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#### From Broken to Beautiful

#### CALM Teaches How to Put the Pieces Back Together

By Lori Leath Smith

We're not all expected to be pillars of strength—especially when we feel rejected, discarded or unloved. That's where Crisis Aid for Littles and Moms (CALM) comes in. Finding and teaching beauty in the broken, discarded and homeless is its mission. "We are the hands and feet of Jesus," says Grace Nuffer, president and executive director of CALM. "We teach encouragement, life skills and a lot of modeling on how to be a mom—positive co-parenting that's all about the children."

CALM is a non-profit and receives no state, local or federal funding—it's supported fully by friends and partners. CALM is also a free home filled with love for women and children (age 6 and under) in crisis who can stay for up to six months. "We've received moms from Destin, Ft. Walton, Pensacola, PC, New York, Marianna, all over," says Grace. "CALM becomes their support system and we teach ly. We offer them stability by them how to live independent-



teaching life skills to break the

cycle of generational poverty." This is Grace's calling.

God put it on her heart to help those living in tents, the woods or cars. "The greatest need in Okaloosa County is a place for a mother and child together." To be accepted, the mother must be in a true crisis (homeless, having fled domestic abuse, etc.), have child custody and be drug and alcohol free. CALM has already served 10 moms and 14 children and has kept five babies out of foster care since opening only a year ago.

A chapel also came with the property says Chanie Erb, board secretary. "We literally stood on the property and prayed before purchasing," she says. "Then a community leader bought it and mortgaged it back to us. That's why we do fundraising. We fully pay the mortgage, bills, etc."

But perhaps it's what's hanging in the chapel's interior that's the most significant-at least what it represents. It serves as a reminder

> **CALM** continued on page 2

#### The Dream **Becomes Reality** Westonwood **Ranch Opens** in Freeport



Lindy Wood dreamed of a day when she could offer more for her son, Weston, and other teens and young adults affected by Autism. "I see my little Weston now and already worry about the fact that, as he gets older, his opportunities to develop and cultivate independent skills rapidly decline. A parent should not have to worry about outliving their child. So, I found myself questioning what can we do as

#### WESTONWOOD continued on page 2



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#### **WESTONWOOD**

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a society to better equip youth with special needs," said Lindy, Weston's mom and founder of Westonwood Ranch. And so, the heartbeat of Westonwood Ranch was born.

Westonwood Ranch, a local nonprofit dedicated to providing life and vocational skills for adolescents and young adults with varying developmental disorders, recently opened its new farm-based campus in Freeport. "One in six children are diagnosed with some form of developmental disability and the harsh reality is that these children do not outgrow these disorders," said Lindy. Westonwood Ranch's newly hired executive director, Kelly Thompson, is ready to address this challenge. "We hope that we can be a vital resource to the teens and young adults affected by autism in Walton County and the surrounding communities," said Kelly. Specifically, Westonwood Ranch offers a holistic learning program on its campus that focuses on providing functional learning opportunities to prepare young individuals and adults with developmental differences to transition into independent living and work exploration.

Lindy and her family moved to Walton County after years of living in rural Alabama. Her son, Weston, age 9, was diagnosed with autism when he was age 2, and therapy options there were limited. The Wood Familv made the decision to move to the panhandle in order to gain more therapy options for Weston. They moved to Freeport, and bought a 40-acre tract of land, trying to recreate the farm they had in Alabama. Lindy learned that there is a shortage of programs geared towards older youth and young adults not only locally, but nationwide. She knew her new land could be used for more than just a family

Westonwood Ranch now welcomes full-time students ages 12 through adult in the comprehensive program and is a State of Florida certified McKay and Gardiner Scholarship provider. Students learn independent living skills with an emphasis on work exploration. Students have the opportunity to learn



through hands-on ranch operations including aquaponic farming, animal feeding and care, as well as kitchen operations, creative art exploration and fitness classes. Included in the holistic curriculum, the students receive equine assisted therapy. In addition to the full-time educational program, Westonwood Ranch offers multiple after school programming for younger children with special needs including art therapy, equine assisted therapy, as well as a summer day camp utilizeing farm based learning and equine activities.

Lindy wanted the farm to be self-sustaining with a revenue stream to help support the non-profit. It is a working farm with several micro business enterprises that not only serves as



hands-on job skill training and employment opportunities, but contribute back into the program. At the center of the micro businesses is a commercial aquaponics greenhouse that raises channel catfish and produce in a closed loop ecosystem.

Lindy hopes Westonwood Ranch will fill in the gaps where traditional vocational rehabilitation programs fall short. Those with autism and other related developmental disorders have unique social, communication and behavioral challenges that people with other disabilities have. "There's not enough focus on looking at the individual and figuring out what their unique talents and skills are and retrofitting that into a job that's comparable to their skill set," stated



Lindy. "The support that we've received has been tremendous, including support from area businesses and nonprofit organizations," Lindy said. "I've been in awe of the numerous individuals who have been touched by autism in some way, who felt led to give their time, talents and financial gifts to make this vision a reality," said Lindy. "I am so grateful to be a part of such a generous community."

To learn more, please visit the Facebook page or website at www.westonwood.org.

# B'AY/ife

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#### CALM

continued from page 1

that "we're all broken in some way, but that we can be put back together," says Chanie. Like us, the cross has a story to tell. The former chapel was a Baptist church built in 1953. Its original windows were stained glass. Chanie says, "I broke and crushed the glass into a bunch of smaller pieces, then welded a 7-foot cross. Beth Clark made the frame. My friend Angela at Create in Bluewater Bay, then took the glass pieces and filled in the cross with them, artfully and beautifully," she says. The result: "A moment of silence from us all as we stood staring at the finished cross. These were just broken shards of windows put together to make them whole





again. It's just like how we're all broken and God puts us back to-

gether again—beautifully" says Chanie. "People come from all over to view the cross now, and seem to sense the same."

Lynn Houghaboom, volunteer coordinator, and Wanda Siefke, business manager, say the impact on mothers who've "graduated" and become success stories are what make it all worth it. But, CALM needs the community's help to make it

all work. Full-time care, meals, laundry, utilities, life-skills classes, financial and job coaching, planning care and transportation couldn't be paid for without them. You, too, can be a part of the success of these "Warrior Moms!" Please visit niceville-calm.org. CALM Chapel Event Venue at 201 Redwood Ave., Niceville, is perfect for meetings, parties, family reunions and weddings. To book the chapel for up to 100 people, visit calm-chapelevents.com.

"We stand ready to help one mom, one kid, one family at a time," says Wanda. "And we can do it with our gracious and generous community partners."

"Broken is what people are. Beautiful is what God makes them."

— Lisa Terkeurst



#### Meet our Hometown Hero: Mia Bennett

Meet local Freeport resident Mia Bennett, a 19-year-old student at Florida State University. She's held many pageant titles including Miss Freedom USA 2019, Miss Tristate BBQ 2018, Miss Emerald Coast BBQ 2018 and Miss Northwest Florida 2017. But, securing titles isn't her goal. Since age 16 her passion has been for others to have the same amazing experience. "I want to be a role model for young girls, and to promote the idea that beauty is in our individuality," she said.

Mike Schumacher, a member of the management team for Special Olympics Florida-Walton County, concurs. "In high school, Mia was a volunteer with the Special Olympics program. She volunteered at events and used her talent in photography to help promote our program on Social Media," he said. She was also active in beauty pageants and had already won local titles. But, even at her young age, Mia's heart was stirring. "In 2012 after I had won Junior Teen Miss Freeport, I had many encounters with many people,' she said. "But one little girl with special needs made the largest impression on my heart. She tugged on my dress and looked at my crown and told me just how badly she wanted to be a princess, too. From that day forward, I realized that not every woman feels like the princess that they truly are."

Her passion grew into action. In 2015, Mia approached Mike about hosting a beauty pageant for Special Needs women and girls. "Although our program could not financially support her pageant," said Mike, "we were able to help her get items donated, promote the event and recruit contestants."

And in May of 2016, Mia set out to show them just how wonderful they can look with a crown on their head for, in her words, "They are all royalty in the Lord's eyes."

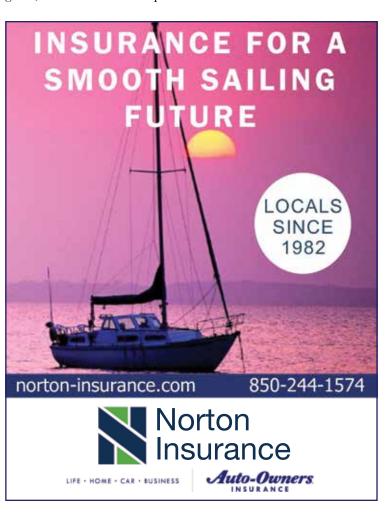
The first pageant was held in June of 2016 at South Walton High School. "It was a great success and very emotional for many families and the people who attended," said Mike. "We had special needs girls who were thrilled with all of the attention and activities of being involved in a beauty pageant. We also had special needs women well



into their 40's and 50's who were given an opportunity they never had and never thought they would get. They were all crowned as beauty queens that day!"

In 2017, Mia helped to inspire the creation of La Lumiere. "What started as fundraising events hosted by Hannah Martin to support the Walton County's Special Olympics program, turned into a non-profit

organization to support Special Olympics and other programs like Princesses of Paradise for the special needs community in Walton County," said Mike. "In 2018, La Lumiere was able to start providing financial assistance through a sponsorship to help fund Mia's Pageant and La Lumiere is proud to be supporting the 4th Annual Princesses of Paradise Pageant in 2019," he said.





The Princesses of Paradise Pageant is for girls and women with special and unique needs. "Our goal is to provide a night to remember for the rest of their lives and to give them the entire pageant experience from top to bottom," said Mia. With the unique awards process, every contestant receives a crown and a sash with their own title and no title is higher than another. However, this does not do away completely with the element of friendly competition. "We strive to build the participants' self-esteem in showing them that all women are princesses in their own way," said Mia. "Being in

pageants has given me so much confidence and that is something I want my contestants to experience, along with a night to remember for the rest of their lives."

The 4th Annual Princesses of Paradise Beauty Pageant will be held on Nov. 16 at 2 p.m. at the Florida State University Panama City campus. FSU Panama City, where Mia attends, is in full support of the pageant and the amazing work Mia is doing for the local community. If you'd like to become a sponsor or donate, visit princessesofparadise.com or email princessesofparadisepageant@gmail.com.





- Deer Moss Creek® is an 1,100-acre master-planned, mixed-use community in Niceville, Florida. When each phase is completed, it will include over 3,000 residential units, a nature trail, bike path, parks, 120 acres of office/technology and over 90 acres of retail.
- Phase 1 includes 98 single-family lots ranging from 0.11 to 0.38 acres. Old Florida cottage-style homes face the park, which is graced by a gazebo. The community center and pool to be built in Phase 2 will be shared with Phase 1.
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- The commercial area and town center plans include spaces for shops, restaurants, and professional services of all kinds.
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Directions: From John Sims Pkwy (Hwy 20), turn onto Rocky Bayou Drive next to Publix. At the roundabout, take second exit onto Rocky Bayou Drive. The Deer Moss Creek® entrance is 1.5 miles on the left. To continue to our Sales Office: Turn left on Deer Moss Loop, right on Angelica Place, and right on Clary Sage Lane. Sales office address is 1413 Clary Sage Lane.



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#### **Bay Area Events**



# The Tribal Charity Paddle Race to benefit ECCAC Saturday, Oct. 19, 9 a.m.

A new paddle board event, The Tribal Charity Paddle Race, will be held on the Choctawhatchee Bay at LuLu's restaurant at the foot of the Mid Bay Bridge next to Legendary Marina. to benefit the Emerald Coast Children's Advocacy Center (ECCAC) on October 19, at 9 a.m. Paddle Tribe Co. is teaming up with LuLu's and sponsor Century 21, Blue Marlin Pelican. There will be several medal winning races to include a 1-mile; a 3-mile surf style and displacement for under 50 and 50+; a kids 12 and under category; and a big board race team of four, with teams drawn from a hat. Registration is \$35 for adults; \$25 for kids 12 and under at PaddleTribeCompany.com, or register day of at 8 a.m. For more information, contact Julia at Paddle Tribe Co. at 850-797-2232, or email paddletribe@gmail.com.

#### **Explore the Outdoors Festival**

Saturday, Oct. 19 10 a.m. to 2 p.m.



Walton Outdoors hosts its 10th annual Explore The Outdoors Festival at the beautiful waterfront location of Live Oak Landing Outdoor Destination, 229 Pitts Avenue in Freeport. Sponsored by C.W. Roberts Contracting, FISH FLORIDA, Freeport Town Planters, Copeland's Gun and Tackle, Bent Rod Fishing Club, and the many volunteers who help make this event a success, the day is geared toward engaging children to the wonders of exploring nature and the outdoor experience. Hands on activities will include fishing, kayaking, wildlife, archery, interactive educational exhibits, giveaways and more and is free for all ages. The water activities are geared for children six-years-old and up. Visit info@waltonoutdoors.com or a call (850) 267-2064 for more information.

#### Animoré Inaugural Barn Jam

Saturday, Oct. 19, 4 p.m.

Alaqua Animal Refuge presents Animoré on the grounds of its future home off Highway 20 in Freeport. Animoré is the first annual celebration for the love of animals. The Animoré Inaugural Barn Jam features an outdoor music festival with performances by Nashville songwriters Billy Dawson, Aaron Barker,



and Jon Nite. Together, these award-winning songwriters and performers have written hits for many country stars. Headlining is roots-rocking, multi-instrumentalist Eric Lindell who has collaborated and shared stages with John Fogarty and Jackson Browne, and is a founding member of Dragon Smoke with Ivan Neville. Food trucks, beverages, a silent auction. \$50, General Admission - Adult; \$25, General Admission - Child under 12. 5781 SR-20, Freeport.

#### Savor the Season!

Thursday, Oct. 24th, 9 a.m.

The 10th and final Savor the Season will be held Thurs., Oct. 24 at 6 p.m. Hosted at the Emerald Grande at HarborWalk Village, Savor the Season benefits the Taylor Haugen Foundation — providing area scholarship funds and abdominal safety equipment. Since its inception, Savor the Season, has served as a catalyst for safety in youth football. What started 10 years ago to share Taylor's story and to



educate others about abdominal injuries, has turned into one of the area's premier fundraisers. See the article in Bay Life September issue about the Taylor Haugen Foundation at MyDestinLife.com. Limited \$100 Tickets available. Purchase at www. thfsavortheseason.org.

**EVENTS** continued on page 12



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#### **NOVEMBER 2019**

Thunderbird Intertribal Powwow 10am | Boggy Bayou Mullet Festival Site

Sequins & Suits: Martini Masquerade Presented By Okaloosa Gas 6:30pm | Henderson Beach Resort

**Rocky Classic Golf Tournament** 7am ∫ Bluewater Bay Golf Resort

Artist Marketplace/Anniversary Celebration 8am | Create with Big Orange House Designs

Thunderbird Intertribal Powwow 10am | Boggy Bayou Mullet Festival Site

Natural Product Classes at Little Yellow Bench Company 10am | Sweetwater Rd. Freeport

Crystals for a Cause: CALM 10am | CALM Chapel

PAWS TO Read 10am | Freeport Public Library

- Thunderbird Intertribal Powwow 10am | Boggy Bayou Mullet Festival Site
- Glock Sport Shooting Foundation (GSSF) Indoor League Match 9am | Emerald Coast Indoor Shooting & Sport

Adam Ezra Group at 3rd Planet Brewing 7pm | 3rd Planet Mothership

- Slime Making Workshop 4pm | Freeport Public Library
- **Daytime Wreath Class** 10am | Create with Big Orange House Designs **Evening Wreath Class**

5pm | Create with Big Orange House Designs

**Christmas Blocks with Ang** 6pm | Create with Big Orange House Designs

**Talent Call** 9am | Frances Roy Agency, Niceville

> **LEGO Club** 4pm | Niceville Public Library

Author & Artist Holiday Fair 9am | Niceville Public Library

> Pioneer Day at Rocky Bayou State Park 10am | Fred Gannon Rocky Bayou State Park

- **VETERANS DAY**
- After School Special 4:30pm | Niceville Public Library

Flag Art with Ang 6pm | Create with Big Orange House Designs

Full Moon Yoga 8:30pm | Yoga Junkie Studio

Second Wednesday Breakfast 7:30am | Niceville Community Center

> **Designer Wrap Necklace** 6pm | Create with Big Orange House Designs

Natural Product Classes at Little Yellow Bench Company 10am | Sweetwater Rd, Freeport

> Net Generation FREE Family Fun Day 11am | Bluewater Bay Tennis Center

Shop till you drop Vendor & Craft fair 12pm | 3rd Planet Mothership

Santa's Arrival & Tree Lighting 6pm | Destin Commons

> The Nutcracker 7:30pm | Mattie Kelley Arts Center

Dead Air Demo Day 9am | Emerald Coast Indoor Shooting & Sport

Natural Product Classes at Little Yellow Bench Company 10am | Sweetwater Rd, Freeport

The Nutcracker 7:30pm | Mattie Kelley Arts Center

- The Nutcracker 7:30pm | Mattie Kelley Arts Center
- Kids' Lego Club 4pm | Freeport Public Library
- **Family Movie Night** 5:30pm | Niceville Public Library
- Reading Education Assistance Dogs 3:30pm | Niceville Public Library
- Happy Thanksgiving!
- 2019 Emerald Coast Classic 10am | Northwest Florida State College
- 2019 Emerald Coast Classic 10am | Northwest Florida State College

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# The 71st Destin Fishing Rodeo is Underway



By Cali Hlavac

October has arrived and that means one thing in our lucky little fishing village – The Destin Fishing Rodeo is underway! Anglers of all ages and charter boats alike are excited and geared up to compete for the first place prize.

Since its inception in 1948, the Destin Fishing Rodeo has expanded into one of the largest fishing tournaments along the Emerald Coast. The rodeo is monthlong, from October 1st31st, and about 30,000 anglers compete each year.

The weigh-ins happen on the docks behind AJs Seafood and Oyster bar, located on the Destin Harbor. They are free to the public and are open daily from 10 a.m.-7 p.m. To participate, charter boats and private boats must be registered at least 24 hours prior to weighing in a fish. There are no fees for anglers fishing on a registered vessel (private or charter) and shore fisherman can participate by simply bringing their catch to the scales. Fish by kayak, paddleboard, pier, bridge, jetty, shoreline and surf - whichever you prefer. Another fun note: every child who enters a fish in the Destin Rodeo that weighs one lb. or more will receive a free rod and reel, along with a certificate.

If you're planning to make a trip down to the docks, expect



to see a broad spectrum of fish being weighed in. From Shark to Amberjack, Grouper to King Mackerel, Tuna to Marlin, the rodeo has it all. According to the Destin Rodeo website, "Virtually every gamefish is recognized with awards during the Rodeo." Rodeo anglers are competing for more than \$100,000 in cash and prizes, awarded for both daily and overall large catches.

Most anything caught in the Gulf of Mexico can be weighed in at the Destin Fishing Rodeo, which means there have been a variety of off-the-wall catches to make the scales including alligators, rattle snakes, grandfather clocks, dead deer, and even a drone caught underneath the Destin Bridge. Bruce Cheves has been the Rodeo Weighmaster on the docks for almost 30 years and he feels like he's seen it all.

2018 marked the 70th year for the Destin Fishing Rodeo

and a few changes were made to the leaderboard, including bringing Amberjack back for the first time since 2013. They also removed Sharks from the daily boards, reserving those weighins for Shark Saturdays and Mako My Day Divisions only.

Even if you're not a fisherman, the energy level and excitement that comes from being at the docks for weigh-ins is like nothing else we've ever experienced. Boats back into the scales, pull the fish from their boat while the announcer hypes up the crowd. Fish are strung up on the scale while the crowds cheer and applaud the boat and their team. For the best seat in the house, get there early, grab a few beers and snag a seat on the bleachers by the leaderboard or above on AJs upper deck.

Halloween on the Harbor will signify the end of weighins on Wednesday, October 31, when the captains, anglers, volunteers, and even Miss Destin will be dressed in their favorite costumes. Everyone is invited to partake in the fun!

Cali Hlavac is founder of To Do In Destin and Silver Shade Studios. As a Destin Life columnist and member of the social media team, Cali helps to create a strong brand, along with a strong online presence. You can reach Cali at cali.hlavac@gmail.com.



on the **Bay** 

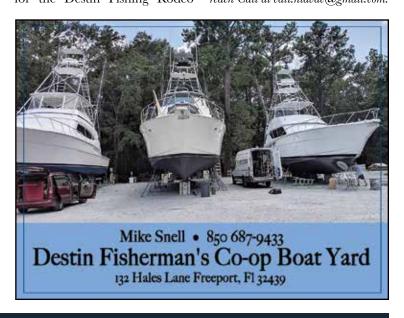
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2019



# It's Not Too Early to Adopt-a-Family!

ECCAC is seeking donors who will purchase gifts for individual families who have been identified by the Center. Last year, the program helped 197 children in 70 families have a brighter Christmas.

Sign up to Adopt-a-Family on-line at www.eccac.org. Or, contact Angie Harder at angie@eccac.org, (850) 833-9237, Ext. 253, to make arrangements. Then shop for the family and bring unwrapped gifts and Christmas wrapping paper for the gifts by Dec. 18, or sooner to the Niceville or DeFuniak Springs centers.

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. The Center's child-friendly facilities in Niceville and DeFuniak Springs house a multidisciplinary team of child protection personnel, prosecutors, law enforcement, DCF,



preventing child abuse oprotecting children orestoring lives

One Organization, Two Locations Niceville and Pierce Family Center-Defuniak Springs

therapists, and ECCAC staff and volunteers. In the past 19 years, more than 12,000 children have received more than 60,000 services to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medical

services. Services are provided at no cost by ECCAC, a 501-C-3 non-profit organization.

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

# **Volunteers Walk to** Fight Suicide

Local participants across the Emerald Coast join the movement of over a quarter of a million people. Suicide is the tenth leading cause of death in the United States, yet suicide is preventable. Supporters throughout Destin, Fort Walton Beach, Niceville, and nearby communities will be participating in the 7th Annual Emerald Coast Out of the Darkness Community Walk hosted by the American Foundation for Suicide Prevention Florida Panhandle Chapter at 10 a.m., Oct. 19 at John Beasley Park on Okaloosa Island. This fundraising walk supports the American Foundation for Suicide Prevention's local and national education and advocacy programs, and its bold goal to reduce the annual rate of suicide 20 percent by 2025.

"Suicide touches one in five American families. We



hope that by walking we will draw attention to this issue and keep other families from experiencing a suicide loss. Out ultimate goal is to save lives and bring hope to those affected by suicide," said Jessica Roberts, Florida Panhandle Chapter Board Chairperson.

Interested in becoming a sponsor? Please email flpanhandle@afsp.org.

The event is free and open to the public. Interested participants, walkers, and donors can visit AFSP.org/EmeraldCoast to register for the upcoming walk and to learn more.





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# An Event-Filled November at Baytowne Wharf!

The Village of Baytowne Wharf is thrilled to be bringing back Tribute Weekend this fall, Friday, Nov. 8 - Sunday, Nov. 10! Rock out the weekend and enjoy live music from great tribute bands. Grab your blankets and lawn chairs and meet us on the events plaza lawn for a jam-packed weekend of incredible talent. Friday from 6-8 p.m. we are rocking out with The Shadow of the King. Prepare to be entertained and up on your feet dancing and singing along to this world-famous Elvis Tribute featuring Ron Adams. On Saturday from 7-9 p.m. join us for the Ultimate Aerosmith Tribute—Pandora's Box! Experience the authentic sound of this band along with their powerful onstage energy. Finishing out the weekend, on Sunday from 2-4 p.m. we have your favorite Beatles songs performed live by one of the top concert series draws in Northwest Florida, Not Quite Fab! We cannot wait to see you there! Discover the Heart and Soul of Sandestin! Located along the shores



of the Choctawhatchee Bay in Northwest Florida, The Village of Baytowne Wharf features an array of boutiques, eateries, galleries and nightlife — not to mention a jam-packed schedule of outdoor festivals and special events for the entire family. This spectacular setting, all within the gates of Sandestin Golf and Beach Resort, is the perfect spot to spend a vibrant afternoon, evening, week, vacation,



or you can be one of the lucky few who frequently experiences Baytowne Wharf through home ownership.

#### Kick-off your Holiday Season with this Sparkling Event!

On Nov. 16, 2019, Sandestin Golf and Beach Resort and Sandestin Wine Festival will start off the holiday season with its 7th Annual "Sparkling



Wine and Holiday Lights" event from 4-6 p.m. benefitting Emerald Coast Children's Advocacy Center. Taking place on the beautifully decorated streets of Baytowne Wharf, the event will feature more than 30 champagnes and delicious appetizers at featured Village restaurants and will end with a sneak peek of Baytowne Wharf's choreographed light show, 12 Nights of Lights! To purchase tickets,

visit Sd.bigtickets.com. Enjoy discounted accommodations and tickets to Saturday's Tasting with savings of more than \$50 with a wine fest package! Visit Sandestin.com to book.

#### New this year is the Solaris Sparkling Wine Cruise

Sparkling waves, soft breezes, and live music set the mood for SunQuest Cruises' Champagne Cruise on Friday, Nov. 15 from 7:15-10 p.m. SunQuest Cruises presents the ultimate way to kick off the Sparkling Wine and Holiday Lights Festival! Docked at Sandestin's Baytowne Marina, the SOLARIS and its chefs are featuring an elaborate fourcourse menu each paired with premium champagnes. Cost is \$95 per person and includes a four-course meal, premium champagne pairings and cruise. Reception begins at 6:45 p.m. Age must be 21 and older only.





## **Stand Up To Breast Cancer!**

Each year in October is National Breast Cancer Awareness Month. For more than two decades, October has been the designated focal point of all things breast cancer related and raising awareness for women to get screened for early detection, diagnosis and treatment, along with emphasizing support for those who are living survivors.

As part of Fort Walton Beach Medical Center and Twin Cities Hospital's Breast Cancer Awareness month activities, the Stand Up to Breast Cancer dinner will be held on Tues., Oct. 29 at The Henderson Beach Resort in Destin from 5:30-8:30 p.m. Tickets and tables are available at www.StandUpToBreastCancer.com. This event reaches women and men, alike, to raise awareness of the importance of early detection.

Special guest speaker is Brenda Ladun, who anchors the 6:00 and 10:00 News on ABC 33/40 in Birmingham, Ala. She's worked in Birmingham television for two decades and is a five-time winner of the Alabama Associated Press Award for Best Investigative Reporter and Best Specialized reporter. Most recently, Brenda won the Associated Press Award for best anchor. She has also won several community awards for her work with the underprivileged. She works with the Grace House Christian Home for Girls and The American Cancer Society as well as other community organizations Birmingham as well.

In February of 2001 and in 2007, Brenda had the fight of her life. She was diagnosed with breast cancer and underwent surgery. She has successfully completed chemotherapy and has made it a priority to make sure the public has access to cancer information through the Cancer Resource Center on ABC 33/40's website. Brenda is committed to keeping ABC 33/40 viewers aware of developments in the search for a cure with nightly "Cancer Facts." On October 29th, she will share her story and the journey she took as she fought the battle against breast cancer.



The Stand Up to Breast Cancer Event was created to honor local breast cancer survivors and help raise awareness. Join for an interactive, fun-filled

night of inspiration, dinner and cocktails as 20 local breast cancer survivors are honored and help raise awareness. Seating is limited; registration is required! For more information, or to purchase tickets, visit www. StandUpToBreastCancer.com for tickets. #StandUpToBreast-Cancer





#### Bay Area Events (Continued)

#### LuLu's Destin BooLu's and Trunk or Treat

Saturday, Oct. 26 11 a.m. to 3 p.m.



Enjoy a day full of Halloween festivities and kid's costume contest at LuLu's 5th Annual BooLu's from 11 a.m. to 3 p.m. on Sat., Oct. 26. The spooky fun will have pumpkin decorating, kid's crafts, an inflatable play area, as well as Captain Davy and his crew for balloon animals, magic and music. Trunk or Treat will feature trick-or-treating on the LuLu's grounds. Register by 2:30 p.m. for the 3 p.m. costume contest, age categories 0-3, 4-6 and 7+. FREE. For more info, call 850-710-LULU or visit www.lulubuffett.com. LuLu's is located in Destin at the foot of the Mid-Bay Bridge next to Legendary Marina.





#### Halloween on the Hill Thursday, Oct. 31 6:30 to 8:30 p.m.

Halloween on the Hill, Niceville's favorite All Hallows Eve event, is set for Oct. 31, 6:30 p.m. to 8:30 p.m., at Generations United Church in Niceville—FREE and open to all youngsters. The event will feature trunks for treats, carnival games, inflatables, concessions and more Halloween fun. There is a nominal fee for concessions.

Located at 108 State Road 85 North, in Niceville. Call 678-2531 for more information.

#### Cheer on the Runners at Lulu's 5K

Saturday, Nov. 2, 8 a.m.

The 5th Annual Lulu's Marlin Cheer 5K will be held Nov. 2, at 8 a.m. to benefit Ft. Walton Beach and Niceville High School cheer squads. To register prior is



\$25.00 walk/run adult and \$20 for students. On race day, fee is \$30 walk/run adults and \$25 for students. Please make check payable to NHS Cheer 5K and drop at NHS, DMS or LuLu's or mail to 714 Vintage Cir., Destin, 32541. For more info: 830-8862 or billielalag@yahoo.com

#### Freeport Bayfest Saturday, Nov. 2

10 a.m. – 7 p.m.

Have fall fun at this family-oriented festival with live music, kids' zone, bounce houses, pony rides, food vendors, mullet toss, arts and crafts vendors, photo booth, disk golf tournament and



"Taste of the Bay" cooking contest! Live music includes Casey Kearney, Cadillac Willy, Jones & Company and No Surrender. FREE to attend, Bay Fest will be held at Freeport Regional Sports Complex in Hammock Bay. Park rules apply! For more info, visit freeportbayfest.com.

#### Princesses of Paradise Saturday, Nov. 16, 2 p.m.

The 4th Annual Princesses of Paradise Pageant for girls and women with special needs will be held on Nov. 16 at Florida State University Panama City at 2 p.m. The event is open to any girl or woman of any age with special needs! There is NO entry fee to participate. Each girl receives a



unique crown, sash, flowers and a gift! All are welcome to attend. Applications are due Oct. 26 and can be filled out on the website at www.princessesofparadise.com.

#### 40th Toys 4 Tots Ride Sunday, Nov. 17, 11 a.m.

Emerald Coast Harley Owners Group (HOG) Chapter #3605, sponsored by Emerald Coast



Harley Davidson, will be hosting its 40th Annual Toys 4 Tots Ride on the Emerald Coast on Sun., Nov. 17. All proceeds will benefit the Emerald Coast Children's Advocacy Center and Children in Crisis. All types of motorcycles are welcome. Entry fee is \$10 per participant, plus a new toy or gift card. Registration starts at 8:30 a.m. on Nov. 17 at Sam's Club parking lot in Ft. Walton Beach, 740 North Beal Parkway. The sheriff-escorted motorcycle parade starts at 11 a.m. from Sam's Club and ends at the Niceville Mullet Festival site. Both the Emerald Coast Children's Advocacy Center and Children in Crisis will have booths at the Mullet Festival site where people are encouraged to drop off toy donations. Other drop-off locations include We Care Heating & Air in Niceville, FedEx Ground in Crestview, JC Penney salon in Santa Rosa Mall, along with Sam's Club and Emerald Coast Harley-Davidson in Ft. Walton Beach. Parade and festivities at the Mullet Festival site will begin at 11:30 a.m. and include music, food, chance drawings, bike games, motorcycle contests and more. Contact Adam Babcock at 850-499-8028 or Emerald Coast Harley-Davidson at 850-862-4706 for more info.



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# What is Community in Coworking?



By Ashley Vannoy

When people talk about coworking, they typically talk about community as well. As market president of a community bank based in a nearby metro market that has recently expanded its footprint to the Florida panhandle, I have been tasked with building the commercial loan portfolio while setting up shop with banking products and services to serve the Florida panhandle. As a commercial lender by trade and a Destin native, I was already very familiar with local commercial office space available for lease and purchase. At first, I thought that I would search for

a bank branch for lease from a failed institution, or a building that could be converted into a bank branch. Both options were cost prohibitive, so I delved into learning about coworking spaces.

Coworking operators have used "community" as a term to attract and retain members. Community, according to the coworking wiki, is one of the five core values of coworking. When people talk about coworking, they immediately talk about the community inside the office space. As a 25-year veteran community banker working within the walls of a bank branch, that got my attention. What better way to build a business loan and deposit portfolio than to office in a collaborative space where community in coworking spaces means: networking, new contacts/connections, potential clients and potential projects.

In other words, "community" is producing mutual economic benefit among coworking members while they focus on their own projects and business development. Eureka! Highly skilled "Boutique Teams" in



coworking spaces have created an opportunity for startups and fast-moving companies to grow with external, outsourced teams, reducing the cost and time lag associated with hiring. Such amazing companies like Omnicommander (www.omnicommander.com) have occupied a large portion of a coworking space in Sandestin for the past year and a half. The website design company was founded in January of 2017 by Eric Isham, and now boasts 32 employees! It was able to grow fast enough to move into its own new office in Grand Boulevard right down the hall from the coworking space. I have been amazed to meet other professional service providers that have enjoyed the coworking environment for 5-6 years. The flexibility of 24/7 access, class A office space, professional reception, streamlined client meetings in professional conference rooms, office equipment, and vibrant locations are very attractive to large and small businesses.

My take away from this new experience is that no longer are companies limited by "internal" growth. Having financial services readily available right down the hall is extremely beneficial to them. Even more rewarding for me is the opportunity to assist

with expansion plans when they decide to leave the coworking space. With mobile banking, remote capture, and all other financial services available online, the future of the bank branch itself is very small at best.

"There are several coworking spaces across the panhandle including some locally such as AAA Workplace in Niceville, Beachworx (www.thebeachworx. com) in the Destin Commerce Center across from Destin Commons and Regus in Grand Boulevard at Sandestin.

Ashley Vannoy is Market President for First National Bank, Destin. With more than 25 years commercial lending expertise, Ashley utilizes a philosophy of relationship-oriented service, and takes the time to cultivate alliances with her customers. A true believer in community participation, Ashley coaches others in business through Mentoring Emerald Coast and serves on the Executive Board of the Scenic Corridor Foundation in South Walton County. Ashley gives God all the glory for her success and the ability to provide community friends with commercial lending and deposits. To know more, call 850-269-6847 or avannoy@fnbdc.com.



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# Twin Cities Woman's Club: Are you Ready to Join?

If you always thought of joining a service club, now is your opportunity. The Twin Cities Woman's Club (TCWC) is recruiting new members. Organized and incorporated in 1983, the Twin Cities Woman's Club has been a part of the Okaloosa/Walton community for over 36 years. "The TCWC is looking for women who desire to make a difference by helping others in the local community, and who wish to bring new energy and ideas for continued growth and support of the club and its charities," said Kissy Gordon, TCWC President.

#### **TCWC Highlights:**

- The TCWC's primary focus is their scholarship fund. Scholarships were awarded in 2019 to four women for \$1,800 each... totaling \$7,200. Since 1999, the club has contributed approximately \$209,200 to scholarships.
- The TCWC also supports the Okaloosa Public Schools Foundation scholarship program, Take Stock in Children. This year \$2,000 was donated to the program. In addition to

monetary donations, club members have also volunteered as TSIC mentors for individual students.

- Club members have participated in the Okaloosa/Walton County Mental Health Association's Project Cheer since 2010. Members cut, sew, and prepare 700 draw-string bags which are filled with various personal care and other items, and distributed to clients for Christmas Project Cheer and the Veterans Stand Down.
- TCWC members volunteer at the Twin Cities Pavilion Assisted Living Facility in Niceville in support of social activities for the many elderly residents. They help decorate for Christmas, sponsor Bingo on St. Patrick's Day and supply monthly snacks.
- TCWC members also collect food and supplies for many charitable organizations, such as Caring and Sharing, Shelter House, USO, Fisher House, Healing Paws for Warriors and others.
- TCWC members who enjoy crafting donate items for the TCWC Craft Booth at the



The Twin Cities Woman's Club, longtime friend of Northwest Florida State College, recently established the Twin Cities Woman's Club Scholarship Endowment with more than \$23,000 to support NWFSC students. Pictured presenting a \$5,100 donation to the Northwest Florida State College Foundation are Kissy Gordon, TCWC President; Mary Corbett, TCWC Education Committee Chairperson; Dr. Devin Stephenson, NWFSC President; Dale Fuqua, TCWC Treasurer; and Rhonda Davis, TCWC Publicity Chairperson.

World Bazaar & Benefit Fair held the last weekend in October at Crosspoint UMC, Niceville. Proceeds from the booth benefit scholarships and charities the club supports.

Interested? General meetings/luncheons are at 11 a.m. at Slick Mick's Bar & Grill at

the Bluewater Bay Clubhouse on the 4th Wednesday of each month from September to May with the exceptions of December and May. Lunch is \$15 per person, which includes tip. Reservations required.

Women in Choctawhatchee Bay communities who are ea-

ger to form new friendships and wish to actively participate in a service club are invited to contact TCWC Membership Chairperson Ann Harbaugh, 850-830-1144, for more information and to make luncheon reservations.



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# **Exploring Uses for Your Required Minimum Distribution**

# Part I: The Qualified Longevity Annuity Contract



By Maurice Stouse, Branch Manager and Financial Advisor

As we approach the end of the year, many of you will be needing to take your Required Minimum Distribution (RMD) from your retirement accounts. That must be done by Thursday, Dec. 31, 2019. You work with your plan provider or financial institution where your retirement plan or IRA is held and complete a distribution, because it is required by the IRS. You can do so by completing a form or through providing instructions to your financial institution.

The RMD typically 1) begins at age 70½ (or April 1st in the year following the year you turn 70½) and 2) takes into account the plan balance from Dec. 31 of the previous year and 3) utilizes the IRS tables for mortality – how long you are expected to live. The number or factor for mortality usually is the divisor into the balance which then determines the amount that must come out. That amount - with some exceptions- is taxable income.

This article further explores utilizing some of your assets in your retirement plan to address concerns you might have regarding finances later in life. One of these that is often heard about is not running out of income. This in part might be addressed through utilizing the Qualified Longevity Annuity Contract (QLAC) with your RMD. It is a way for you to 1) provide for future lifetime income while 2) lowering the taxable amount of your RMD.

Here is how it works: You have the option of moving 25% or \$130,000 from your retirement account (whichever is less) one

time during your retirement into a OLAC. That movement is not taxable, and it also lowers the retirement account balance hence making future payments smaller and the tax owed potentially less on future distributions. Simultaneously the distribution is moved into the QLAC in the form of a deferred income annuity. That is a vehicle that offers fixed income payments. Current rules specify that the annuity must begin making lifetime payments to you no later than age 85. A deferred income annuity can offer fixed payments for life - cannot be outlived while potentially also offering survivor benefits. Many might consider this arrangement as an addendum to your income plan or a personal pension plan as it is individualized for you.

To determine if this is a strategy that might work for you, please see your tax advisor and financial advisor to learn more.

Maurice Stouse is a Financial Advisor and the branch manager of the First Florida Wealth Group and Raymond James and he resides in Grayton Beach. He has been in financial services for over 32 years. His main office is located at First Florida Bank, 2000 98 Palms Blvd, Destin, Fla. 32451 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice. stouse@raymondjames.com.

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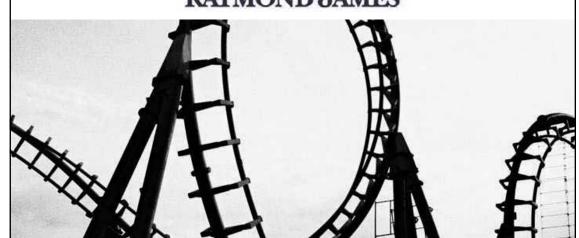
Holding stocks for the long term does not insure a profitable outcome. Diversification and asset allocation do not ensure a profit or protect against a loss. Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. Changing market conditions can create fluctuations

in the value of a mutual fund investment. In addition, there are fees and expenses associated with investing in mutual funds that do not usually occur when purchasing individual securities directly. An investment in a money market mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although it seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund. A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and provides a fixed rate of return based on the

terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59½, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.



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# Freeport Veterans Memorial at Casey Park:

# Celebrating 10 Years of Growth!

Tim Ard and many others are realizing a vision that began roughly 10 years ago: the completion of Freeport Veterans Memorial Park! Being revealed on Veterans Day 2019 are the plans for the final phase to bring it to completion. The memorial "Homecoming" will also be unveiled and is a dedication to the children of those who serve to recognize the absence of that family member while they are away. The public is invited to join in a special ceremony this Veterans Day, Nov. 11, 2019, at 2 p.m. at the Memorial Park at Freeport City Hall on Hwy. 20 to hear special guests from across the country. New signs will be unveiled by Freeport Mayor Russ Barley and Freeport City Council members Eddie Farris, Elizabeth Brannon, Amanda Green, Elizabeth Haffner and Boots McCormick. A reception will follow at City Hall sponsored by the Town Planters Society.

Recent growth in 2019 saw



the addition of a War Dog Memorial, A new POW/MIA statue along with new seating at the site, and an Invisible Wounds memorial paying tribute and honor to those men and women who have served our country in conflict, and as a result suffer the effects of PTSD/TBI.

Tim said the entire project came about in January of 2010 at a meeting of the Freeport Town Planters Society. "A letter was read to the membership



penned by then city historian, the late Beckie Buxton," said Tim. "The letter had been written on behalf of local and long time Freeport resident Trudy Boudreaux. Boudreaux's husband Bob, who had passed away in 2006, was a member of the first ever Blue Angel flight crew and it had long been his desire to see a veteran's tribute in his beloved Freeport," he said.

Tim, a member, was so moved by the letter that he vol-

unteered to spearhead the project, and so the journey began. Tim and his newly formed committee thought it would take at least five years to raise funds and complete. But it soon became very apparent that the community was behind the effort 100 percent, and on Veterans Day 2010, the initial monument featuring the eagle in flight and the five service branch markers were unveiled and dedicated before a crowd of more than 200. In 2011, branch service flags were added behind each of the stones. In 2012, a bronze Fallen Soldier Memorial was added. The same year the sponsor walk was bricked and the POW/ MIA flagpole and ground stone were unveiled and dedicated.

When the initial area donated by the city of Freeport was filled and the committee felt its job was complete, "the community had other plans," said Tim. "We were constantly being approached regarding a project that would allow local families

to buy bricks to honor or memorialize their veterans." So, in 2015 the Freeport City Council allowed for park expansion by donating land west of the sidewalk. There, in 2016, the HERO WALK monument and brick walk was dedicated. The addition of a beautiful PURPLE HEART memorial honoring all of our combat wounded was dedicated by Purple Heart recipients in 2017 sponsored by the St. Joe Community Foundation.

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

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



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### **Bay Buzz**

# **Stepping Stones Early Learning Academy Opens in Niceville**

Newly opened preschool offers excellence in early childhood education to children ages 1-5 years old.

Stepping Stones Early Learning Academy, a preschool for

Director, Tammie Bowyer and Assistant Director Marilyn Wallace, bring combined experience, dedication, and a passion for early childhood education to the preschool.

Bowyer, a Niceville High School graduate, expresses what



children ages 1-5, is pleased to announce it is accepting new students. Stepping Stones opened its doors on Sept. 30, 2019, and provides an adventurous setting for those in their early learning years to flourish. Academy bringing Stepping Stones Early Learning Academy to Niceville means to her, "I am beyond excited to be back in my hometown to offer a top-notch private preschool and VPK experience to students and parents. We take the wonder of the child, with the beauty of God, and create an exceptional environment to allow a firm foundation for lifelong learning."

It is the academy's goal to teach children to love God, provide a positive foundation for a life-long love of learning, and promote independence with a focus on social and emotional aspects of a child's development. Parents can expect a structured curriculum along with exposure to classical arts, science, and cooking that allows students to learn through play, exploration, and discovery.

For more information about Stepping Stones Early Learning Academy, visit the website steppingstonesearlylearning.com or call (850) 842-2640.

#### Peanut Butter for the Hungry Challenge

Join Okaloosa County Extension along with University of Florida Institute of Food & Agricultural Sciences (UF/IFAS) and the Florida Peanut Producers Association to help take a bite



out of hunger by participating in a local peanut butter drive.

'We are competing against other peanut producing counties in the Panhandle for the most jars of peanut butter donated," said Larry Williams, Extension horticulture agent with the Okaloosa County Cooperative Extension Service, University of Florida. The Florida Peanut Producers Association and the Florida Peanut Federation match donations. Bring unopened jars of peanut butter to one of the below drop-off locations from October 1 through November 27. All peanut butter collected will be donated to local food pantries to help feed families in need during Farm-City Week.

#### Drop-off locations include the following:

Okaloosa County Extension Office - 3098 Airport

Road in Crestview. Open Monday-Friday, 8 a.m. to 5 p.m.

**Okaloosa County Farm Bureau Office** - 921 West James
Lee Blvd. (Hwy. 90) in Crestview.
Open Monday-Friday, 8 a.m. to
5 p.m.

Okaloosa County Extension Annex - 127 NW Hollywood Blvd. in Fort Walton Beach. Note: This location is only available for drop-off of peanut butter each Friday from 9 a.m. to 12 noon.

For more information about the Peanut Butter Challenge, contact the Okaloosa County Extension Office at (850) 689-5850.

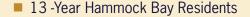
Larry Williams is the Extension horticulture agent with the Okaloosa County Cooperative Extension Service, University of Florida. Contact Larry at 689-5850 or email lwilliams@myokaloosa.com.



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What rooms do you want to renovate? Will your updates include flooring, new cabinets, appliances or storage? Are you adding a room or rooms, in-law suite, veranda, covered porch, outdoor kitchen? Do you have accessibility needs? Will you be aging-in-place or are there special considerations? Will your renovation include sustainable development and energy efficiency? Do you have a budget in mind? Have you thought about colors for your home? Is automation important to you?

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- Paul Zmigrosky

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# "I Really Wanna Buy Some Real Estate...I'm Ready!"



Are you REALLY ready? We receive many inquiries from buyers who have found a home or condo after searching online, from one of our "For Sale" signs in front of a home, or they were recommended to us by one our great past clients. It's obvious that they're REALLY excited about making the leap and we're REALLY excited to help them through the process. But, are they REALLY ready and prepared? If you or someone you know is looking to make a real

estate purchase, please read and/ or please pass this information along. A successful sales transaction, for buying or selling, all begins with the preparation. It REALLY does! So, today, we'll walk through how to prepare yourself for a successful purchase that will enable you to get yourself what you want with the least amount of hassles.

DO YOU KNOW WHEN YOU WILL BE READY TO PURCHASE? Are you ready today? 30 days? 60? 90 or more? Are you renting? When does your lease end? Do you currently own your home? If yes, do you need to sell it before you purchase?

DO YOU HAVE YOUR FINANCES IN ORDER? If you need financing, employ the services of a reputable lender who can tell you all of your available options and provide you with a prequalification letter or if you're going to pay cash, get the document(s) showing your proof of funds. The worst thing that can happen in the process is you find the home of your dreams and then find out that it is not within your budget. Also, when your realtor submits your offer to the seller, having the proof of funds or prequalification letter accompany and that offer lets the seller know that you are a qualified buyer, that you're serious and if you're competing with others on the purchase, it will always improve your chances of getting YOUR offer accepted.

DO YOU KNOW WHAT **YOU WANT?** Where do you want to live? Not sure? Then take a drive around and check out all the possibilities. Do you want a gated community, amenities like a pool or a gym, close to preferred schools, close to the beach, etc. What do you want to live in? (Do you prefer a house, townhome, or condo?) Make your lists...spell out your definition of the "ideal" place, and then create a list of "must haves" and a list of "want to haves." Do vou want move-in-ready or is a fixer-upper ok? 1 story or 2? Garage? Yard? Now that you have your "ideal" list, you can meet with your realtor to begin the search of the best properties that suit YOUR wants, needs and desires. This will be a great use of

DO YOU HAVE A POW-ERFUL REAL ESTATE **AGENT?** All in order to serve you well and not waste your time, a powerful agent will sit down with you and ask you a LOT of questions, and they will listen to you! They must provide you with a "Service Commitment" to ensure that they are committed to you and your needs. A powerful agent will have your best interest in mind, and they will work by agreement only. They will

explain the difference between single agent, transaction broker and non-rep (you must know this). They will know the market and will provide you with good information so you can make educated decisions when making offers and negotiating contracts. They and their team will explain the process to you and make sure you stay on track, all to ensure you have a successful closing. So, choose wisely.

After you've gone through these four steps, you're now ready to start the journey to make that real estate purchase ....and to REALLY make your dream of ownership a reality!

Gail Pelto is...yes... a powerful real estate agent with Keller Williams Realty Emerald Coast. Call her with any questions you have and she'll guide you in the right direction. Call her direct at 850-374-0454 or email Gail.Pelto@kw.com www.buyitwithgail.com.

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#### Take Aim!

Emerald Coast Indoor Shooting & Sport is the Florida Panhandle's newest and most modern indoor range! Founded by Tom Hammonds in 2018, Emerald Coast Indoor Shooting & Sport is your one-stop-shop for Class III and NFA items and accessories. With over 40 years of experience, their team consists of veterans, active-duty military, law enforcement, and NRA Instructors.

The range is comprised of

several lanes that reach the maximum distance of 25 yards. Overall, the range is an

8250 square foot state-of-theart indoor range with 10 pistol lanes (45 feet) and 5 rifle lanes (25yards). The ranges are air-conditioned, fitted with an electronic target retrieval system, and sound suppression.



The range will allow the use of any ammunition except hand reloads, steel core, or armor-piercing. The number one priority at **Emerald Coast Indoor Shooting** & Sport is safety. Therefore, all ranges have an NRA Certified range safety officer on duty at all

Some services the range offers include NFA items and Class III weaponry, sales, transfers, and fully automatic firearm rentals. The range offers several NRA Classes, as well as the Florida Concealed Weapons Classes. They also provide FFL transfers for shipping firearms or receiving online firearm purchases. In addition, the range offers family, individual, and corporate memberships, along with a firearm test drive program.

**Emerald Coast Indoor Shoot**ing & Sport is a one-stop-shop for the firearms enthusiast. A highend indoor shooting facility with extremely friendly staff to assist any attendee, regardless of skill level. They are located at 685 Valparaiso parkway, in Valparaiso Florida.





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#### **Ask APEX**

#### FROM JEREMY NEEL **QUESTION:**

My home sustained water damage recently and I experienced a very confusing and frustrating process. Can you lay out an idea of what should be done in case I experience this again?

-Misty B.

#### **ANSWER:**

Thank you for your question. We would be happy to help, but as we cannot cover everything in this one article, we will address the first few items on your to do list and you can contact us for more in depth information.

The first thing you should do is call someone to stop the source of the damage if you aren't comfortable doing it yourself. Make sure that the source of the damage (i.e. busted valve etc.) isn't removed from the premises. Should you file a claim, your insurance company will want to have this item for testing, as they may subrogate to another party they find to be at fault.

The second thing we recommend is to call your insurance agent (not your carrier) and inform them of the situation. Make it clear to them that you don't want to file a claim if you don't have to, but you need their recommendation of a trusted restoration company who can evaluate the damage vs. deductible. In other words, you want to figure the "claim worthiness" of the damage. You don't want unfounded claims, or claims that may not be covered.

The next step would be to sta-



bilize the environment to ensure the situation is not getting worse. The restoration company can do this with special equipment they will have. Note: Fans and dehumidifiers are not always the correct move here! Make sure you are dealing with a professional restoration company.

Should a claim need to be filed, then it is time to have your agent direct your next steps.

These few first steps will help you in the process but there are several more things to do that will ensure a satisfactory conclusion to your claim experience. If you would like to further explore these items, we invite you to contact us at your leisure. I hope that these few ideas may shed some light on how to get off on the right foot, should you experience this again. Of course, we are your neighbors here in South Walton, so feel free to swing by anytime for more information as well!

Email your questions about water, fire, mold or storm damage and the claims process to admin@ apexisthere.com. Your question may be featured in next month's column of "Ask APEX"

Apex Disaster Specialists is located at 15167 US-331 BUS Suite A, in Freeport. Call us at 850-660-6900 or visit apexisthere.com.

# Choctawhatchee Audubon Society November Events

#### November 7: Thursday Evening Program

Hurricane Michael: Challenges and Benefits to Shorebirds by Raya Pruner

Although Hurricane Michael in October 2018 was devastating to residents of the Florida Panhandle, it actually had some positive effects on our local shorebirds. Come hear Raya Pruner of the Florida Department of Fish and Wildlife Conservation speak on how this historic hurricane impacted threatened shorebirds such as plovers, terns, and black skimmers.

The presentation will be held in room 302 of the Student Services Center at the Northwest Florida State College Niceville campus. Socializing begins at 6:30 p.m. and the program at 7 p.m. Admission is free and open to the public. Contact Dave Clausen at (907) 321-3701 for more information. Please visit our website at choctawhatcheeaudubon.org and our Facebook page at Choctawhatchee Audubon.



#### November 16:

Join leader Malcolm Swan, 210-452-4899, at 7:30 a.m. for a bird-walk to the Destin East Pass, West Jetty, and Gulf Beach. Discover gulls, terns and shorebirds. Meet at the public parking lot at the South-West end of the Marler (Destin) Bridge (east end of Okaloosa Island on south side of Hwy 98). Bring binoculars and/or camera, wear closed-toed shoes, long pants, and a hat. Be sure to have your updated Eglin Beach Permit. See choctawhatcheeaudubon.org for directions to obtain the free permit.





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# Get a C.L.U.E. Facts about Insurance Claim Reporting



So, after being gone for the day, you finally pull in the drive-way, walk into your house and find water on the floor coming from a small leak from the ice-maker. You grab your phone, look up a local plumber and start to get things repaired. But what do you do next? Do you file an

insurance claim or pay out of pocket for the repairs?

For most people, filing an insurance claim can seem daunting. The claims process can be overwhelming and intimidating for some. The most important thing to understand is the difference between filing a claim and gathering information prior to filing. Once a claim is reported, it's cataloged in a data base called the Comprehensive Loss Underwriting Exchange or C.L.U.E. for short.

There is a lot of information that comes out of the C.L.U.E. report and, most importantly, a lot of information that can lead to adverse information negatively affecting how consumers go about trying to obtain an insurance policy in the future.

C.L.U.E. (Comprehensive Loss Underwriting Exchange), is a claims history database created by ChoicePoint that enables insurance companies to access consumer claims information when they are underwriting or rating an insurance policy. ChoicePoint was started by the parent company NexisLexis, a database for legal and public records related information; the information is placed on a platform to be exchanged within different companies and organizations who pay for their data mining reporting services. How this relates to consumers is that this information is collected, saved, shared and stored up to seven years and used to calculate the risk of any person or entity.

How this relates to the insured is that all past claims history is saved on this database and can be used to see how many claims a person has filed, the likely hood of filing additional claims, how may claims a particular property has had and the likelihood of more claims being filed on that property, too. What i doesn't take into consideration it the nature of how the information was reported or if it was reported in error (unless corrected at a later time). The problem is, most con-

sumers are not aware that even fact finding about a potential claim can be reported and affect their reports negatively.

In short, the most important thing to know when reporting a claim or if you are thinking of reporting property damage to your insurance company, is to take the time to talk to a licensed insurance professional to assess the damage prior to reporting. As a wise person once said, "Knowing is half the battle."

To obtain your free C.L.U.E. report, contact: LexisNexis, Consumer Center at 866-312-8076 or go to, www.lexisnexis.com.

~ Matthew Vanderford, Insurance Claims 911

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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.

Have Questions about Property Damage or Insurance Policies?

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You could have it answered in one our columns.

# Shelter House Requests Community Support Vance of Domestic Marreness Month,

In observance of Domestic Violence Awareness Month, Shelter House is hosting a community grocery drive to help stock the pantry for the emergency shelter. The home has been at or near capacity since early summer, with 37 adults and 25 children residing there within the past two months alone. Community support of in-kind food donations is encouraged to offset a grocery bill that has more than quadrupled over the prior fiscal year.

The community is encouraged to help by giving gift cards to grocery stores or by providing the following items: Canned Meats (ex. Tuna, Chicken, Ham), Hamburger, Chicken, or Tuna Helper, Macaroni & Cheese, Pasta & Sauces, Rice,



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The top non-grocery need for the emergency shelter is laundry detergent, as survivors often arrive at the shelter with minimal clothing and must do laundry multiple times per week; paper products such as

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toilet paper and paper towels are also encouraged. Additionally, dog food for the on-site Kind Heart Kennel is a critical need for survivors who flee to the emergency shelter with their animals; a program developed because victims may not otherwise flee an abusive relationship for fear of what will happen to their pet if left behind.

To donate, the community is always welcome to drop off items at Shelter House's main office at 16 Ferry Road SE in Fort Walton Beach during regular business hours. For this special community drive, donations can also be taken to Shelter House's outreach offices in Crestview and DeFuniak Springs. Any local businesses that would like to become a drop-site for the month of October, please contact the main office at 850-243-1201.

All of Shelter House's services are completely free and confidential. For more information, visit shelterhousenwfl.org.



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# October 2019 **REAL ESTATE UPDATE**



#### By Lisa Hughley

The beaches in October have looked and felt like July! There were a number of brides in gorgeous wedding gowns, and the sunset backdrop was breath-taking. It is easy to see why so many flock to this beautiful area we call

The numbers along 30A are amazing. I have taken the neighborhoods East to West along 30A, broken down the availability, pending sales and the solds over the past year. Take a look and please let me know if I can answer any questions for you!

30A Detached Single Family Report, Non-Waterfront **Properties Rosemary Beach** 

There are 41 active properties ranging from \$1,595,000 to \$8,780,000. The average property is \$3,257,998 with 3467 sf, priced at \$944.58 psf, and 273 days on the market. There are 2 pending sales at \$2,100,000 with 2504 sf, and \$2,695,000 with 3099 sf and averaging 118 days on the market. There have been 33 sales ranging \$850,000 to \$8,200,000. The average sale is \$2,330,985 at 94% of list price with 2877 sf, and selling at \$787.27 psf with 164 days on the market.

#### **Alys Beach**

There are currently 15 active properties ranging \$2,295,000 to \$6,595,000 with the average listing being \$4,293,849 with 3513 sf, and priced at \$1,206.72 psf with 271 days on the market. There are 7 pending properties ranging \$2,375,000 to \$4,644,875. The average pending sale is \$3,531,308

#### **Seagrove**

There are 49 properties available ranging from \$549,000 to \$8,900,000 with the average property being \$1,494,893, with 2951 sf, and priced at \$536.28 psf with 153 days on the market. There are 27 pending sales ranging \$573,945 to \$1,300,000 with the average being \$747,734 with 2413 sf, with 149 days on the market. There have been 82 sales ranging \$330,000 to \$4,450,000 with the average sale being \$1,087,728 at 97% of list price with 2648 sf and selling at \$392.18 psf with 189 days on the market.

#### Seaside

There are currently 9 active properties ranging \$857,000 to \$4,895,000 with the average property being \$2,370,111

with 3312 sf and 118 days on the market. There have been 20 sales ranging \$1,662,500 to \$5,080,000 with the average sale being \$3,132,125 at 97% of list price with 3329 sf, priced at \$948.55 psf with 137 days on the market.



with 2520 sf, and priced at ket. \$922.22 psf with 264 days on the market. There are 2 pending properties at \$1,925,000 with 1277 sf and \$2,399,500 with 3904 sf. There have been 19 sales ranging \$1,050,000 to \$3,475,000 with the average sale being \$1,735,026 at 94% of list price with 2041 sf, and selling at an average of \$864.12 psf with 71 days on the market.

#### **Grayton Beach**

There are currently 16 active properties ranging \$1,360,000 to \$3,995,000 with the average property being \$2,220,250 with 3172 sf and priced at 768.97 psf with 376 days on the mar-

There have been 13 sales ranging \$580,000 to \$2,400,000 with the average sale being \$1,484,538 at 93% of list price, with 2504 sf, and selling at \$603.48 psf with 193 days on the market.

#### **Gulf Place Homes**

There are 6 active properties ranging \$712,750 to \$2,900,000 with the average property being \$1,397,958 with 4052 sf, and priced at 347.83 psf and 371 days on the market. There have been 2 sales, \$681,250 with 2703 sf and \$910,000 with 3030 sf selling at \$276.18 psf with 280 days on the market.

"Real Estate has been my career throughout my adult life. I have sold properties from the Texas hill country to Atlanta and N. Georgia, but there is something extremely special about the properties here. This is where families retreat to come together and spend quality time, making memories that will last a lifetime..." - Lisa Hughley

#### 70 S. Watch Tower **Watersound Beach**

**Exclusively Marketed By: Lisa Hughley** Exquisite Smart Home with 4900 sf, Elevator, Gulf Views. For Sale at \$3,800,000.







If you or someone you know is interested in Selling, Buying or Investing, call Lisa Hughley! 850-660-1962 (office) or 850-826-2151 (cell)

I would love to have the opportunity to answer any questions you have!





# **Flood Disasters:** Don't Be a Statistic, Have Adequate Flood Insurance!



By Joe and Lea Capers

Every time a storm threatens our state, we are reminded of how many homeowners and business owners either do not carry flood insurance at all or have inadequate limits to cover their loss. Almost everyone in a participating community of the National Flood Insurance Program (NFIP) can buy flood insurance. Recently, Florida has become the leader in the country in encouraging private mar-

kets to respond to our needs with competitive alternatives.

Standard homeowners insurance does not cover flooding, so it is important to have protection from flooding associated with tropical storms, hurricanes, heavy rains, broken levees, outdated or clogged drainage systems, rapid accumulation of rainfall, and other conditions that impact our area.

A flood is defined by FEMA as a general and temporary condition where two or more properties of normally dry land are inundated by water. Just because you haven't experienced a flood in the past does not mean you won't in the future. Flood risks are based partly on history, but also on rainfall, river-flow and tidal-surge data, topography, fold-control measures, and changes due to building and development.

Congress created the NFIP in 1968 to help provide financial protection for property owners



whether they own a home or business, or rent, in participating communities. If purchased in connection with the making, increasing, extending, or renewing of a loan, there is no waiting period; otherwise there is usually a 30-day waiting period.

Flood-hazard maps show the different degrees of risk and this will determine the cost of the insurance. The lower the degree of risk, such as Zone X, the lower the flood insurance premium. High risk and coastal areas, such as Zones AE and VE will pay higher premiums.

The NFIP's Dwelling Form offers coverage up to \$250,000 for building property and up

to \$100,000 for personal property. Both should be purchased as well as excess flood for limits up to the replacement cost of the dwelling and personal property over the basic limits. The lessons recent storms and predictions of a future with bigger and stronger storms highlight more than ever the importance of flood insurance.

You can buy flood insurance through the NFIP no matter where you live if your community participates, except in Coastal Barrier Resources System (CBRS) areas. For properties in these areas the private market is available.

We recommend you call an experienced insurance agency with access to the NFIP as well as private markets to help evaluate your flood exposures whether in a participating community or Coastal Barrier Resource System (CBRS).

Joe and Lea Capers are Owners of Insurance Zone, a full service commercial and personal lines independent agency with offices on 30A and 98. Call 850.424.6979.





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Wellness

# **Burning Calories Fishing Style**



By Lisa Leath Turpin, Health & Wellness Coach

Any movement and activity is good. Especially the kind we LOVE, like fishing! Improve strength, drop unwanted pounds, and increase your positive and emotional outlook. That's what we all want. I encourage people to be active in any way because inactivity is the worst thing you can do to yourself.

Let's take an activity that is so near and dear to our "Destin Life," and, in honor of the annual Destin Fishing Rodeo, take a look into the possible benefits of FISHING.

Depending on what type of fishing you do, it can actually burn far more calories than you expect. There is an active and inactive part to fishing. Take into account how much you are moving, the strength it takes, the muscles used, etc. Below are some rough calorie estimates for various styles of fishing.

In our area, a popular fishing activity is **Shore Fishing**—the least active, therefore the least calories burned—between 75-100 cal/hr. This will also most likely be the case for bay or boat lure, sit and wait, fishing. You may be

able to bump calorie expenditure up a bit if using live bait instead of lures.

Kayak & Paddleboard Fishing is growing in popularity. I believe it's the increase of active people looking for the extra challenge. The benefits of this style of fishing go way beyond calorie burning. Most of the expenditure comes from the act of kayaking or paddling and is probably the fishing activity where the calories are more consistently burned per hour (less idle time). It's estimated between 300-500 cal/hr. Core stability, full body strength, balance, endurance all play a huge part

Deep Sea Fishing is a biggie! During active fishing, you can burn upwards of 800+ cal/ hr. Those of you who are regular fishermen, either by trade or sport, know the energy, effort, struggle and MUSCLE it takes to reel in any fish of any substantial weight, but think of the large meaty groupers, various beautiful bill fish, colorful mahi-mahi, and the like. So, depending on the duration and intensity of your catch and how many you catch in that outing, you can reely get in a good day of exercise! Remember, though, the aspect of beer drinking, which will negate the calorie burning benefits.

Since we are all unique, individual caloric expenditure will vary, but the variety of muscle groups needed to lure in that beauty is not just forearms and wrist. Core muscle strength in the low back, abdomen, upper back, shoulders and arms, especially biceps, are extremely important. Your ankles, calves and legs are used for stability and power. There's hardly any part of your body not affected when the ex-

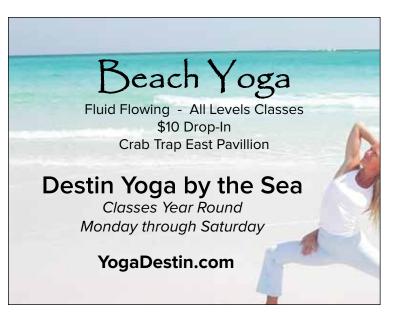


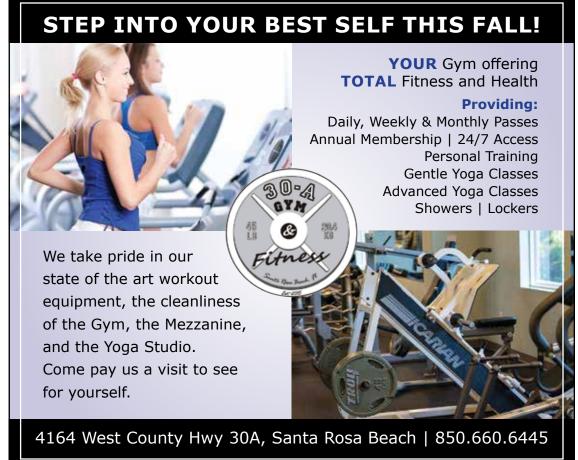


citing bite comes to your line. If your muscles are not conditioned for this catch, you might lose it, and it could become just a tale of "the one that got away." Even worse, you could hurt yourself, and my first guess is it'll be your low back or shoulders, maybe a torn bicep.

Do you want to become a more competitive angler? Show off to friends or increase tournament shape? You can practice fishing techniques. But adding an exercise program and healthy diet to the mix can really bump up your success, making it more fun with fewer struggles. Try pushups, lunges, rowing, back extensions, calf raises, leg raises, ab twists, curling torso movements, planks, bicep curls and cardio. The rowing machine would be an excellent choice, along with twisting exercises to train the core. While reeling in your dream catch, try to engage your abs, thighs and glutes to protect your spine. For many, fishing is also a great way to relax, reduce stress and improve mental focus! Staying in shape will help you bring home the fish instead of the tales! Be Active, Stay Active and Enjoy Life! #saltlife, #beactive850









# Ask Doctor Marty: Mental Focus and Memory



By Marty Kernion, Ph.D.

**QUESTION:** I am having a terrible time with my memory and can't seem to focus. Alzheimer's disease runs in my family and I'm concerned. What can I do?

**ANSWER:** There are a lot of things you can do from a natural viewpoint that can help you with mental focus and memory. Many people use the term Alzheimer's when they actually mean dementia. Alzheimer's is one type of dementia. So, ask yourself these questions:

Do you use artificial sweeteners? Yes, eliminating

artificial sweeteners has helped many people with memory problems.

How much exercise are you getting? Even a simple exercise like brisk walking can bring circulation to the brain, which can help memory and mood, level out blood sugar, and give you more energy and mental focus. Mental exercise, like crossword puzzles, can exercise the brain also.

Do you have any issues with blood sugar or hormone imbalance? Blood sugar and hormone imbalances can affect brain function and give you fuzzy brain. Yes, that's a medical term. Well...maybe not.

How much water do you drink? The brain must be hydrated to function. Take the number of pounds that you weigh, divide that in half, and that's the number of ounces of water or herbal tea you need in a day. Increase to that amount gradually and increase the target amount if you drink diuretics, like coffee, non-herbal tea or alcohol.

Are you taking any overthe-counter or prescription



medications that could impact your brain? Talk to your doctor or pharmacist about any medications you are currently taking to assess whether your medication could be impacting your memory and focus. The use of many medications, like statins, nighttime pain relievers, antihistamines, sleep aids, some antidepressants and incontinence medications can increase the risk of dementia.

**Do you eat a diet rich in B vitamins?** B vitamins can lower homocysteine which can increase the risk of dementia.

**Are you under prolonged stress?** Stress can alter the way

your brain works. There is compelling research that concludes that stress is often a trigger for Alzheimer's.

Do you get seven to eight hours of deep sleep daily? The brain needs rest to recuperate and recharge.

**Do you have allergies?** Common triggers like gluten and casein (in milk products) can cause brain malfunction.

Do you experience social isolation or depression? These factors can increase the risk for loss of memory and mental focus.

The Alzheimer's Association advises us that one in eight

Americans over 65 suffers from Alzheimer's. Based on current trends, by the year 2050, that number could increase to one in four Americans. We are all wise to do whatever we can to prevent this horrible disease by taking a natural approach to brain health.

Hot Tip: Gingko biloba has helped many people regain mental focus and energy, but should not be used by anyone with high blood pressure. Gotu Kola is an herb that can be very effective in helping memory and focus. No, this is not related to Pepsi Cola or Coca Cola!

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

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Wellness

# Estrogen in Men is Dangerous...When it's Too Low!



By Dr. Richard Chern, M.D.

Are there any men out there who are tired, irritable, have trouble sleeping, headaches, brain fog, dry cracked skin, depression, anxiety, high cholesterol or high triglycerides? These are just some problems associated with low Estrogen levels. As I've discussed previously, testosterone breaks down into estrogen and this estrogen helps to relieve these symptoms and much more. Additionally, Estrogen protects against heart attacks, strokes and some cancers!

I'm sure you've seen stories about the ripped body builder who drops dead at age 40 from a heart attack! Do you know why this happens? These guys block their testosterone from converting into estrogen so their testosterone levels can stay abnormally high. They do not die from the elevated testosterone; they die from the low Estrogen! Estrogen works so well to prevent heart attacks that when these younger guys block it for years, they quickly build up plaques in their heart and drop dead.

So, what does that have to do with us non-body builders who don't block their estrogen? Well, low estrogen is nearly as bad as no estrogen. As we age our testosterone drops. Low testosterone means low estrogen. Low estrogen means big problems!

You don't hear about women dying from strokes and heart attacks at 50 years old. Just the men. Why? Low estrogen!

What do we do at The Hormone Restoration Center? Well, we don't put estrogen in men! We add testosterone which helps with testosterone symptoms and estrogen symptoms, because the testosterone will slowly convert into estrogen and then the heart is happy, the brain is happy and we're happy.

Now remember, it's normal for our testosterone and estrogen to fall over time. So, when your doctor says your labs are normal, that does not mean they are optimal! At The Hormone Restoration Center, we optimize your hormones so you can have optimal health!

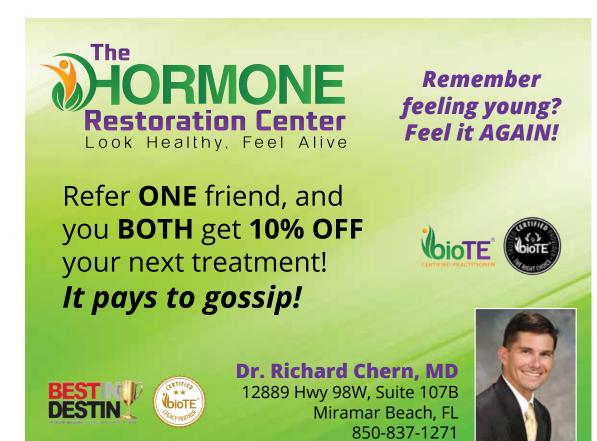
Did you know you're risk for Alzheimer's goes up if your testosterone is BELOW 900? Are you going to be happy with a "NORMAL" level of 550? I'm not! Did you know your risk of aggressive prostate cancer goes up when your testosterone is BE-LOW 840? Are you going to be happy with a "NORMAL" level of 400? I'm not! Did you know that all causes of mortality (that means dead!) goes up with testosterone levels below 600? Are you going to be happy with a testosterone of 375? I'm not! Ask your doctor if a testosterone level of 375 is normal. Ask what an optimal level for health is? They probably won't have an answer.

Of course, women need estrogen, too, and maybe we can discuss that next month. But if your husband is tired, irritable, can't sleep, can't find his wallet, his keys or his reading glasses, then you better get him to The Hormone Restoration Center and let us fix him up. Call us today for an appointment. 850-837-1271.



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thehormonerestorationcenter.com

# **White-Wilson Welcomes**



Family Medicine

Meghan Lanzola, APRN, is a registered nurse practitioner at the White-Wilson Family Medicine Clinic in Niceville. She specializes in wellness exams, physicals, urgent illnesses, preventive medicine and women's wellness. Ms. Lanzola is now accepting new patients.

**White-Wilson Family Medicine Clinic** 2001 E. Hwy 20, Niceville 850.897.4400





#### Auburn's Man



By Sean Dietrich

In honor of college football season, I want to tell you about the biggest SEC football fan I know. He lives in Monroeville, Alabama, which is your quintessential all-American town. Walk the square and take a trip backward on the timeline. Drive around town. You'll see barbecue joints, a Piggly Wiggly, a Sonic, and a world-famous courthouse.

And you might see Kenny. Kenny is in his late 40s. He lives in the upstairs bedroom of his parents' house. A little about him: Kenny likes dogs, people,

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food, singing, sports, and hugging anyone within a six-foot radius.

Kenny has Downs syndrome. There is a touch of gray on his temples, and his face has smile lines. And, if Kenny were to ever donate blood, doctors would discover that he bleeds orange and blue. He is an Auburn University fanatic. "I'm Auburn's BIGGEST FAN!" he says. There's no doubt. He gives me the dime tour of his bedroom—a shrine to the Tigers. There are 17 thousand orange ball caps adorning his walls. Bo Jackson autographs, Gus Malzahn posters, stuffed tigers, eagle figurines, and Shug Jordan coffee mugs. During the tour, Kenny breaks into spontaneous song: "War Eagle! Fearless and true, fight on, you orange and blue..." He finishes his performance by hugging me. Kenny gives good hugs.

In the corner is an Auburn Christmas tree, weighted with orange ornaments—he keeps it up year round. Auburn bedspreads, throw rugs, drapes, pillows, light-switch covers.

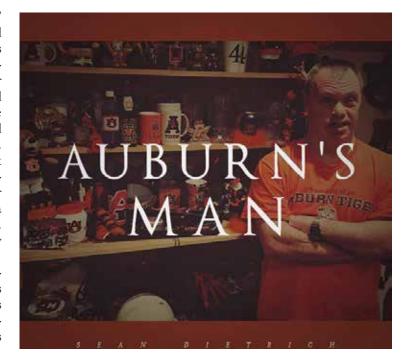
"When we first had Kenny," says his father. "Doctors told us our baby had issues. Told us we'd better let him go and institutionalize him." Kenny's father informed the doctor they would do no such thing. Instead, the family built their world around their new baby, and loved him. "Raising him was the biggest blessing of our life," says Kenny's father. "We were never alone, that's part of life in a small town. You're never alone. This community raised Kenny with us."

Kenny spent 20 years finishing school. His teachers supported him, and his peers adored him. Ask around, everybody and their mother's cousin's aunt loves Kenny.

After Kenny finished high school, he took a job at McDonald's. He worked as a custodian and greeter for 23 years. This is where he became famous. There aren't many people in town who don't know him. That's 23 years of grins, Auburn chants, broom-pushing, laughing, and spontaneous hugs. He retired a few years ago.

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"Yeah, I know Kenny," says one local man. "Who doesn't? He's a fixture in our town. Used to walk into McDonald's and he'd greet you and give you a big 'WAR EAGLE!' Sometimes he'd be the only hug I got all day."

Before my tour ends, Kenny digs through a shoebox. The box is filled with Auburn pins and buttons. He gives me a parting gift—a tiger-shaped lapel pin. We hug again, and again, and one last time for good measure.

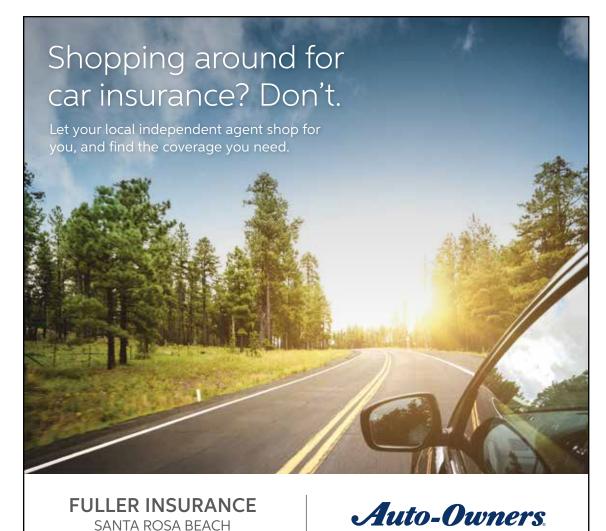
Then, I remove my hat. I ask if Kenny will sign the bill of my ball cap, which bears the autographs of a few baseball greats, and some others I've met. Kenny's happy to oblige. He grabs a pen, and in oversized letters he writes: K-E-N-N-Y over the

name of a well-known short stop.

"My autograph's worth A LOT more money than his," Kenny remarks. "I guarantee you."

He admires his handiwork and grins. Then, he sings in a quiet voice: "War Eagle, fearless and true, fight on, you orange and blue. Go! Go! Go! On to victory, strike up the band. Give 'em hell, give 'em hell..."

Then, we hug, and this time, it's a long hug. Kenny whispers into my ear. "We're friends now, you can write about me in your book or whatever." We shake on it. "Don't forget," he says. "War eagle. Everyday." I won't forget, Kenny.







# A Pastor's Ponderings: **Bucket List**



By Rick Moore

Supposedly, in the days of the Wild Wild West, if a prisoner on death row was well behaved, the sheriff would ask if he had any last request. Such requests would range from asking for a Holy Bible to a T-bone steak with a bottle of wine. The sheriff would review the list and usually agree to bring the prisoner the items in a bucket, thus the process became known as the "bucket list." But, the story doesn't end there. After having a last meal, the prisoner would be escorted to the gallows, have a rope placed around his neck and told to stand

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on his bucket. Once the bucket was kicked, the prisoner's life was over. That's where the term, "kick the bucket" comes from. The same bucket which brought something wonderful was also a means to a quick and final ending.

While the origin of the phrase may be a bit morbid, the modern use of the term "bucket list" is a wish list containing a number of experiences or achievements that a person hopes to have or accomplish during his lifetime. According to a Stanford Letter Project, from 3,000 people interviewed, they found six common themes. Ranking from first to sixth were: travel, accomplish a personal goal, achieve specific life milestones, spend quality time with friends and family, achieve financial stability, or do a daring activity.

Visiting a favorite online store, one can keep a wish-list of items in the shopping cart. One may not be able to afford it now, but hopes for it. For several years prior to marriage, some young women keep a large wooden chest in their bedroom. They call it a "hope chest." It can be filled with home goods ranging from cookware to a set of tea cups. The idea is to wait until marriage before using the items. While in high school, many have a list of things to do before graduating. Such lists may include lettering

in a certain sport, making the

honor role or being accepted by a major university. Most children write letters to Santa detailing all they would like for Christmas. That is probably the

> first written wish list for most people. It is amazing how wishes change as everyone grows older.

Some people live their dreams vicariously through their children. Goals they will never be able to achieve due to age or physical limitations may

be lived out through others. This is seen as bad in some cases (sorry to pick on stage moms), but it can be good also. A favorite non-profit organization is Give Kids The World Village outside of Orlando. This group works closely with the Make-A-Wish Foundation providing a village which rivals any theme park. It is designed especially for children with life threatening illnesses and their families. Organizations like these remind everyone that they have the ability to help others fulfill their wish-lists.

As so many do, one dreamt of going out West to view some of the major National Parks, but had no idea how to make that happen. An opportunity came when a friend asked to help film various landscapes in Utah. One enjoyed seeing the five national parks there, yet, it was a state park remembered the most, an obscure place named Goblin Valley. As the sun was setting, one took photographs of the many rock formations known as hoodoos. It looked like a scene from a Road Runner cartoon. Sometimes the best part of a journey isn't even planned.

To prepare the "bucket list," dig deep inside, discuss it with family members and be true to one's self. This has nothing to do with keeping up with the Joneses or impressing others on social media. Remember this proverb: "Hope deferred makes the heart sick, but a longing fulfilled is a tree of life."

Rick Moore is Pastor of Communications for Destiny Worship Center.

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## **Dining For A Cause**

Ruth's Chris Steak House at Silver Shells Resort in Destin will host its 7th Annual Fall Wine Walkabout to benefit Mattie Kelly Arts Foundation's Community Outreach programs on Thursday, November 14 from 5:30 p.m. to 7:30 p.m. in the East Bar and Courtyard.

The Mattie Kelly Arts Foundation (MKAF) - a not-for-profit charitable arts organization founded in 1995, is Northwest Florida's champion of cultural arts and arts education for all.

Chef Ruston Johnson has created a special menu featuring multiple culinary stations with





heavy hors' d'oeuvres paired with select fine wines courtesy of a variety of distributors. CEO Marcia Hull stated, "Once again, Mike Sable's team at Ruth's Chris stages an impressive culinary event as a valuable supporter of the arts. This annual event provides an opportunity for our members and art enthusiasts to learn the impact of MKAF"s cultural contributions to sustain a thriving arts and culture community for our residents and visitors." Live entertainment will feature the award-winning soul and jazz artist, Jones & Company.

Returning again this year, "Bubbles & Baubles," will allow patrons to enter to win a variety of eclectic and fine jewelry from

local artists and jewelers, along with a complimentary champagne tasting.

Supporters can enter an amazing charity raffle where all will have an opportunity to win packages and exciting experiences. The MKAF Wine Pull has become a popular feature at this event that includes a collection of multiple bottles of fine wines donated from wine enthusiasts, private wine cellars, distributors and restaurants. Purchase numbered wine corks to match your winning bottles of wine. Please contact MKAF at 850-650-2226 to donate cash or

wine to the Mystery Wine Pull or to the Bubbles & Baubles.

Tickets are \$50 per person or \$40 for MKAF members and available to purchase online at www.MattieKellyArtsFoundation.org. Proceeds will fund the Foundation's community outreach mission to provide cultural outreach programs serving K-12 students, adults and children with special needs, at-risk youth, and active/veteran military suffering from visible and invisible injuries in the community.

#### Harvest Wine & Food Festival October 24-26

By Susan Benton

It's my favorite time of year at the beach, October! That means cooler temps (still waiting), smaller crowds, and lots of festivities!

Following their most successful auction to date, Destin Charity Wine Auction Foundation (DCWAF) has grand plans for

the return of Harvest Wine & Food Festival to South Walton Oct. 24-26 at WaterColor!

A three-day affair, Harvest Wine & Food Festival has been recognized as one of the premier fall festivals in the southeast. Patrons are provided the opportunity to sip and savor over 250 world-class wines paired with the

best in regional Gulf Coast cuisine, all while enjoying the beautiful beach town of WaterColor.

Currently ranked number four "Top Charity Wine Auction in the U.S." by *Wine Spectator Magazine*, DCWAF is one of the nation's premier fundraising organizations, raising money for 16 Northwest Florida children's charities that assist at-risk youth in the local community by tackling a variety of issues including homelessness, food insecurity, mental health, education, medical care, and much more. In

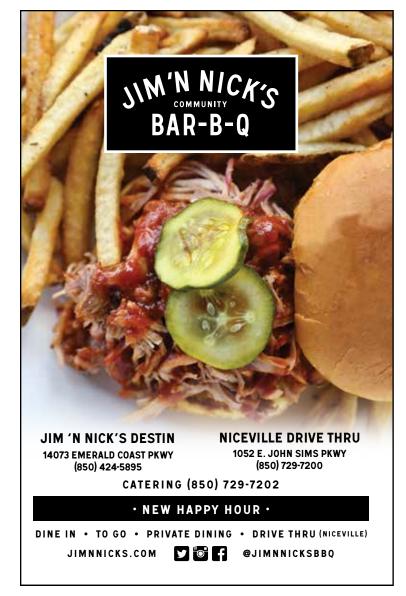


April, DCWAF raised a stunning \$3.6 million for its benefiting charities.

On Friday, Oct. 25, the Al Fresco Reserve Tasting held on WaterColor's Marina Park will offer festival-goers a selection of library wines that feature rare vintages not easily accessible in the marketplace. An array of perfectly paired culinary selections prepared by the nation's most celebrated chefs and live music set to a breathtaking starfilled sky will make for a memorable and elegant evening.

The Grand Tasting, held from 1-4 p.m. Saturday, Oct. 26 in Cerulean Park is the main event and is designed to highlight harvest season at the beach. Large seafood, barbecue, and provisional stations manned by celebrity chefs from throughout the southeast and complemented by the best restaurants along the Emerald Coast are combined with tasting stations featuring over 250 wines from around the world. Craft beer and spirit tents and an exclusive VIP experience will also be available. Amongst a litany of impressive culinary talent, DCWAF is excited to announce the return of Atlanta-based barbecue gurus Johnathan and Justin Fox of Fox Bros. Bar-B-Q.

A silent auction featuring a variety of rare wines, staycations and unique experiences will open Friday, Oct. 25 and will run through Sunday, Oct. 27 at noon. The opportunity to purchase merchandise on-site will also be available throughout the duration of the festival. For more information or to purchase tickets, please visit www.dcwaf.org







# Studio 237 Music School: Heart Strings

By Lisa Cyr

"I often think in music. I live my daydreams in music."

- Albert Einstein

Albert Einstein loved to play violin. In the same way that each person is unique, each musical instrument has a unique attractiveness. Love at first sight becomes love at first sound. Like a relationship, one must spend concentrated time with their instrument developing a friendship and working out problems. The time spent together seem like minutes, your instrument takes you away from all the cares of life, and becomes an extension of your innermost thoughts and feelings. And then you are in love.

Have you ever heard your inner self whisper, "I can see myself playing guitar," or "I just love to hear the sound of the violin or string instruments?" That's because the sound of certain instruments pulls at your heartstrings.

"The piano is able to communicate the subtlest universal truths by means of wood, metal, and vibrating air." – Kenneth Miller

"I was 4 years old, when my parents moved into a home overlooking a lake in Massachusetts. Left behind was an old piano in the basement. The moment I pushed down on each key, I was drawn to the instrument. I joyfully realized that the combination of tones created an infinite possibility of creative



sound, expression, and compositions. It was love at first sound and a love affair that has never ended." — Lisa Cyr

"I love the guitar for its harmony; it is my constant companion in all my travels." – Niccolo Paganini

There is nothing quite like watching a masterful guitarist perform from his/her heart. They have spent a large portion of their life pouring over their guitar. When they play with others, their music touches your soul and you observe in awe the manifestation of miraculous melodies, chord progressions, and voicing. That is the moment when you shed a tear. Tears of happiness, sadness, and revelation which are often life changing.

"Sing again, with your dear voice

revealing a tone of some world far from ours, where music and moonlight and feeling are one."—Percy Bysshe Shelley

The voice is by far the most intimate and unique of all instruments because it resides within the person. The combination of words, tone, and notes evoke great emotion and memorable moments in time. We all have those favorite songs that were performed at weddings, graduations, reunions, proms, dedications, marriage proposals, first dance etc. The singer literally breathes life into their song, which is probably why music is breathtaking. Everyone is born with a voice! Next time you are alone in your car, free yourself up by bursting your thoughts into song!

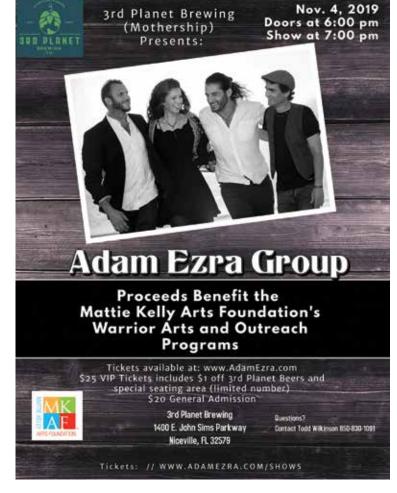
"Rhythm and harmony find their way into the inward places of the soul." – Plato

"My musical journey began when I was 14 years old. I was sick in bed with my window open and in great despair. All of a sudden, I heard the sounds of music. I rushed down the

stairs, and into the street. I was compelled to find where the sounds were coming from. It was a parade! I was walking along side the drum line. A drum corp director approached me and said, 'We need another drummer, can you help us?' That moment charted the course of my life as a professional drummer. All across the U.S., I have had the opportunity to help people dance to my drum beat. For me, percussion instruments are the heartbeat of life." — Raymond Cyr

Let our Studio 237 Music teachers help you get started learning to play an instrument. We are located in Santa Rosa Beach. Read about and view our teachers online at www.Studio237Music.com. To schedule a visit or lessons, call Ray or Lisa Cyr at 850-231-3199. Email: Studio237Music@gmail.com.









#### Art for All at the Festival of the Arts

Oct. 26 from 9 a.m. to 5 p.m., Oct. 27 from 10 a.m. to 4 p.m.

Known as one of Northwest Florida's premier fine arts shows, the Mattie Kelly Arts Foundation (MKAF) Festival of the Arts is one of the most anticipated cultural events of the year. The 24th annual event is set for October 26-27, 2019 at the Mattie Kelly Cultural Arts Village in Destin.

General admission of \$5 per person helps to fund the Foundation's annual cultural outreach activities and programs. Children 12 and under are admitted free. All MKAF members receive admission as a complimentary benefit of their annual investment to bring art

enrichment to the community inal artwork in the form of oil, for all people of all abilities. watercolor, acrylic, and glass

A celebration of art, music, food and family fun, special features of the festival include a live music lineup, hands-on arts, and craft activities for children, souvenir posters and t-shirts, art raffles and more. A diverse menu is served up by local restaurants and food trucks as well as a wine and beer garden including soft drinks and water. Convenient on-site parking and free shuttle service are also available.

During the festival, more than 100 premier artists from across the United States and Europe will offer up their original artwork in the form of oil, watercolor, acrylic, and glass paintings; photography, sculpture, pottery, wood, paper, fiber, mosaics, mixed media, jewelry designs and more in order to compete for \$10,000 in cash prizes in 27 award categories, including the coveted "Best in Show" and "People's Choice Award" which is selected by festival fans. The festival also features a Collaborative Art Exhibit, which showcases select artwork of more than 60 community adult and student artists.

Visit mattiekellyartsfoundation.org or call (850) 650-2226 for more information.









# Flutterby Festival Oct. 19-20

The Flutterby Festival, produced by the Cultural Arts Alliance (CAA) of Walton County, celebrates its 26th year of the migration of the Monarch butterfly through our area with art activities, live music, theatre and dance performances, art exhibits, a butterfly parade and more! Join all for this free, family-fun, two-day event on Sat., Oct. 19 and Sun., Oct. 20, 10 a.m. – 4 p.m., in beautiful Watersound Origins. Proceeds benefit the CAA's 'Art For All' Program.





# **Local Football Team Discovers "Cool"** Has a Whole New Meaning

When Mosely High School Student Athlete, Jordan Whitely, learned electric Cryotherapy technology was available in the Panhandle, he and his mom made the drive from Panama City to Destin to check it out. What they discovered was much more than Cryotherapy; rather a full-scale center offering the same advanced recovery and performance technologies enjoyed by professional athletes.

As an all-star linebacker and a member of the National USA Football Team, Jordan is laser focused on taking care of his body to stay at peak performance. After a head-to-head hit on the field, Jordan visited CRYO850. "We did localized Cryotherapy on the back of my neck and shoulder and on my head to mitigate any injury to my brain," he said. "I also did Whole Body Cryotherapy to relieve the soreness from Friday's game." Jordan signed up for a discounted Student Membership allowing him access to the center for recovery seven days a

Jordan's Dad, Rick Whitely, loved the concept and wanted to give the rest of the team the opportunity to see the center and learn more about recovery options. "I called and asked if they could handle hosting the entire team and they took it to a whole new level," said Rick. "They created an educational event on recovery for these boys at a very affordable price."

The boys were able to experience the full line up of services offered at the center as well as work with local experts for individual attention. Massage Therapist, Richard Slusher, worked one-on-one with every player and athletic trainer; Heather Hill, performed an on-site Stretch Lab teaching pre- and post-game stretching techniques. "The boys put down their cell phones, listened and participated," said Heather. "It was awesome to see them trying new stretches and communicating with each other in the process."

The players were able to experience an array of new recovery methods and also take home new skills and ideas on how to take care of themselves. The afternoon ended with ca-







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tered lunches from Tropical Smoothie, new Take Time to Chill T-shirts for everyone and a motivational locker room-style speech about the importance of investing in yourself.

For more information on cutting edge, drug-free therapies to enhance physical performance, expedite the recovery process, manage pain, and promote a healthy lifestyle, visit Cryo850.com or call 850.279.4145.

To schedule a private recovery event at the facility for your team or organization, call or text CRYO850 owner, Amy Milligan at 404.918.3446.



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## Meet Our Local Pro: Greg Durette

#### Simplifying Medicare Advantage Plans for Seniors

By Lori Smith

Local Niceville resident Greg Durette believes in getting a real live and local person on the phone when you call! As a local representative of Florida Blue specializing in Medicare Advantage and Medicare Supplement products for seniors in our area, Greg says this is the time of year when you should review your Medicare coverage and make important decisions about your coverage for 2020.

"One of the pieces of advice I offer to beneficiaries every year is to get started on this process now," says Greg. "By doing so, you'll have plenty of time to review your options before the Open Enrollment Period ends on December 7th."

Greg says Interpreting insurance benefits can be confus-

ing at any age but, understanding healthcare options for those 65 and older can be even more difficult. He says the already complex system is further muddied by the barrage of annual advertising from insurance companies.

Greg suggests considering these three things when shopping for Medicare Advantage plans:

**Choice:** When it comes to Medicare, one size does not fit all — what works for your neighbor may not work for you. Take the time to learn and understand the benefits and costs of each plan so you can feel confident in your decision and your health care coverage.

**Care:** Care starts with a strong relationship with your primary care provider. If your plan has a network, make sure you're comfortable with the doctors and hospitals in the network. Also, check to see if your plan will coordinate your care with the rest of your providers.

**Experience:** Medicare can be complex and confusing. It's important to find a seasoned agent that works for you and supports you throughout your health care journey with plan benefits and resources that can help you live more and worry

"Since Medicare Advantage Plans are offered by private companies, one excellent feature is



they have more freedom and motivation to include extra benefits like; vision, gym memberships, dental and more," says Greg. Greg is a local agent — not someone on a toll-free number in New York or Chicago. If you have a question, even if you are on a different plan, you can call Greg at (850) 842-2400. Greg will use his 36 years of insurance knowledge and experience to help you, not only understand the different types of insurance based financial products in the marketplace, but also give you valuable insights on how to choose the right ones for you and your family.



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#### Ava's Attic is a Transformation Destination

By Heather Bennett

Ava's attic is more than your ordinary consignment shop. Owners Susan Henry and Courtney Hood are working on making Ava's Attic a "must see" stop for locals and tourists. "We want to be a destination point for our area," says Susan.

Located on Emerald Coast Parkway in Miramar Beach, Ava's Attic boasts a 13,000 square foot location that includes a consignment shop, a paint shop, and a DIY space. "We're different from any other consignment shops because we have full-time painters that are a part of our staff," says Susan.

The consignment shop has a little bit of everything for everyone. "It's very eclectic here. You can find modern furniture, traditional furniture, coastal furniture, and you can find antiques," Susan says. Consignment runs on a 6 month contract if they determine the piece can be sold. Sometimes the pieces just need a little TLC, and that's where the painters come in handy.

One of the fastest growing markets is customized pieces.



Consign & Design

"That's our market," explains Susan. Their painters will work to transform dark pieces into more desirable, brighter coastal colors. You can sell your transformed items on consignment, or simply have it painted for yourself if you want to update your own décor. If you find a piece in the store you love, but don't love the color, they can also paint the item to suit your needs. "We want to fill that void where you're looking for that bedroom suite that nobody else is going to have."

With the popularity of transformation shows on HGTV, more and more people are interested in DIY projects, and Ava's Attic is looking to expand their DIY business. You can learn how to paint your own custom pieces with their seasoned painter Katie. She teaches classes once per month on every 3rd Wednesday. You can practice and mas-



community and its condo owners, we were able to grow it into a much, much larger business," Susan says. "We've been blessed with great consigners and great customers, people who come back time and time again."

Make Ava's Attic your next destination. You can stop in to see all they have to offer at 12889 Emerald Coast Parkway in Miramar Beach. You can also visit their web site at www. avasatticindestin.com.





ter techniques on chipped and broken furniture they have before trying it on your own stuff.

Ava's Attic, named after Courtney's first daughter, has expanded beyond their dreams. "A mother and daughter ran with an idea and with all the help and support of this **CRY0850** 

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