking place outdoors along Baldwin Ave. in downtown DeFuniak Springs. Beginning Saturday, Nov. 27, events occur every Friday and Saturday up to Christmas. https://bit.ly/MSD_MerryMain, Info@mainstreetdfs.org, (850) 296-9051.

Yuletide décor, joyful Holiday music, and festive Christmas lights make up the **2021 Troon Goon Christmas**



Lightshow in Bluewater Bay. “Geek Lights” 2021-2022 show schedule: Mon., Nov. 29 each night – Jan. 6, 2022, Corner of Bluewater Blvd. and Antiqua Way in Bluewater Bay. Shows begin every 30 minutes starting at 6 p.m. with the last show starting at 9:30 p.m. Sunday-Thursday, and 10:30 p.m. on Fridays, Sat-

urdays and holiday eves. Now in its 14th year, the free show consists of Christmas lights and other themed display elements, all under computer control and synchronized to music. 100% of donations to the collection box support Crisis Aid for Littles and Moms (CALM). The show is the technical and creative wizardry of Jeff Werner, the “Northwest Florida Geek” and Wendy Werner, his “spouse peripheral.” [FaceBook.com/GeekLightsOnTheCorner](https://www.facebook.com/GeekLightsOnTheCorner).

Dust off those skates and get in the winter spirit at The Village of **Baytowne Wharf’s Baytowne on Ice**. Ice rink is open now – Feb. 2nd. Hours

vary daily. Visit BaytowneWharf.com.

The Village of Baytowne Wharf at Sandestin hosts a special light show on Wednesday, Friday and Saturday nights from Dec. 1-22 during the **12 Nights of Lights** where the tree lights in the events plaza will dance and blink to music at 6, 7 and 8 p.m. Visit BaytowneWharf.com.

Join J.Leon Gallery + Studio in Miramar Beach Friday, Dec. 3, 5-7 p.m., for the annual **Holiday Shop, Sip, N’ Stroll** featuring J.Leon Gallery + Studio, McCaskill & Company and Mollega Eye Care & Optique. Shop local favorites, sip festive beverages, snacks and enjoy a

boutique shopping experience with some surprises. Visit jleongallery.com or the Facebook event for more details or call (850) 842-3051.

The **2021 Niceville Valparaiso Christmas Parade** is coming to town Sat., Dec. 4, at 10 a.m. The 2021 theme is “Serve to Change Lives.” Sponsored each year by the Niceville Valparaiso Rotary Club, the annual Christmas Parade is made up of civic and youth groups, organizations, churches, businesses, and individuals take part in the festive procession. Watch the parade on John Sims Pkwy. and

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GIFTS

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of our many moves.

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

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

list of suggestions for your consideration:

**To your enemy:
give forgiveness**

**To an opponent:
give tolerance**

**To a friend:
give your heart**

**To a customer :
give service**

**To all men:
give charity**

**To every child:
give a good example**

**To yourself:
give respect**

As a child I traded baseball cards with other kids in my



neighborhood. Trading was fun. Sometimes I would have two identical cards while my neighbor needed one of mine. What did we do? They gave me a card I didn’t have and I gave them a card they didn’t have. It is funny how we forget to trade when we get older. I give you a smile, you give me a smile. I let you out in traffic, you let me out in traffic. Sounds simple, doesn’t it? Yet, we forget that letting someone out in traffic may make them

happier than any gift card they will ever receive.

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

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

There is one last collection to consider. Take time to collect your thoughts. Reflect on the true meaning of Christmas. Yes, 2020 and 2021 have been tough years. It was also a very tough year in which a little baby was born in Bethlehem. Mary and Joseph had to travel a hundred miles the old fashion way just to pay taxes. Then she gave birth

to her first child in a stinky barn. It is true that wise men brought gifts of gold, frankincense, and myrrh. But those gifts can not compare to the greatest gift of all, which was, and will always be, the “Gift” that was wrapped in swaddling clothes, lying in a manger.

Merry Christmas!

Rick Moore is Pastor of Communications at Destiny Worship Center.

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

BAY Life

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P.O. Box 1424
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Publisher/Executive Editor

Lori Leath Smith
publisher@mybaylifewfl.com

Director, Advertising Sales

Scott Miller
sales@mybaylifewfl.com

Production & Layout

Kim Harper

Writers

Kenneth Books
Victoria Ostrosky
Will Estell
Rita Sherwood

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NWFSC News: Job Growth Grant, CGIA Recognition

NWFSC Receives \$2.85 Million Job Growth Grant

Florida Gov. Ron DeSantis announced a \$2.85 million award to Northwest Florida State College (NWFSC) through the Florida Job Growth Grant Fund. The funds will be used to establish the college's Transit Technician program, which will support a broad range of industries to include the Florida Department of Transportation, heavy-duty trucks, transit, school bus and construction equipment. The program will also fill a specialized need for diesel marine repair technicians as students apply their general experiences to targeted marine applications.

"The Transit Technician program extends our commitment to further advance the state's workforce goals with an immediate pathway to employment at a family-sustainable wage," says NWFSC President, Dr. Devin Stephenson. "We appreciate Gov. DeSantis's leadership and commitment to ensure Northwest Florida State College is equipped to provide the labor



force needed to support the logistics, transportation and distribution industry in our region."

It will closely support the College's Commercial Driving License program and consist of three phases that build on each other. Students will be able to complete all three phases in five semesters. While enrolled, students will earn CAPE certifications provided by Automotive Service Excellence and complete a two-year work experience requirement. The local area currently has only one Transit Technician program within 150 miles of NWFSC.

"Gov. DeSantis providing this award to NWFSC will help individuals in the Panhandle gain

technical skills that will grow the workforce in surrounding rural communities," says Secretary Dane Eagle of the Florida Department of Economic Opportunity (DEO). "This award will support the success of Gov. DeSantis' vision of being the nation's leader in workforce development by 2030."

The Transit Technician program aligns with NWFSC's partnership with Cummins Corporation, the single largest engine manufacturer in the world. Those who complete the program will earn industry certificates recognizing their proficiency in various skills. More importantly, they will be prepared to maintain and repair

heavy trucks, buses, construction equipment, and diesel-engine-equipped boats, playing a significant role in keeping the region's economy driving forward. To learn more, contact Dr. Michael Erny at (850) 729-6051 or ernym@nwfsc.edu.

NWFSC Recognized With Gold Level Endorsement from CGIA

Out of seven programs recently evaluated, Northwest Florida State College's welding program was the only program to receive the highest GOLD level designation from the Central Gulf Industrial Alliance (CGIA). CGIA is a regional alliance composed of industrial owners, contractors, associates, and training organizations focused on improving industry performance in the areas of safety, workforce development, quality and productivity. As part of their mission, CGIA leads a nationally recognized evaluation and endorsement process for regional industrial craft training programs to ensure they operate at or above industry standards

and meet the workforce needs of the members' industries.

CGIA completed reviews of several training programs across the Central Gulf region and NWFSC was chosen by industry subject matter experts who evaluate critical elements of training programs, including safety, curriculum, instructional methods and facilities. Another review component is accomplished through employer surveys and results in an Industry Confidence Index, an indicator designed to measure the industry's confidence in a training provider's ability to meet their workforce needs. A program can earn an endorsement at the Gold, Silver, or Bronze levels based on these measurements.

Scoring 59 out of a possible 60 points for the second review in a row, resulting in a top-level endorsement, NWFSC's CGIA-endorsed program offers countless benefits, including donations from member companies, access to guest speakers, industrial facility tours and being highlighted on CGIA's website.

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Mattie Kelly Art Gallery to Celebrate Dante

BY KENNETH BOOKS

Just as the United States has its revered authors, so do other nations. In Italy, the most venerable is Dante Alighieri, author of the classic “Divine Comedy.”

Dante’s work, a trilogy covering Hell, Purgatory and Paradise, is replete with references to Italian politicians and other movers and shakers of his day. But it’s also an intriguing, often frightening saga of the Catholic Church’s concept of the fruits of a person’s life.

The Mattie Kelly Arts Center, located at Northwest Florida State College, currently features a traveling display of Dante-esque

artwork in its third-floor gallery, depicting artists’ vision of the meaning of his work.

“(Dante’s work) is an integral part of Italian education,” said Jennifer Wren Supak, director of the gallery. The exhibit, which runs through Dec. 4, celebrates Italian art and culture on this, the 700th anniversary of Dante’s death. It includes depictions of the scenarios featured in the “Divine Comedy” by dozens of artists, most of whom are Italian. The featured



PHOTO BY KENNETH BOOKS
A portrait of Dante Alighieri. No one knows precisely what he looked like.

piece is the “Comedy in Quilt,” composed of several quilts illustrating aspects of the work. According to “Stars and Tricolore,” a volunteer organization geared to celebrating and promoting the activities of the American military and to share Italian culture and language, as well as to organize charity events in support of the community.

The exhibit, developed in collaboration with the Italian Consulate in Miami, includes

photographic reproductions of the original and larger textile artworks that are displayed in Italy.

Dante Alighieri was born in Florence around the middle of May 1265. About the time he turned 30, he became active in Florentine politics and aided in a scheme to banish political leaders from Florence. In the “Divine Comedy,” he tweaks the politicians of the day, which frequently inspired their ire.

The Mattie Kelly Art Gallery is open from 10 a.m. to 4 p.m. Monday through Friday. Admission is free.

It’s Adopt-A-Family Time!

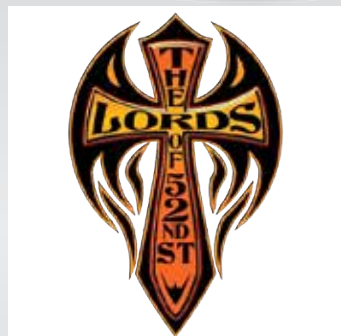
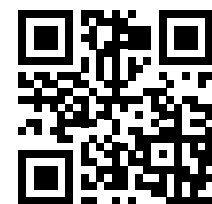
Emerald Coast Children’s Advocacy Center is seeking donors who will purchase new and unwrapped gifts for individual families for Christmas. Gift certificates are great for teens and Christmas decorations are always a bonus if funds allow. Last year, the program helped 197 children in 70 families have a festive holiday season. You can sign up now for Adopt-a-Family on-line at www.eccac.org/adoptfamily. Or, contact Nicole Steinbrink at nicole@eccac.org, or call her at 850-833-9237, Ext. 222 to make arrangements. Then shop for the families and bring unwrapped gifts by December 14th, or sooner to the Niceville or DeFuniak Springs Centers. You can also consider making a 2021 year-end tax-deductible donation. ECCAC’s mission is to prevent child abuse and neglect, protect children in Okaloosa and Walton Counties, and restore the lives and futures of these impacted children. Visit www.eccac.org. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.



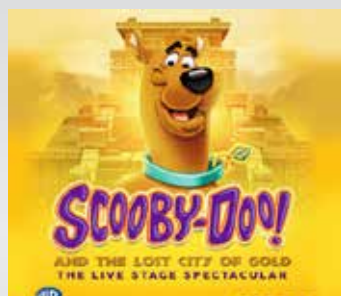
SEASON

Go to MattieKellyArtsCenter.org
or call 850.729.6000 for tickets.

scan here for more information



Lords of 52nd Street
January 7, 2022



Scooby Doo! and the Lost City of Gold
January 27, 2022



The Simon & Garfunkel Story
February 7, 2022



The Golden Girls Show!
March 5, 2022



Menopause The Musical
March 19, 2022



The Price is Right Live
April 1, 2022



An Officer and a Gentleman
April 10, 2022



Waitress
April 30, 2022

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Community

Partin Dr. along the route. The Eagle Pride Marching Band will be in the lead! Visit NicevilleValparaisoRotary.org or its Facebook Page to participate or for more info.

Emerald Coast Theatre Company presents **Miracle on 34th Street: A Live Musical Radio Play** on the mainstage from Dec. 9 – 19: Thurs. - Sat. at 7:30 p.m.; Sundays at 2:30 p.m.; Sun. Dec. 19 at 2:30 & 7:30 p.m. emeraldcoasttheatre.org.

Join **Sinfonia's Holiday Pops** Fri., Dec. 10, 7:30 p.m. at **Village Church of Destin** featuring singer/actor of the stage and screen Nicholas Rodriguez. From holiday classics to Broadway to the great American Songbook, this festive twist of music will put everyone in the holiday spirit. Tickets \$29.50 - \$55.00. sinfoniagulfcoast.org.

Eden Gardens State Park will be illuminated Sat., Dec. 11, 5-8 p.m. More than 2,000 luminaries will light the garden paths of Eden Gardens at nightfall. Music and carolers voices will fill the air throughout the evening and cookies and hot beverages

will be provided by the Friends of Eden Gardens. The event is free and park entry fees will be waived from 5-8 p.m.

The **Destin Harbor** will be dancing with lights and cheer during the **35th Annual Destin Boat Parade** Sun. Dec 12 from 6 - 6:30 p.m. followed by a Fireworks Finale and Fire Spinning!

Trivia is turning into a Winter Fun-derland at **Trivia Night: Holiday Edition**, Fri. Dec. 17, 6-8 p.m. at the Emerald Coast Science Center! The winning team of 6 will receive one \$25 gift certificate to the center. Have a drink, come up with a ridiculous team name. Ages 21 & up only. \$12 for nonmembers • \$10 for members. (850) 664-1261.

LJ Schooners' 4th Annual Santa Paddle Parade is back Sat., Dec. 18 at Bluewater Bay Marina. If you can paddle it, bring it! Paddle on a stand-up paddle board, canoe, kayak, paddle boat or surf skis. A group photo will be taken at noon with paddle starting at 12:10 p.m. when the group of Santa Clauses leave BWB Marina and pad-



dle East to Rocky Bayou Bridge, North to North Shore of Rocky Bayou and back to the Marina. Registration is \$30 and includes your Sunny Santa Suit, which must be worn during the paddle. The first 75 to register are guaranteed Santa suits. Proceeds benefit Sharing and Caring of Niceville. To register, call Bluewater Bay Marina Ship Store at 850-897-2821 or visit bluewaterbaymarina.com.

Bluewater Bay Marina will host its Annual Christmas Boat Parade on Sat., Dec. 18 at 5:30 p.m. (Skippers meeting at 4 p.m.; parade staging at 5 p.m.) The parade course exits Bluewater Bay Marina north to Nelson's Cove, around Rocky Bayou, south to the Rocky One marker and then returns to Bluewater Bay Marina. Boats must pre-register. After the Boat Parade, LJ Schooners

Dockside Restaurant is hosting a Christmas Party with DJ Chris Saylor, 6-10 p.m. and an ugly sweater contest at 9 p.m. For more information, email: frontdesk@bwb-marina.com

Sun., Dec. 19 at 5:30 p.m., the annual **2021 Niceville Valparaiso Rotary Club Christmas Boat Parade** – presented by Emerald Coast Marine and staged at its onsite marina facilities – will feature not only a traditional display of fun onboard holiday-themed lights and decorations, but also the big Splashboards Media Boat with its 30' jumbo screen that will be docked and playing popular Christmas movie snippets and favorite tunes. Festivities also include meal specials at The Locals Waterfront Eatery, plus complimentary hot cocoa, a visit from Santa Claus and Mrs. Claus and the elves, provided by the Rotary. The parade route travels southwest from Emerald Coast Marine to Tom's Bayou, past Lincoln Park, then east toward Lions Park, returning back to Emerald Coast Marine. Boat entries are \$30 each. All proceeds raised will benefit Shar-

ing and Caring Niceville. Contact Rotary Parade Chair Brian Gwinnup at (850) 218-6381 or email nicevalrotary@yahoo.com. Information is also available at the Rotary website: www.nicevillevalparaisorotary.org

Ring in 2022! Disco the night away at the rockin' **New Year's Eve party at LJ Schooners!** Diamond Dan DJ will be entertaining throughout the evening. Dinner specials will run from 5-10 p.m.

The Village of Baytowne Wharf will host **Baytowne Countdown**, Fri., Dec. 31 from 6 p.m.-1 a.m.—with two breathtaking fireworks displays at 8 p.m. & midnight. Enjoy a family-friendly evening from 6-8 p.m. with face painting, kids' activities, and LIVE music on the Baytowne LIVE stage. The first fireworks display happens at 8 p.m. Dance the night away with LIVE music from 7 p.m. until 1 a.m., featured on the Events Plaza Stage! End the night with a spectacular midnight fireworks show. *21 & over after 10 p.m. 20 & under must be accompanied by a legal guardian after 10 p.m.

Where Can You Show Love this Christmas?

BY VICTORIA OSTROSKY

Christmas 2021 is almost upon us. As the past couple of years have been a challenge for us all, for non-profits, it has been especially difficult. Though some events have returned, others have still been put on hold and raising funds required to continue their much-needed

work has not been possible.

Each organization listed below specializes in one main thing – children. Providing them a safe place to live, a bed to sleep on, healthcare, career opportunities and much more. Any of these wonderful charities could use your support if you are able.

I love this quote from Bob

Goff's book *Live in Grace, Walk in Love*: "We knew the way to show Jesus to people was to love the way He loved. When He went away, He said He was leaving His Spirit with us so we could become like Him and act like Him. It means we can love people who are excluded and alone during the holidays."

Where are you going to show love this Christmas?

Emerald Coast Children's Advocacy Center
Eccac.org

This place of safety provides services to children who have been abused, neglected or assaulted. They work in Okaloosa

and Walton Counties giving help to the most vulnerable. They provide on-site interviews and medical evaluations, while working closely with law enforcement and the courts.

Continued on page 15

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Happenings Around the Bay

FARMER'S MARKETS

Niceville Community - Saturdays
Nov 20, 27 & Dec 4, 11, 18
9am | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays
Nov 7, 21 & Dec 5, 19
8am | Victory Blvd | Freeport

NOVEMBER

- 20** | Children's Advent Calendar
10:30 am | Artful Things | Niceville
- Thanksgiving
11 am | Rock Out Climbing Gym | Destin
- Vendor Fair benefiting Asher's Hope ft. Rob Romans
11 am | 3rd Planet Brewing | Niceville
- 3rd Annual Chili Cook-Off benefiting CALM
4 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville
- 26** | Emerald Coast Classic 2021
6 pm | Northwest Florida State College | Niceville
- 27** | Emerald Coast Classic 2021
3 pm | Northwest Florida State College | Niceville
- Food Truck Rally benefiting A Bed 4 Me Foundation
4 pm | 3rd Planet Brewing | Niceville
- Catalyst Rocks
6 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

DECEMBER

- 01** | Bartender's Featured Choice Cocktail
5 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville
- Christmas Wreath Design Class
6 pm | Katie's House of Flowers & Gifts | Niceville
- 02** | Paint Pour
10 am | Big Orange House Designs | Niceville
- Sequins & Suits
6:30 pm | Mattie Kelly Arts Center | Niceville
- 03** | Word Board Glass Art
7:30 am | Niceville Community Center | Niceville
- Shop, Sip N' Stroll
5 pm | J.Leon Gallery and Studio | Destin

Shop local favorites, sip festive beverages, snack and enjoy a boutique shopping experience with some surprises along the way!

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- 04** | Niceville Valparaiso Christmas Parade
10 am | Niceville
- Open Studio Glass Art
9 am | Big Orange House Designs | Niceville
- Freeport Christmas Parade
4:30 pm | Freeport
- 05** | KIDZ Paint by The Traveling Painter
11 am | 3rd Planet Brewing | Niceville
- 06** | Adult Paint by The Traveling Painter
11 am | 3rd Planet Brewing | Niceville
- 07** | Play with Clay
5 pm | Big Orange House Designs | Niceville
- 08** | Second Wednesday Breakfast
7:30 am | Niceville Community Center | Niceville
- 09** | The Next BIG Thing
8 am | Walton Area Chamber | Sandestin Golf and Beach Resort
- Business After Hours
5 pm | The Manor at Bluewater Bay | Niceville
- 10** | Holiday Pops: Around the World with the NFSO
7:30 pm | Mattie Kelly Arts Center | Niceville
- 11** | Niceville Ugly Sweater Run/Walk
8 am | Hurricane Grill and Wings | Niceville
- 13** | NHS Chorus - When You Believe
7 pm | Mattie Kelly Arts Center | Niceville
- 16** | Niceville Young Professionals (NYP) Holiday Party
5 pm | TBD | Niceville
- 17** | Trivia Night: Holiday Edition
6 pm | Emerald Coast Science Center | FWB
- 18** | Holiday Open Air Art Day
Artful Things | Niceville
- Santa Paddle Parade
12 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville
- Holiday On The Harbor | Sounds Of The Season
1 pm | HarborWalk Village | Destin
- Wreaths Across America
1 pm | Destin Memorial Cemetery | Destin
- 19** | Niceville ValP Boat Parade
5:30pm | Emerald Coast Marine | Niceville
- 31** | Baytowne Countdown
6pm | The Village of Baytowne Wharf | Destin

Sorting Through the Noise of Medicare Annual Enrollment



BY GREG DURETTE, FLORIDA HEALTH CONNECTOR

For those folks new to the Medicare Annual Enrollment Period (AEP), the overwhelming volume of mailing pieces, emails and phone calls are dizzying. For those folks more experienced in this time, the sigh of despair and cries of “Oh no, not again!” can be heard from every balcony and rooftop.

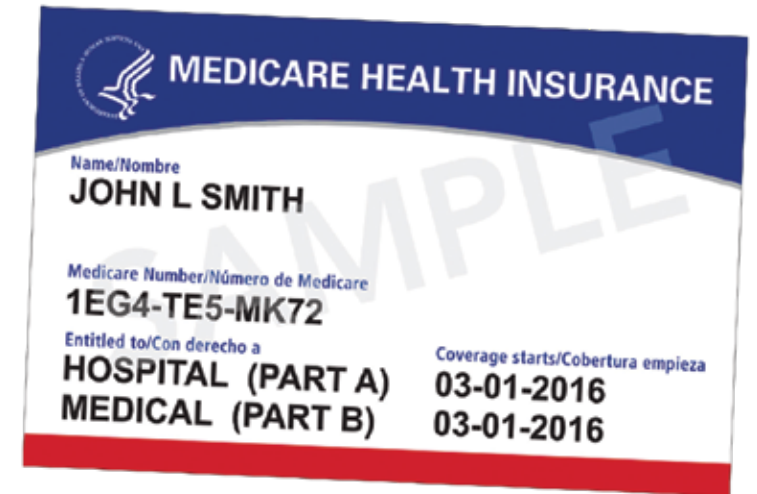
Keep in mind, the closer we get to December 7th (the official end of the AEP), the more intense it will get if you let it. Regardless of your experience level, there are some things you can do to quell the noise and help make the best possible decision for you.

First, make sure you pay attention to the mail and phone calls you receive from your existing insurance company. These communications will be very valuable to you as they likely will be about the changes to your current plan in the new year. Too often, because of the volume of clutter mail, folks tend to throw these out along with everything else just trying to keep the kitchen counter clear. As the saying goes, don't throw the baby out with the bath water!

Next, try to make a real effort

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

Perhaps you have an Advantage Plan instead. Again, know the exact name and type of plan as well as how much you are paying in premiums. Being that most Advantage plans have the Prescription coverage built in,



you will likely not have a separate premium for Part D. However, you will need to know the deductibles and co-insurances for the entire plan. Oftentimes, there will be a separate deductible for the Advantage Plan and the Prescription coverage within the plan. Also, know your copays and whatever Extra Coverages your plan offers such as Dental, Hearing, Vision, Rewards Programs, Silver Sneakers, etc.

The two final, most important pieces of information you will need to know about your current plan is, what your premium will be and are your doctors/medications going to be on the plan in 2022. Will you have in-network options in other states? Some plans get better, some plans not so much. Some get more expensive and some reduce to as low as \$0 per month. Some doctors stay and some doctors go. Some medications get more expensive, less expensive or simply are not covered. It all depends on where you live and the plan you have.

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

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

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

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

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare throughout the State and is based in Niceville. He has been in the insurance industry for over 38 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.

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Okaloosa County Unveils Women Veterans Monuments

This past Veteran's Day, November 11, Okaloosa County unveiled Women Veterans Monuments, honoring women who have served and made significant contributions in the U.S. Military throughout history. The life-size, bronze monuments are arranged along a picturesque trail of the 17.5-acre Veterans' Park on Okaloosa Island and have been sculpted in honor of women who sacrificed for our country as true patriots. Each represents a woman veteran who made a significant military contribution during one of many major conflicts throughout U.S. history, from the Revolutionary War to the War in Afghanistan.

Home to native wildlife and vegetation, the park is situated on the Choctawhatchee Bay coastline and pays homage to the military, which has played an integral role in forming our community. Second only to Washington, D.C., Florida is home to one of the largest populations of women veterans in the nation.

Honorees chosen by the

Women Veterans Monument Advisory Committee and approved by the Board include the following:

Margaret Corbin - Revolutionary War, Army

Cathay Williams - Civil War, Army

Lenah Higbee - World War I, Navy

Jacqueline Cochran - World War II, Air Force Reserves

Jonita Ruth Bonham - Bovée, Korean War, Army Air Corps / Air Force

Sharon Ann Lane - Vietnam War, US Army Nurse Corps Reserve

Leigh Ann Hester - Persian Gulf War, Army National Guard

Naseema - War in Afghanistan, US Air Force

Like the men and women in uniform—past and present—the honored women veterans “kept their promise to bear any burden and endure any hardship for the cause of freedom,” said Air Force Colonel Allison Black, 24th SOW Vice Commander,



Hurlbert Field, speaking during the Veterans Day ceremony. “The nation will be proud and residents along with guests will embrace the detail, quality and effort that has gone into honoring women who have given such dedication to our country,” said Okaloosa Board of County Commissioners Chairman Carolyn Ketchel.

When you visit, you arrive at a dedication plaza where a path encircles a flying U.S. flag, a POW-MIA flag, Florida and county flags. Military and Coast Guard flags fly from poles on

the perimeter. The first statue you encounter is representative of Revolutionary War hero Margaret Corbin. In November of 1776, while defending Fort Washington in New York, her husband, a soldier in the Continental Army, was killed by a

Hessian musket ball. With no time to grieve, she continued loading and firing a canon by herself.

The journey continues along the trail where visitors experience the seven additional women memorialized by statues chosen by the Women's Veteran Memorial Advisory Committee, approved by the Board of County Commissioners and crafted by Sculptor Jon Hair, who hopes visitors will feel a connection with each of the heroes through his sculptures. The Memorial Park includes

a dedication plaza, ADA sidewalks, parking, landscape with irrigation and the eight statues, funded entirely from Okaloosa County Tourism Development.

A Living Shoreline, funded by a RESTORE grant, National Fish and Wildlife Foundation and matching funds from Tourism Development, will be constructed to protect 2,200 linear feet of shoreline by reducing the impact of wave energy and providing an oyster habitat, a seagrass recruitment area and a salt marsh shelf. There is a boardwalk planned along with an education component.

“Every one of us has a story,” said Col. Black. “And while we walk on the trail outside and remember these specific eight brave and selfless women, many more stories will come to light, and those stories will become inspiration for the next generation as they find their way in the world.” 1,400 women serve on active duty currently at Eglin Air Force Base in every role. Learn more about the honorees at myokaloosa.com/bcc/women-veterans-memorial.

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 Community

100 Men Who Care Presents First Award to C.A.L.M. House of Niceville

100 Men Who Care, a nationwide network of people interested in supporting non-profit groups in their local communities through giving circles, has launched on the Emerald Coast.

100 Men Who Care – Emerald Coast’s mission is to help fund charities and non-profit organizations operating in and impacting our Okaloosa and Walton County communities. 100 Men Who Care – Emerald Coast is part of the 100 Who Care Alliance with more than 700 chapters worldwide. Coining the phrase, “The Power of 100,” each chapter meets quarterly gathering its 100-plus members at a rotating local venue. Each member contributes \$100 quarterly to a giving pool. Local charities and non-profits then have an opportunity to describe their mission, needs and plans before the membership. The evening concludes with members voting to choose one local charity to receive the proceeds. The result is a one-time donation of up to

\$10,000 meant to have an immediate and meaningful impact for the chosen organization.

Scott Rude, management consultant and university instructor; and Andrew McDowell, Wealth Manager with Arbor Wealth Management, founded the local chapter and are recruiting local like-minded community members.

“It is so exciting to have taken our first steps toward making a positive impact through the great works of non-profit organizations in our community” says Scott. In a fun hour-long event of fellowship in October, the chapter allocated their first award; \$2600 to C.A.L.M. House of Niceville, helping local women and children in need to get a new start on the Emerald Coast. “What an amazing organization” continues Scott, “and we can’t wait to do more in coming quarterly meetings.”

100 Men Who Care is welcoming new members wishing to benefit our community. Interested men can reach the chapter



Pictured from left to right: David Glinka, Grace Nuffer, Krystal Boelk, Terri Steadman, Chaney Erb (all with CALM House). From 100 Men Who Care; Ed Robbelothe, John Tondello, Scott Rude and Al Haberbusch

by emailing Scott at 100mwcec@gmail.com or through the group’s Facebook page: <https://www.facebook.com/100MWCEC/>.

The next quarterly chapter meeting will be held at the Palms of Destin Resort on January 18, 2022 at 5:30 pm.

100 Men Who Care – Emerald Coast is a Florida 501c3 not-for-profit organization and a chapter of the 100 Who Care

Alliance. The organization was formed in 2021 with the mission of connecting philanthropists and caring citizens in the Emerald Coast with the shared goal of giving meaningful support to deserving charities and non-profit organizations that impact their local community. 100 Men’s sister organization, 100 Women Who Care, based in Ft. Walton offers a networking and giving oppor-

tunity for women in the community and is also accepting new members. For more information on 100 Men Who Care-Emerald Coast, please email 100mwcec@gmail.com, like the group’s Facebook Page at <https://www.facebook.com/100MWCEC/> or visit the website at www.100mwcec.com.



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Every Day is a Chance to Change a Child's Future

A Year of Foodie Festivals to Benefit the Kids!

An increasing number of children are at home with no adult care or supervision. Yet, young people need to know that someone cares about them. Boys & Girls Clubs of the Emerald Coast (BGCEC) offer that and more. Club programs and services promote and enhance the development of boys and girls by instilling a sense of competence, usefulness, belonging and influence all in a safe place to learn, grow and have fun.

Our local BGCEC has taken members from the Clubhouse to the White House; from the game room to the corporate boardroom; from the high school football field to the NFL; from a band room to Carnegie Hall. And from the streets to guidance, friendship and a place to belong.

Boys & Girls Clubs Emerald Coast offers programs that are addressing today's most pressing youth issues. "Our programs teach young people the skills they need to succeed in life, while providing a safe place for hundreds of Northwest Florida children to go after school

and during the summer," says C.E.O. Shervin Rassa.

Local area programs basically focus on three priorities: Academic Success where members are provided with tools to graduate from high school with a plan for their future; Good Character and Citizenship through a variety of programs such as Keystone Club, Torch Club, Youth of the Year, Youth for Unity and Netsmartz; and Healthy Lifestyles where members learn to adopt and maintain positive behaviors about life, nutrition and self.

In order to support all of its valuable programs, BGCEC hosts several events throughout the year. After three years spent building the widely popular Mac & Cheese Festival in Destin, the BGCEC focused on expanding the concept with two new festivals this year—an Epic Bakery Competition in Defuniak Springs and BrunchFest in Pensacola. With recent events successfully completed, the BGCEC is gearing up to make 2022 an "ultimate" celebration of food, friends, and family.



PHOTO: FRANCIS ROY AGENCY

The community adds to BGCEC produced foodie festivals by embracing the organization as a charity beneficiary for Shrimp & Grits Festival, Burgers, Bourbon & Beer Festival, and Half Shells on the Harbor. The BGCEC is invested in these productions as a driven and organized volunteer force, partnering with event coordinators to bolster the ranks of triumphant events. To say the BGCEC is a hardworking non-profit organization is an understatement.

Led by C.E.O. Shervin Ras-

sa, the BGCEC is responsible for supporting local club members and a large and talented staff. "What better way to celebrate and support our club kids than a series of festivals focusing on family and foodie favorites? We are excited about the expansion of Mac & Cheese as well as bringing new and fun events to

both Pensacola and Defuniak Springs!" says Shervin.

Shervin has dedicated his career to youth development. He joined the Boys & Girls Club Movement 20 years ago as an area director in Tampa, relocating to the Emerald Coast organization in 2012. He now oversees eight clubs across three counties, serving 3,200 children from Pensacola to DeFuniak Springs.

The team has big plans for 2022, starting with the 4th Annual Mac & Cheese Festival on March 6, 2022, at the Destin

Commons. The dates for Epic Bakery Festival and BrunchFest will be announced in early 2022. Attendees and sponsors will want to keep a lookout for the "ultimate" ways to enjoy, celebrate and engage, and the best way to stay informed is through the BGCEC Facebook page.

The Boys & Girls Clubs of the Emerald Coast was born in 1968 as the Boys Club of the Playground Area with 15 Members. When economic conditions threatened the organization in 1988, local businessmen recognized the Club's value and potential and ensured it survived. More than 1,200 kids are registered during the school year, and more than 1,300 enjoyed the Boys & Girls Clubs of the Emerald Coast last summer.

BGCEC is a registered IRS 501(c)3 charity and receives funding from contributions, special events, grants, and major donors such as Destin Charity Wine Auction Foundation and United Way agencies in Escambia, Okaloosa and Walton Counties.



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 Community

Impact100 Awards \$418,000 to Local Nonprofits

The votes are in and four local non-profit groups in Okaloosa and Walton Counties will receive \$104,500 each from Impact100 of Northwest Florida, Inc., an organization designed to financially support nonprofit organizations in Okaloosa and Walton Counties.

Grant recipients were selected from the following five categories: Arts & Culture; Education; Environment, Recreation and Preservation; Family; and

Health and Wellness. Since its conception in 2012, Impact100 NWF has now awarded 3.6 million dollars to nonprofits in Okaloosa and Walton counties.

For **Education**, it's United for a Good Cause for Hope Squad's Peer-to-Peer Prevention Expansion. Suicide is the second leading cause of death among kids 10-18. There were 36 youth suicides ages 10-24 between Okaloosa and Walton Counties in 2015-2019. The goal of

United for a Good Cause is to save our kids by having a Hope Squad Peer-to-Peer Suicide Prevention Program in every school in our region from Escambia to Walton Counties. Grant dollars will support more than 51,000 students in both Okaloosa and Walton Counties.

For **Environment, Recreation & Preservation**, the Panhandle Animal Welfare Society (PAWS) will receive funds for new Clinic Medical Equipment. PAWS' goal is to reopen the only low-cost animal clinic in Okaloosa/Walton counties, to provide diagnostics and surgery for injured animals and reduce the unwanted and unhealthy animal populations. To do this they need equipment. Funds will quickly restore on-site medical access for abused/abandoned shelter animals (7k+ annually) and serve the public need for locally accessible and affordable vet care, thereby reducing pet populations (domestic and feral) through more than 30k annual spay/neuter surgeries. The clinic has a 20-year history (\$200k annual profit) using old equipment and a semi-retired vet. New and additional equipment will allow vets to perform at 6x rate and offer more clinic services.

For the **Family** category,



Fresh Start for Children and Families won the grant award for its Sell More = Help More ~ Fresh Start Takes Aim at More Capacity program. Fresh Start is a housing/education program for families with children who are homeless. Their clients come from all walks of life, face many problems including abuse, divorce, generational poverty and more. This project is to purchase a box truck with lift, which would increase their capacity. The program provides a furnished apartment, food pantry, weekly life skills classes, one-on-one budgeting and goal meetings. The Repeat Street thrift store is a revenue source covering more than 50% of the program's bills, furnishing apartments, and with only two employees and volun-

teers. A dependable truck will save money on repairs, increase funds with less trips to unload, less pickups missed and appear more professional. Families who graduate from the program leave self-sufficient with savings.

For the **Health and Wellness** category, Sharing and Caring of Okaloosa County will use the funds for Building Expansion. The organization desperately needs a facility expansion and renovation. Since 1990, it has operated its food pantry in a small 1,485 sq. ft. building using a tiny pantry of just 409 sq. ft. This year, they finally saved enough to purchase this building. Their 960 sq. ft. expansion will extend their rectangular building by 30 ft. It will more than double the pantry for food storage and cooling equipment, add a prescription interviewer room, increase the reception lobby by 75%, make the entrance, walkways and client restroom more functional and handicap compliant. The organization's mission is to improve the health and independence of clients by providing nutritious food, personal care items and medicine vouchers. Additionally, partnerships with Shelter House, Fresh Start and other agencies to synergize the local transformational movement will be expanded, thereby doubling the number of clients supported to all demographics.

For additional information about Impact100 NWF or to join the organization, please visit www.impactnwf.org. The website provides an overview of Impact100 NWF and features our grant recipients from 2012 to 2020 highlighting the successful community outreach and the services provided to Okaloosa and Walton Counties.



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How to Protect Your Most Treasured Possessions



BY JOE CAPERS,
INSURANCE ZONE

In prior articles we detailed the major coverages and restrictions of your homeowners, condo unit owners or renter's policies. While these are designed to protect your structure and what's inside, there is normally limited coverage for your valuable possessions such as jewelry, fine art, wine, antiques and other collectibles that might be damaged, stolen or disappear. The best way to make sure these collections are adequately protected is to insure them on a Personal Articles Floater (PAF) policy separate from your primary homeowners.

Personal articles insurance covers personal property that is not covered by a tradition-

al homeowner's policy. Home, condo and renter's insurance will typically cover personal items like electronics, clothing and furniture up to the limit of Personal Property or Contents (sometimes it is a percentage of your dwelling limit) on your policy. But for 'special' items such as valuable jewelry, furs, art and silverware, there are sub limits that limit the coverage to predetermined amounts, normally between \$1,000 and \$2,500. These 'special limits of liability' provisions for certain items of personal property limit and state the maximum payout for these items. It is not to be confused with the personal property limit on your insurance policy declaration page or the insured value of the dwelling, which are always much higher.

The list of items that can be covered under a Personal Articles Insurance is extensive. Some of the more common high-value items are Keepsakes – jewelry, furs, fine art, fine china, silverware, collectibles and money; Equipment – cameras, computers and software, musical instruments, golf, bicycles, silverware, sports equipment and guns; Health-related – Hearing aids, medical devices, prosthetic devices, personal mo-

bility devices, and wheelchairs. The standard homeowner's policy limits the coverage for these items to anywhere between \$1,000 to \$2,500.

We normally recommend purchasing a standalone policy, even though you might miss out on the savings or convenience of bundling with one insurer. There are several reasons you might want a standalone policy for your valuables and gifts, rather than using your homeowner's insurance. This is particularly true if the item is for someone who does not live with you, and it cannot be added to your policy, or you don't have homeowner's, condo unit owner's or renter's insurance, or the item is used for work or business which would be excluded from a homeowner's policy. Another advantage of a standalone policy is, if you have a loss, your homeowner's coverage is not negatively impacted.

Although the benefits of standalone or scheduled policy may vary from insurer to insurer, you should check with your agent for the details. Below are many of the most common provisions that should be verified if important to you as the owner:

Worldwide coverage – protects your covered valuables at home and across the globe



and covers most causes of loss, with no deductible

Individual coverage – flexible coverage options to meet your unique needs, whether you own one item or many pieces

Protecting your delicate items – breakage of fragile possessions is automatically covered

Newly required items – may be covered up to 90 days up to a certain limit

Payout market value – can pay up to market value and an additional amount

Premium discount – if you keep in a bank vault, you can benefit from a reduced insurance premium

Appraisal requirement – Appraisals will be required for individual pieces valued over a certain amount. Below this threshold, usually all that is required is a description, estimated value and possibly a photo

Agreed value feature – makes sure you receive 100% of the agreed value as a cash settlement

Choices – you can decide whether to repair or replace the item, at the merchant of your choice, or keep the cash

You invested a lot in your valuable private collections. Make sure you have the right coverage to protect each piece. Talk to your agent today to find out the best option for you. Watch a detailed video at myinsurancevideos.com.

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency. Visit their Video Library on www.ins-zone.com and watch an informative video "How to Protect your most Treasured Possessions" or call (850) 424.6979 and talk with one of our experienced Team Members.

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- Do you think you show too much or too little of your teeth when you smile?
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- 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**.



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 Off the Hook

Manatees are in Motion!

This is the time of year for migrating Manatees! So, slow down and look out for them. As water temperatures cool, manatees naturally migrate to warmer waters, generally warmer than 68 degrees to survive the winter. So, in the fall they travel to Florida springs, power plant discharges and other warm-water sites.

Manatees can be difficult to see, especially when you travel in a boat on the water. You may see a swirl on the surface caused by the manatee when it dives; see an animal's back, snout, tail or flipper break the surface of the water; or you may only hear the manatee when it surfaces to breathe. In all of these instances, keeping your distance and passive observation are the best ways to view manatees. Boat slow and look out below to allow them to swim safely.

While manatees are large, they can be difficult to see in the water. The West Indian manatee

is an imperiled species and is protected by state and federal law. Please avoid harassing or disturbing manatees whenever you discover that manatees are in the water near you. Harassment is defined as any activity that alters the animal's natural behavior. By altering the manatee's natural behavior, you may create the likelihood of danger that is bad for the animal and against the law.

That's why it is important to follow guidelines and follow all manatee protection zones; look out while boating; wear polarized glasses and always give them space. Manatee protection zones are marked by waterway signs and maps of manatee protection zones are available online at MyFWC.com/Manatee by clicking on "Data and Maps." Disturbing manatees at warm-water sites can cause them to swim out of those protected areas and into potentially life-threatening cold water.



During the colder months, slow down in certain areas to prevent manatees from being injured or killed by motorboats or personal watercrafts. Boat strikes continue to be a major threat to Florida manatees.

Being Near Manatees

Look, but don't touch manatees. Also, don't feed manatees or give them water. If manatees become accustomed to being around people, they can alter their behavior in the wild, perhaps causing them to lose their natural fear of boats and humans, which can make them more susceptible to harm.

Do not pursue or chase a manatee if you see one while you

are swimming, snorkeling, diving, paddling or operating a boat.

Never poke, prod or stab a manatee with your hands, feet or any object.

If a manatee avoids you, do not chase the animal for a closer view.

Give manatees space to move. Avoid isolating or singling out an individual manatee from its group and do not separate a cow and her calf.

Keep hands and objects to yourself. Don't attempt to snag, hook, hold, grab, pinch, hit or ride a manatee.

Avoid excessive noise and splashing if a manatee appears nearby. The manatee may be resting and may surface without being aware of your presence. Noise and activity may startle the animal awake, which may put it in harm's way if it is frightened and leaves the area.

If the site you visit allows in-water activities near manatees,

use snorkel gear and float at the surface of the water to passively observe manatees. The sound of bubbles from SCUBA gear or other devices may cause manatees to leave the area.

Physically handling a distressed or stranded manatee might cause more harm. Instead, report injured, distressed, sick or dead manatees to the FWC's Wildlife Alert Hotline at 888-404-FWCC (3922) or dialing #FWC or *FWC on a cellphone so trained responders can assist.

Additional resources for boaters, educators and other interested members of the public are available at MyFWC.com/Manatee.

Are you interested in supporting the FWC's manatee research, rescue and management efforts? You can purchase a Florida manatee license plate, or donate \$5 to receive a collectable FWC manatee decal. Both are available from your local Tax Collector's office.

SHOW LOVE

continued from page 6

A Bed 4 Me

Abed4me.org

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

they can get the rest they need and feel safe. They provide beds and bedding for those who are displaced victims of domestic abuse or who are struggling financially.

Children in Crisis

Childrenincrisisfl.org

This non-profit serves chil-

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

Shelter House of Northwest Florida

Shelterhousenwfl.org

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

Children's Volunteer Health Network

Cvhnkids.org

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

AMI Kids

Amikids.org

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

Boys & Girls Clubs of the Emerald Coast

Emeraldcoastbgc.org

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

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



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Off the Hook: Winter Flounder Fishing

BY CALI HLAVAC

As colder temps roll in, we are starting to notice different species of fish migrate into our Gulf waters – specifically Flounder and Sheepshead. The cooler weather means the fish will school up in one area, making them easier to catch once you track them down.

Flounder and Sheepshead are two popular winter/spring fish that anglers will be targeting in this area. Flounder will start to school up in October as they prepare to migrate during winter with the cooler water, usually heading out into the nearshore gulf areas. The move allows them to settle on natural and artificial reefs to spawn at this time.

Because of their shape, flounder are typically always found on the bottom, where they can burrow into sand to await prey. They hang within 200 yards off the beach, typically at depths of 20 to 60 feet. Common flounder species in the Gulf of Mexico are the gulf flounder and the southern flounder, and odds are the latter will be a much larger fish – with the female southern flounder maxing out around 28 inches. One of the best things about targeting Flounder is that they like to come back for your bait if they miss it the first time, so just hold out and wait on them!

Sheepshead actually become more active with the colder water and are usually found hanging near structures like jetties and bridges, where oysters and barnacles grow. Sheepshead can be a little trickier to catch, as they like to steal your bait and leave the hook exposed. It's a really subtle bite you're look-

ing for and once you hook them, you're in for a fight.

Both these fish are abundant, so the season is open year-round for these species. The limit per angler is 10 flounder per day, and 15 sheepshead per day. Many anglers will tell you they love catching these fish and bringing them home for dinner. Both species are considered prime seafood, with a delicious white meat that's never oily or "fishy" in taste. Before it gets too cold, we recommend getting out and hitting the waters to stock up while they're easy to find!



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Dec. 9 Wine Tasting 5-7
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Dec. 19 Brunch with Santa
Dec. 31 New Year's Eve Party with Diamond Dan DJ, Theme: Disco Night

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grits, pasta dishes or steak specials including Brothers Top Sirloin, Delmonico, Ribeye and Queen's Filet Mignon. 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! For Christmas, Brothers Kitchen is offering special options for Pre-Order Pickup.

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Owner and operator Angela "JoJo" Stevenson invites you to enter a cafe and relaxed coffee



shop atmosphere for a daily 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, Cho-

rizo 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 barbecue or ham! Cinnamon Rolls and Kaloches still hold the top spot for SELL OUTS! Stop in for featured Muffins, Coffee Cake or Pound Cake which go great with Maple Cinnamon Latte or Caramel Macchiato!

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! Or pick up some for Christmas or New Year's breakfast to accompany your Holiday offerings! Tickets are available for Elve's Workshop with Reiko on Dec. 18th! Book online at bigorangehousedesigns.com.

Hours 7:30 a.m. - 2 p.m. Tuesday - Saturday

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Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. The restaurant is named after "LJ Schooner" (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. LJ Schooners' 4th Annual Santa Paddle Parade is back Sat. Dec. 18, Noon, at Bluewater Bay Marina. Then stay for Bluewater Bay Marina's Annual Christmas Boat Parade Sat., Dec. 18 at 5:30 p.m. After the Boat Parade, LJ Schooners is throwing a Christmas Party with DJ Chris Saylor, 6-10 p.m. and an ugly sweater contest at 9 p.m. For more information, email: frontdesk@bwb-marina.com. Disco the night away at the rockin' New Year's Eve party at LJ Schooners and Diamond Dan DJ! Dinner specials will run from 5-9 p.m.

Call to order take-out and pick-up in the L.J. Schooners Oyster Bar or call when you arrive for curbside pick-up.

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2021 Jingle Bell Jog: 7th Group Special Forces

**Saturday, Dec. 4, 2021
Crestview | 8 a.m. Start**

2021 marks the 43th year the Special Forces Association, Chapter 7 has held its annual Jingle Bell Jog 10k/5k running race. This year also marks the 10th year the event will be held in Northwest Florida. 100 percent of the proceeds are used by our organization to support the families of the 7th Special Forces Group (Airborne), with particular emphasis on providing support to our fallen Soldiers who made the ultimate sacrifice.

Early Registration through Dec. 1 is 5K: \$30.99 and 10K: \$35.99.

Late Registration from Dec. 1 through Dec 4 is 5K: \$35.99 and 10K: \$40.99.

The Kid's Fun Run is \$5 for pre-registration and \$10 day of registration. (Shirt not included with Fun Run registration.)

Register online at sfa7jog.it-yourrace.com until race start.

Military Early Packet Pickup-Thursdays, Dec. 2, at the Subway on the 7th Special Forces Group (A) compound from 10 a.m. - 1 p.m. (Military ID is required to access the compound.)

Everyone Else Packet Pickup-Friday, Dec. 3 from 3-6 p.m. at Red 7 Tees in Crestview.

We highly encourage you to pick up your packet early to avoid long lines on race day.

Day of Race Packet Pickup will open at 6:30 a.m.

If you wish to volunteer for the race, visit: <https://signup.com/go/YOFLSVM>

In addition to the 5k and 10k, there will be a Kid's 1/2 Mile Fun Run immediately after the completion of the 5k/10k. Kid's must be pre-registered for this event.

Virtual Run

If you can't join in person, run anytime between registering and Dec 4th and then upload your results at sfa7jog.it-yourrace.com. You can find full details at <https://www.sfa7jog.com>.

Awards

10K Finishers ALL get a Jingle Bell Jog Finisher's Medal!

5K Run: For Males and Females: 1st-3rd overall. Masters and Grand Masters; Age groups 1st-3rd- 14 & Under, 15-19, 20-24, 25-29,30-34, 35-39, 40-44, 45-49, 50-54, 55-59, 60-64, 65-69 and 70 & Over



Forces Group are retired and active duty Green Berets, soldiers, family members and community leaders who support the soldiers and family members of the 7th Special Forces Group (Airborne). It is an all-volunteer veterans' organization made up exclusively of personnel who have either earned the coveted Green Beret or have contributed to the Green Berets' mission in a meaningful way. All donations will be earmarked to support the 7th Special Forces Group warfighters. In the last nine years since moving to Okaloosa County, over \$350,000 has been distributed to support soldiers, families and activities.

10K Run: Overall 1st-5th male/female. Masters and Grand Masters for males and females.

Kid's Fun Run: Every finisher gets a custom dog tag medal! (limit 100 participants)

There is not a walk division. ALL awards are based on gun time. So, if you are in the hunt for an award, start near the front.

The Start/Finish will be at the Okaloosa County Veterans Memorial at the corner of Main St. and Beech Ave. (Okaloosa County Court House) in Crestview. ALL awards are based on gun time. So, if you are in the hunt for an award, start near the front. 5K runners will do one loop; 10K runners will do 2 loops. Due to new insurance restrictions, dogs are NOT allowed in or at the race. Strollers ARE allowed, but we ask that you please start at the back of the race to lessen the risk of accidents at the start.

Members of the 7th Special

children 12 & under will begin at 8:30 a.m.

Then join for fun, music and tackiness. Proceeds benefit the Niceville High School Track & Field program.

Online registration closes at noon, Friday Dec. 10. Day of Registration will begin at 6 a.m. Day of Registration cost is \$40. The children's 1-Mile Fun Run is \$20 and includes a custom, high quality medal and T-shirt

for all participants. Official timing will be provided for both the 5k and the 1-Mile kids run. Medals will be awarded for top finishers in age groups. T-shirt sizes guaranteed for those who register online by Dec. 1. Limited quantities and sizes are available for those who register after Dec. 2. A limited quantity of Finisher's medals are available for purchase when you register online.

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2021-22				
Day	Date	Opponent	H/A	JV/BB/GBB/V/BB
mon	22-Nov	Freeport	away	12:00V/1:30VB
tue	23-Nov	bethlehem	away	5:30JV/6:45VB
tue	30-Nov	bozeman	away	4:30JV/5:30G/7VB
fri	3-Dec	alethia	home	4:30JV/5:30G/7VB
mon	6-Dec	LEAD	home	4:30MS/5:30G/7VB
thu	9-Dec	calvary	HOME	5:30 G/7VB
sat	11-Dec	aucilla	home	10:30G/12:00 VB
tue	14-Dec	altha	home	5:30G/7VB
thu	16-Dec	baker -jingle jam	home	7VB
fri	17-Dec	jingle jam	home	TBT
fri	17-Dec	jingle jam championship	home	6:00VB
tue	4-Jan	alethia	away	4:30JV/5:30G/7VB
thu	6-Jan	ponce de leon	home	4:30JV/5:30G/7VB
fri	7-Jan	Destin high	away	6:30VB
tue	11-Jan	pca	away	4JV/5G/6:45VB
fri	14-Jan	bethlehem	home	4:30JV/5:30G/7VB
tue	18-Jan	pca	home	4JV/5G/6:45VB
fri	21-Jan	aucilla	away	4:30JV/5:30G/7VB
sat	22-Jan	altha	away	4:30JV/5:30G/7VB
tue	25-Jan	ponce de leon	away	5:45JV/7VB
thu	27-Jan	bozeman	home	4:30JV/5:30G/7VB
fri	28-Jan	baker	away	4:00V/5:00VB/6:30G
tue	1-Feb	calvary	away	5:00VB
thu	3-Feb	Freeport	home	5:15JV/6:30VB
fri	4-Feb	destin high	home	1:00VB
TUE	8-Feb	DISTRICT SEMI FINALS	RBCS	TBA VB
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 Wellness

Where Did that Drive Go?



By DR. RICHARD CHERN, M.D.

One of the most bothersome symptoms women mention at their initial visit is a loss of sex drive. A decline in sex drive is very typical for women as they age. This decline is directly related to the decline of testosterone. Testosterone levels in women begin declining in the 30's, but it's often subtle until menopause when things can worsen drastically. As women's testosterone declines, numerous changes occur

in the body. Sex drive, mood, the ability to deal with stress, maintaining a steady weight and getting restful sleep all quickly deteriorate. In addition, numerous health indicators including cholesterol, sugar levels, blood pressure, bone density, cancer risk, heart issues and more all worsen with this decline in testosterone in women.

Unfortunately, most doctors do not even look at testosterone levels in women. Worse, when



they do, they are unable to interpret the results properly. Women see benefits at levels greater than 100 ng/dL, but the reference range for most labs will tell you that "normal" is below 45ng/dL. This "normal" reference range is really showing levels that have already fallen. So, most levels appear to be in the "normal range" when they are actually severely low. If your doctor has never drawn a testosterone level in women before, are you going to trust their judgment of the results of that test?

Don't be fooled. For most doctors, normal means, "Does the patient's lab value fall inside the reference range?" and does not mean, "Does the patient's lab value give them the most protection against disease and functional decline?"

Another great example of this is vitamin D. A level of 30ng/mL is considered "normal" and many doctors would tell you a level of 30ng/mL is fine. Well, a level of 30ng/mL is associated with a huge increased risk

of cancer including breast cancer and is also associated with an increased risk of death from COVID infections. A level of 70ng/mL reduces the risk of cancer and reduces the risk of death from COVID. Are you going to be content when your doctor tells you your labs are normal?

Many times, patients tell me they've complained to their doctor, but always hear that their labs look fine and that this is just part of the aging process. Enjoy the aging you. You are not going to hear that from us! I bet you don't even realize how bad you are feeling. Come find out what you've been missing and get your drive back!

Dr. Richard Chern, MD specializes in hormone and thyroid therapy in both women and men. He also teaches other providers both locally and around the country how to properly assess and treat hormone and thyroid problems. He has been providing BioTE hormone therapy longer than any other doctor in the region and is the only Platinum provider in the area. Dr. Richard Chern, MD, along with Sue Griffith, ARNP, are currently accepting new patients. Labs drawn in the office are typically resulted in 24 hours so often your consultation can be scheduled the same or following week. Call 850-837-1271 today for an appointment.



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BY KAY LEAMAN,
HEALTH ARCHITECT,
HEALTHYDAY HEALTHYLIFE

Seasons of Stress

and a compromised immune system. Through this journey, I've learned how to recognize ongoing stress and how to manage it. This has not been a short journey, but it has brought a very clear realization to the importance of self-care. If I fail to take care of myself, I will be unable to care for those around me or enjoy the life I have yet to live. And, since I now care for my mom, it becomes all the more important.

Problems both physically and psychologically can arise when we are unable to return to a state of calm. Elevated levels of cortisol suppress our immune system by reducing production of white blood cells which slows/delays our response to infection.

Effects of long term stress:

- Can influence a rise in insulin levels causing lower blood sugar which triggers cravings
- Stimulates appetite causing weight gain
- Affects our gut and immune system
- Long term stress can affect our adrenal system

How we can manage stress:

- Take a break! Feelings of overwhelm is a signal of stress. Take a break, call a friend, go for a short walk, etc.
- Listen to calm music (can lower blood pressure). Research shows classical can work wonders. I prefer smooth jazz or instrumental music.

- Put away electronics at least two hours before going to sleep. A good night's sleep has many

benefits.

- Exercise such as walking, yoga, or recreational sports. How about dancing?

- Clear your mind. Let your stressful feelings spill out of your mouth so it doesn't build up. No-one to talk to? Let it spill out on a piece of paper and then burn it!

- Eat less candy and more veggies. Eating well supports a healthy immune system, stabilizes energy levels and helps with a better overall demeanor. Approximately 95% of receptors for serotonin (a chemical tied to happiness) are found in the lining of our gut.

- Cut back on caffeine and increase water intake

- LAUGH and SMILE!

- Chewing gum has shown it can reduce anxious feelings, fatigue and improve mood (Not a gum chewer? Suck on a piece of hard candy).

- Breathe. 4-5 long deep (belly) breaths can stop cortisol output.

Lastly, think about preparing ahead of time. Creating lists and choosing to not procrastinate can help to make the actual holiday calmer and happier. The last thing I recommend is to start a gratitude journal or a positive journal. Write a positive statement about what you like best about family members, the holidays, gifts, and how it feels to give to others.

Blessings to each of you this Holiday season. - Kay Leaman, HealthyDay HealthyLife.

succeed@healthydayhealthylife.com

Welcome to the holidays! Whether you're traveling, preparing for company, being separated from family or experiencing heartache during this season, one thing we all have in common is the stress the demands of this season create. Lists and credit card statements grow and family dynamics become future memories.

Short-term stress can be very beneficial. It's true. A certain level of stress can be healthy and given the fact we can't escape stress, this is good news. Stress triggers hormone responses by releasing cortisol and adrenaline, produced in the adrenal glands. Optimal levels of the hormones can make us feel alive and activate better performance and focus. However, the World Health Organization has called stress the 'epidemic of the 21st century.' Research shows that ignored or mismanaged stress can lead to serious issues.

I've experienced the effects of long-term (ignored and mismanaged) stress. My body refused to release fat, I had low adrenals (bordering on adrenal failure), low thyroid function,

Twin Cities Hospital Earns Third Consecutive 'A'

For the third consecutive time, Twin Cities Hospital, an affiliate of HCA Healthcare North Florida division, received an "A" Leapfrog Hospital Safety Grade for fall 2021. This national distinction recognizes Twin Cities Hospital's achievements in protecting patients from harm and error in

the hospital.

The Leapfrog Hospital Safety Grade is the only hospital ratings program based exclusively on hospital prevention of medical errors and harms to patients. The grading system is peer-reviewed, fully transparent and free to the public. Grades are updated

twice annually, in the fall and spring.

To see Twin Cities Hospital's full grade details and to access patient tips for staying safe in the hospital, visit HospitalSafetyGrade.org and follow The Leapfrog Group on Twitter and Facebook.

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 Wellness

Weigh Down To Christmas—Avoid The Holiday Halo



BY LISA LEATH TURPIN

Happy Holidays! Yes, the holidays are upon us. I challenge you to “Weigh Down to Christmas!” This is where you aim to avoid gaining the dreaded “Holiday Halo”—forcing yourself into the never-ending start of “The New Year Resolution.” You weigh yourself only twice, just before Thanksgiving, then again right after Christmas holiday. The goal isn’t to lose weight, but just not to gain any. Here is a list of tips to keep you in control but still allow you to partake and enjoy yourself; yielding a good healthy balance of fun, family time, giving/receiving cheer and still feeling good along the way. Feel free to share your success at BeActive850@gmail.com.

10. Drink!

Water that is...When you are about to attend a gathering where massive amounts of finger foods and holiday treats will be served, drink a few big glasses of water prior to arriving. This will help stall your hunger and cut down on the cravings when you step up to the beautiful display of goodies.

9. Eat!

Don’t go unsatisfied. Eat a protein rich food before a party or event. Protein digests slowly and will keep you satiated, help with blood sugar, and also help with making better choices.

8. Have Everything!

Try the several varieties of dips and casseroles, but make sure each portion is small enough to fit in the palm of your hand. This concept goes a long way any day of the year.

7. Follow the Leader

Start with the veggies, then move to the protein, then to the starches: breads, puddings and sweets. Ideally, filling up on meats and veggies will limit simple carb intake, and limiting carb intake will ideally keep you from

the yearning to sleep in the middle of gift opening.

6. Cheers to You!

Eating big and getting toasted don’t mix if you are trying to keep your figure. If you want to stay lean this year, you have to choose between that one and that one too many. A good rule of thumb is stop drinking alcohol an hour before you eat and wait an hour before drinking again. Another great idea for any day of the year as it can really help in keeping your waistline chiseled.

5: Leave it!

If you don’t have it, you can’t eat it. Leftovers can really sabotage your efforts and can really be the culprit of Holiday weight gain. Because we all know it’s not just one day that does the damage! Leave the sweets there!

4: If You’re Achy, Fishy Takey

Take more fish oil by spoon or capsule. By bumping Omega-3 consumption, you can help keep your body from becoming inflamed from processed foods, and keep your Omega 3/6/9 ratios in check. This results in increased fat burning.

3: Keep it Fresh!

Brush your teeth after a meal. Brushing the teeth is a sign of finality, and will keep you from snacking more.

2: Be a Rule Breaker!

Just because we serve it up BIG or “Super-Sized” in the south doesn’t mean you have to play by the rules. Enlist one person to split food with you or, you know, take half a portion.

And TOP TIP #1: Pre Burn.

Exercise on the day of any party or food based gathering. The more intense the better, but anything is beneficial! Getting an intense full body workout will ensure that the calories you eat later will most likely go toward fueling the muscles, and not just building the gut.

Can’t make it to a gym? Your home or park will do. Get your family to join. A family that plays together, stays together! Make it fun, even a good brisk low impact walk will raise metabolism as well as endorphins to make you feel good, and should I say JUSTIFY a little overeating when tempted.

Don’t have a workout program? Try this holiday fat burning, muscle building treat—a gift from me to you.

Arrangement: I’m arranging exercises in blocks. Each block should be completed twice before moving on to the next block. Do 15 repetitions per exercise.

*Warm up with a 5-minute walk.

Block 1

Stationary Lunges (split lunges) Plank with alternating row (in plank, pull one arm back like you are pulling a lawn mower cord from the floor then alternate to other side)

Push-up to Downward Dog (alternate from single push-up to piking your hips up making a teepee shape with your body then back to pushup)

Side Elbow Plank

Block 2

Wide Squats – see if you can reach the floor with back straight & chest and head up (you can bend over from hips only and as little as possible. heels planted knees direction of toes)

Grocery Biceps (fill a grocery bag to desired weight with cans or rocks, or whatever)

Triceps Dips

Grocery Shoulders (fill grocery bags and press overhead or straight out to sides)

Block 3

Bridge Dips (on back, feet on floor, knees bent, push hips up toward ceiling then back to floor)

Seated Side Twists (Russian Twists) lean back to engage abs

Anchored Leg Lifts or Knee Arcs (on floor, stabilize by grabbing something overhead with hands and raise and lower either straight legs or bent legs)

NOTE: To raise intensity, add Jumping Jacks, Jump Rope, Running in place or any cardio movement of choice for 1-3 minutes in-between each block. I suggest this only if you have already been doing this form of exercise and you have no underlying reasons not to. Remember: Be Active Stay Active 850!

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Meet Local Pro: Matthew Vanderford

Meet Local Pro Matthew Vanderford, a Public Adjuster, whose roots began in Valparaiso. Both of Matthew's grandparents retired from military careers locally and his parents met at Lincoln Park in Valparaiso. But when his father joined the military, Matthew's family finally landed in New Jersey.

As a teenager (age 15), Mathew would travel back to our area to work in the summer for the Valparaiso parks department. He says he mowed Highway 85 and all city-maintained grounds with a push mower which, he believes, made him immune to the heat and left a desire to return to the beauty of the Emerald Coast.

While waiting for a medical clearance to join the Marines, Matthew met his now wife, Candice, while working at a car wash in Pennsylvania, but after some time, the waiver wasn't granted,

and a different life path emerged.

Fast forward 16 years, being tired of the cold and snow and wanting to move back to his early beginnings, the family picked up and moved to Destin from the Greater Philadelphia area. Matthew says he's had many "careers" that brought him to where he is now (sales, marketing, labor, construction, restoration and insurance), but for the past 10 years, he's been involved in the restoration and insurance industry, starting off from cleaning and repairing properties affected by broken pipes, flooding, fires, tornados and hurricanes and everything in between. Over the years he became aware of how people were being treated unfairly by their insurance companies and wanted to help. So, he became a licensed insurance continuing education instructor and now holds licenses as a Public Insur-



ance Adjuster in multiple states including California, the Carolinas, Florida, Mississippi and Pennsylvania helping to negotiate and settle insurance claims.

"My philosophy," says Matthew, "is finding balance and creating harmony. It's kind of odd, but in an industry like insurance, when tempers can flare and emotions can run

high, anger, fighting and name calling never work." And he should know by experience; he's worked on cases in the field after several natural disasters such as Superstorm Sandy, Hurricanes Irene, Hermine, Matthew, Harvey, Irma, Nate and Michael, and the Thomas and Carr Fires in California. He continues to publicly speak to groups on hurricane and disaster planning.

Outside of an attorney, Public Insurance Adjusters are the

only property loss professionals who, on behalf of policyholders, can effectively negotiate and settle 1st and 3rd party insurance claims from floods, fires, hurricanes and all other perils covered in an insurance policy agreement; even losses to business income can be evaluated and settled, too.

For questions, you can contact Matthew at 267-237-6241 or via email at claims@insuranceclaims911.com.

Fort Walton Beach Medical Center Has a New CEO

HCA Healthcare has appointed Zach McCluskey as its new Chief Executive Officer of Fort Walton Beach Medical Center, effective December 6. In his new role, Zach will oversee the growing 267-bed hospital which has served the Okaloosa, Walton and Santa Rosa

counties for more than 45 years. Zach assumes leadership from Mitch Mongell, a 25-year veteran of HCA Healthcare, after Mitch announced his retirement earlier in the year. A native of Richmond, Va., Zach has more than 15 years of healthcare leadership experience within the HCA Healthcare system, following a career in critical care nursing. He most recently served as Chief Executive Officer of HCA Healthcare's Johnston-Willis Hospital, a 292-bed facility and campus of CJW Medical Center in Richmond.

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

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 Business


BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Americans and American investors continue to be amazed and surprised at so many things that are taking place. Were we headed in this direction already and has the pandemic merely accelerated it? There is a shortage of labor. (We understand there are 10 million job openings and only 6 million looking for jobs). Was that already going to happen given the changes in population growth? Americans are retiring now more than ever before. The media are referring to this as “The Great Resignation.” American workers are also quitting their jobs (often to go to another job) more now than in recent memory. There is also a shortage of supplies: computer chips, Christmas and other holiday presents (toys, things),

Has the Pandemic Accelerated Changes That Were Already Coming?

cars, parts, materials. There is a shortage of truck drivers. Now we are seeing and hearing there is a shortage in energy. A recent cover of *The Economist* called it “The Energy Crisis.” We haven’t seen a headline like that since the 1970s. This week we have learned, courtesy of CNBC, that this Fall saw the sharpest decline in college enrollments in the past 50 years... portending a future shortage in skilled workers? One might wonder: Just what is going on? We think there are a myriad of reasons why and we also anticipate there are things that investors might want to consider going forward.

First, as to labor, consider that the population is no longer growing, it is slowing or even declining. The fastest growing segment of the population is now those over 65. **Second**, consider the positive financial shape many Americans are reported to be in at this time: Checking and savings deposits have swelled to \$3.5 trillion dollars — that in part has been helped by the massive Federal Reserve stim-

ulus unleashed in the past 18 months. Real estate values have climbed, along with stock prices and several commodities... leading to increased wealth. If people feel more wealthy or financially secure, might they be retiring earlier?

Third, consider that inflation has increased and many are left wondering if that is permanent or getting worse. We believe that the levels of inflation we are now experiencing will be with us for a while. In response to the labor shortage, wages are up, but so are worker strikes and walkouts.

There are implications for investors. Inflation resistant and inflation resilient investments might be worth further review and adding to current allocations in those investments might be practical as well. Examples of those are energy, commodities, materials, industrials, financials and real estate.

Business leaders have been weighing on inflation: Jack Dorsey, who co-founded Twitter, announced this week that hyperinflation is here. On the other hand, Cathie Wood, CEO of ARK Invest, opines that we will soon be entering a period of sustained deflation. Those are pretty divergent views.

Fourth, the supply chain has been disrupted. This is leading to shortages from chips to energy and everything in between as demand for such goods is increasing. As the world emerges from the pandemic, both developed countries and emerging markets are accelerating their growth. There is a book, written by Darren Hardy called “The Compound Effect.” In it, he notes that as anything that compounds, (in this case economic growth), it can lead to a substantial result or change. In another book “The Tipping Point,” written by Malcolm Gladwell, it is pointed out that massive change comes about as the result of a lot of little things that add up. So, we conclude that economic growth, developing markets and demographic shifts are leading to increased demand for labor, materials and for energy — from all sources. In the meanwhile, concerning energy, there is considerable effort to lower



carbon emissions which might be having an impact on exploration and production — eventually resulting in lower supplies. We understand cleaner energy could eventually fill the void but the amount of investment into cleaner energy sources would have to just about triple from where it is now to meet planned targets for carbon emissions and that is not currently happening. Coal has reemerged not only in China and the developed world have increased coal consumption (it also has increased in the U.S., per S&P Global, and the EIA for the first time in seven years).

Looking again at Americans’ financial shape (on the average), balance sheets are at their strongest in decades. We have more money and assets but we owe less. This has also had an impact on those on the lower on the economic spectrum. The New York Times recently reported that the poverty rate in the U.S. has been cut in half in the past 18 months. That is attributable to government assistance as well as stimulus. No one expected this at the outset of the pandemic.

Finally, the most positive thing that has emerged is American productivity. It is at one of the highest rates in history. That is the silver lining. Productivity means that more goods and services are produced per unit of input and this has continued to grow. The question is will price and wage inflation eventually jeopardize that? Maintaining and growing productivity is key to economic growth and ultimately the profitability of companies and that has direct input on stock prices.


So, what might investors want to consider right now? We feel that productivity, maintaining it, and actually growing it will be very critical going forward. How might America’s

producers and service providers accomplish that? We think it means acceleration in the use and implementation of automation and artificial intelligence. Investors might do well to look at companies, funds and exchange traded funds that focus on those very things. Cloud computing would be in the same group. The cloud is one of the fastest growing innovations in the world. Almost all of our daily activities interact with the cloud directly and indirectly. With so much being stored and relied upon by way of the cloud, investors can look at companies and funds in those areas as well. What is the cloud? Simply put: the “cloud” is made up of data centers. Note: The growth in energy consumption from these large data centers is quite significant (see “The Atlas of AI” by Kate Crawford). Not just in America, but around the world as well. In other words, it takes massive amounts of electricity to power and run the cloud — which means the demand for energy won’t be easing up anytime soon. Another reason for investors to consider increasing their energy allocations.


Electricity is produced by sources of nuclear, hydro, solar, wind, natural gas (currently 40%) and coal. The increased demands for electricity — whether from data centers (the cloud), mining crypto currency, supply or supply change problems or the upcoming winter weather are driving prices up. Natural gas at this writing has doubled year to date. Raymond James (October 26, 2021 Daily Energy Update by John Freeman, Pavel Molchanov, Justin Jenkins and J.R. Weston) wrote this week that “numerous weather forecast models increased their probability of a materially colder 2021, 2022 winter, sending natural gas prices surging”.**

At The First Wealth Management, we encourage investors to look to make change over time, versus overnight. That ongoing monitoring and vigilance over one’s financial matters is critical to achieving goals. Lastly, having a guaranteed or reliable source of income (pension, annuity, SSI) supplemented with a retirement income strategy are essential elements of living and sustaining a standard of living when no longer in the workforce.

Continued on page 27




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BY SEAN DIETRICH

Hi. This is your late loved one speaking. I don't have long, so listen up because I have a lot I want to tell you.

First off, I get it.

Ever since I left this world you have missed me, and I know you're bracing for the holidays without me. No matter what anyone says, this year's festivities are going to be really tough.

In fact, let's be honest, this festive season will probably suck pondwater. But then, Thanksgiving and Christmas are tough holidays for a lot of people. You're not alone.

See, the misconception about the holidays is that they are one big party. That's what every song on the radio claims. Each television commercial you see shows happy families clad in gaudy Old Navy sweaters, carving up poultry, smiling their perfect Hollywood teeth at the camera. But that's not exactly reality.

In reality, fifty-eight percent of Americans admit to feeling severely depressed and anxious during November and December. In reality many folks will cry throughout the "most wonderful time of the year."

Well, guess what? Nobody is crying up here in heaven. This place is unreal. There is, literally, too much beauty to take in. Way too much.

For starters—get this—time doesn't even exist anymore. Which I'm still getting used to.

Right now, for all I know, the calendar year down on Earth could be 1728, 4045, 1991, or 12 BC. It really wouldn't matter up here. This is a realm where there is no ticking clock, no schedule. Up here there is only this present moment. This. Here. Now. That's all there has ever been. And there is real comfort in this.

I know this all seems hard to grasp, but if you were here you'd get it.

Also, for the first time I'm pain free. I feel like a teenager again in my body. You probably don't realize how long I've lived with pain because I never talked about it, I kept my problems to myself because I was your loved one, and you needed me to be brave.

But pain is a devious thing. It creeps up on even the strongest person, little by little, bit by bit. Until pretty soon, pain becomes



a central feature of life.

Sometimes my pain would get so bad it was all I thought about. No, I'm not saying that my life was miserable—far from it. I loved being on earth. It's just that simply waking up each morning was getting exhausting.

But, you know what? Not anymore. In this new place, I am wholly and thoroughly happy.

But enough about me. I don't have room to describe all the terrific things I'm experiencing, and you don't need to hear them. Right now, you're grieving, and what you need is a hug.

Which is why I'm writing to you. This is my hug to you. Because you've lost sight of me. And in fact, you've lost sight of several important things lately.

Death has a way of blinding us. It reorganizes the way you think, it changes you. You will never be the same after you lose someone. It messes with your inner physiology. It reorganizes

you're neurons.

But then, there's one teensy little thing you're forgetting:

I'm still around.

Yes, you read that correctly, I'm right here with you. No, you can't see me. No, you can't reach out and hold me. But did you know that one of the things I'm allowed to do as a heavenly being is hang out with you?

It's true. I'm never far away. I'm in the room with you now, along with a big cloud of ancestors, saints, and witnesses. I'm shooting the breeze alongside you, watching you live your life, watching you raise your kids, watching your private moments of sorrow.

Here, in this new realm, I am in the perfect position to help you learn things. Which is what I vow to spend the rest of your earthly life doing, teaching you little lessons, lending you a hand when you least expect it, and desperately trying to make you

smile. Actually, I've already been doing this stuff, you just don't realize it.

What, you don't believe me?

Well, wake up, pal. You know that tingle you get in your spine whenever you think of me? That's me.

You know how, just yesterday, you had a beautiful memory when you were driving and it made you cry so hard that it actually felt good and you began to laugh through tears? Also me.

You know how sometimes when you're all alone, preoccupied with something else, suddenly you get this faint feeling that someone is standing in the room with you? Hello? Me.

You're not alone on this earth. You never were. You never will be. So during this holiday season, when cheerful families are getting together and making merry, and taking shots of eggnog, I'm going to be clinging to your shoulder, helping you muddle through somehow.

I'll be making your spinal column tingle a lot, and I'll be sending plenty of signs. Each of these signs—every single one—is code for "I love you." So start paying attention to these hints.

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 Musing

A Pastor's Ponderings: I AM Blessed; I AM Thankful



BY PASTOR DOUG STAUFFER

Another Thanksgiving Day has come and gone! Although I see my favorite holiday in my rearview mirror, my thankfulness should never subside. This holiday is a day of giving thanks, thus “thanks-giving,” but thanks to whom and thanks for what? Don’t misunderstand me; I am thankful for a day of turkey and dressing, corn and cranberries, green beans and pumpkin pie. Yet, history offers us context and deeper meaning.

One of the first acts of Pres-

ident George Washington was a proclamation concerning Thanksgiving. He urged Americans to express gratitude to the Almighty for the happy ending to the country’s war of independence and the successful ratification of the U.S. Constitution.

So, I thought the best way to communicate my heartfelt thanks was by considering my God-given freedom and independence. I know what I used to be. And I know I am incredibly blessed because of the change that took place in my life 40 years ago. Considering “Who I am” and “What I am” causes me to express my thankfulness to God because I am no longer what I was.

When Moses inquired how best to describe God to the Israelites, he received a simple answer: “God said unto Moses, I AM THAT I AM; and he said, Thus shalt thou say unto the

children of Israel, I AM hath sent me unto you.” (Exodus 3:14) Jesus, during His earthly ministry, identified Himself as the same God that Moses talked to: “Jesus said unto them, Verily, verily, I say unto you, Before Abraham was, I am.” (John 8:58) One God in three persons.

My thankfulness always begins by considering the impetus that allows for a victorious Christian life. “Now thanks be unto God, which always causeth us to triumph in Christ” (2 Corinthians 2:14a). I am victorious in a multitude of ways because of who and what I am. Take a glimpse into what the scripture says about ME (and all believers):

I AM accepted, chosen, complete, forgiven, healed, justified, quickened, redeemed, saved, strong and victorious. I AM a son, a new creature, a child of God, a joint heir with Christ. I

AM the light of the world and the temple of God. I AM compassed by God’s mercy, filled with joy and peace, free from sin, seated together in heaven.

As though that is not enough: I AM more than a conqueror. I AM God’s workmanship and joined unto the Lord. I AM accepted in the beloved. I AM an ambassador for Christ. I AM like a tree planted by the rivers of water, and I AM wonderfully made.

The Bible references every one of these elements. That list should make every Christian thankful for their change. When I stop to count my many blessings, it reminds me to exclaim, “Thanks be unto God for his unspeakable gift.” (2 Corinthians 9:15) For this reason, God wants us to include thanksgiving as an aspect of every prayer.

“Be careful for nothing; but in every thing by prayer and

supplication with thanksgiving let your requests be made known unto God. (Philippians 4:6)

Pray “with thanksgiving”! I know it helps me when I list the ways I am thankful. For instance, right now, I am thankful for you, the reader that made it through to the very end. May God richly bless you as we close out another year. Goodbye 2021! Hello 2022!

Dr. Doug Stauffer is pastor of Faith Independent Baptist Church. He was saved July 6, 1980, in Niceville, while stationed at the 33rd Tactical Fighter Wing at Eglin Air Force Base and has now been in the ministry for over 35 years. He has written 20 books including the best selling “One Book” trilogy (“One Book Rightly Divided, One Book Stands Alone, One Book One Authority”); along with several devotionals (“Daily Strength” series); and prophecy books (“Revising the Blessed Hope, When the End Begins”).

High-Schooler Starts Letters Campaign To Thank Afghan Veterans

BY SAMUEL KING JR.

An Eglin Air Force Base mil-

itary family member created a small letter-writing campaign to

thank veterans here, who served during the 19-year Afghanistan

campaign.

As Nadia Cain watched the flood of imagery depicting the fall of the Afghan government during the week of Aug. 15, she was overwhelmed with feelings.

Cain, 16, described a variety of emotions she felt towards American and Afghan citizens.

“I wanted to do something,” said the collegiate high school student. “I knew I wanted to help the Afghan citizens and U.S. service members impacted by these events.”

Her idea was to create cards of praise and thanks to Eglin’s veterans who served in the Afghanistan effort.

“I wanted to make sure they know they are loved and supported and we are thankful for their service and sacrifices,” said Cain, daughter of Brig. Gen. Scott Cain, 96th Test Wing commander. “I wanted them to know what they did was not for nothing and they sacrificed so much to keep us safe.”

She contacted Ruckel Middle School, just outside of Eglin’s gates, to see if students would be interested in participating.

Within two weeks, she had approximately 100 letters from the middle school ready to be delivered.

Cain dropped off the letters and spoke with Eglin’s First Ser-



Senior Master Sgt. Jeremy Holcomb, 33rd Fighter Wing, reads a letter thanking him for his service in Afghanistan Oct. 7 at Eglin Air Force Base.

geants Council Aug. 30 to begin distributing them to Airmen.

A senior NCO from the 33rd Fighter Wing, who completed back-to-back Afghanistan deployments, received one of the letters.

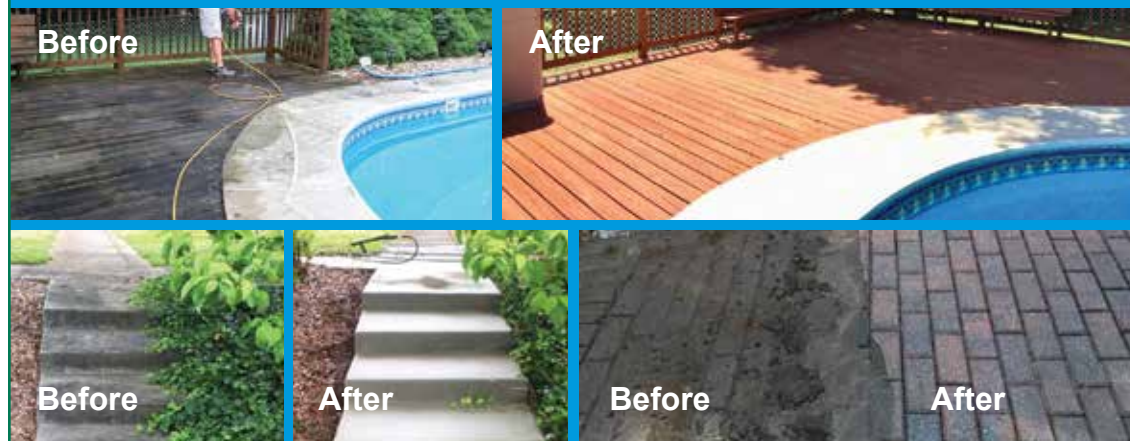
“It warmed my heart receiving letters from students in our local community. I am thankful to receive the support,” said Senior Master Sgt. Jeremy Holcomb, the senior enlisted leader for the wing’s staff agencies.

Cain said she hopes to get her own school involved in another letter writing effort to thank those that served in Afghanistan for their efforts.

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ing up your paint? Create a new holiday memory with your sweetheart—a gift to each other! Twist with your honey during a couples' painting party—a unique, holiday date full of fun, laughter and cozy, good times—perhaps an annual tradition! At Painting With A Twist,

you can include everything you love about regular dates—your favorite BYOB beverages and finger foods, plus one of your most favorite holiday memories. You'll take home a complementary set of masterpieces you created together—and connect while doing it. All painting supplies, canvases and step-by-step instructions are included. The events calendar offers a variety

of paintings— from seasonally-inspired landscapes to decorative DIY wood board signs, funny self-portraits, and more! Find a paint night theme that makes your heart skip a beat, then sign up. Your Picture-Perfect Holiday Date Night Awaits!

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Charlotte Arnold-Open Studio with Live Model

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MJ Montgomery- Anime and Drawing Basics

Wednesday afternoons: 3:30 – 4:30 pm. \$10. Suggested ages, 10 to 110! Learn the basics of character design, shadowing, eyes and hands. Limited seating. Text seating request to: 505-690-3945.

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Call the gallery at 850-729-2600 to reserve seating for the following workshops:

Dec 4, Christmas Card Illuminated Letter workshop – 10:30-1 pm \$75 includes all supplies. Create your own unique illuminated letter Christmas Card using ink, gold leaf and other quality calligraphy materials. Award winning artist, Elia Saxer instructor.

Dec 11, Stained Glass Mosaic Box Workshop- 10:30-2:30. \$37.50 Includes all supplies. Stained glass expert Dulcie Scalf will help you create your own unique gift box. In this 4 hour workshop you will work stained glass and your choice of design including initials.

Dec 18, Open Air Art Day Christmas Sale- Noon – 3 pm. Come take advantage of sales and meet our artisans of the gallery. Special guest artisans will have tents and demonstrations set up outside. Food truck. Kids activities.

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7-Play w/ Clay. \$42.80

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16-Girl's Night Out Leather & Pearls. \$69.55

17-Create ANGELS. Paint a wooden block and do glass overlay! \$53.50

18-Mini Christmas Cookie Tray. \$19.79

18-Elve's Workshop w/ Reiko. ADULT & CHILD class-2 seats for each project! \$32.80

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Arts & Music

Festival of the Arts Has a Record-Breaking Weekend

Fine art welcomed a record-breaking 6,200 plus art lovers to the 26th Annual Mattie Kelly Arts Foundation (MKAF) Festival of the Arts in October. \$10,000 in cash prizes awarded to 29 artists, roughly 6,200 plus attendees, and more made this festival one for the books.

The two-day signature art celebration featured exhibits of more than 110 premier artists from throughout the U.S. showcasing a diverse palette of artistic style. "This year's success is a testament to how important the arts are for our community and a direct reflection of the 100+ talented participating artists, musicians, food vendors, and

most importantly, our incredible festival producer Deb Nissley," stated MKAF CEO Demetrius Fuller.

Guest judges Adrienne Clow, Marketing and Exhibits Director for the Eastern Shore Art Center in Fairhope, Alabama; Jerry R. Johnson, Director of Public Art and Exhibitions for Thomasville Center of the Arts, awarded 27 ribbons and cash prizes including "Best in Show," three Awards of Excellence, five Awards of Merit, and 10 Judges' Recognition Awards.

Best in Show artist Curtis Whitwam expresses his love for waterways and wildlife, "I love to share the feeling of deep con-

nection to nature through watercolor paintings and underwater videos that I create to inspire everyone to get outside and appreciate the beauty and abundance of wild Florida," says Curtis.

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



PHOTO BY FRANCIS ROY AGENCY

- Don David - Happy Face
- Adult 2nd Place (\$75)** Steve Morrison - Rainbow Horizon
- Adult 3rd Place (\$50)** Clint Eager - Pintail Duck
- Best in Show - Student (\$200)** Veronika Jacobson
- Student 1st Place (\$100)** Tara Row- Mind Peace
- Student 2nd Place (\$75)** Olivia Huff - Untitled
- Student 3rd Place (\$50)** Rayna Lowery - Chew Toy

Thanks to the generous support of 50 business partners, media sponsors, and a team of more than 100 volunteers, art lovers of all ages watched artists create works of art, browsed and purchased art from dozens of emerging and student artists, and engaged at the interactive children's art station. Beyond the visual arts, the Festival featured six music acts performing two days of continual live music and a sampling of the local culinary arts scene.

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

For more information on how you can become a MKAF member, community outreach programs, volunteering or investing in the arts, visit MKAF.org or call (850) 650-2226.



Artists honored as follows:

Best in Show Winner (\$1,600)

Curtis Whitwam

Award of Excellence Winners (\$800)

Michael Fagan

Roger & Renae Poer

Kelly Hatfield

Award of Merit Winners (\$400):

Robin Holt, Jeff Waldorff, Kelly Rysavy, Wanda Azario-Goldberg, Joseph Frye.

Judge's Recognition Award Winners (\$200):

Chandler Williams, Andrea Chipser, Michelle McLendon, Maria Spies, Dorothy Starbuck, Robin Renee Hix, Tom Radca, Roger Disney, Michael Lunsford, Royal Miree.

People's Choice Award (\$800)

Estelle Grengs

Poster Art Contest Winner (\$500)

Estelle Grengs

Collaborative Exhibit Winners:

Best in Show (\$200) - Ian Fagan - Taygaytay Market

Adult 1st Place (\$100)

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PANDEMIC CHANGES
continued from previous page

** A full copy of the report is available upon request.

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