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Did You Know Special Olympics Florida Was Born Locally?

Celebrating 50 Years, 1969-2019

By Lori Leath Smith

Local Special Olympics Florida founder Charlie Mc-Farland has something in common with Eunice Kennedy Shriver, Special Olympics iconic national founder. Like Eunice, Charlie believes in the spirit and souls of those who have special needs. Even though Charlie passed the baton to current Director Pamela Sparks, for 40 years he committed himself to helping our local athletes pursue their dreams.

Charlie remembers when it all began: In 1968, 20 students from Silver Sands School in Ft. Walton Beach attended a national special needs athletic competition established by the Kennedy Foundation. By May 1970, with still no organized sports for special needs athletes in our area, a state game was held in Ft. Walton Beach through the Foundation and 250 athletes from throughout Florida participated. Two



months later a state team of 50 Florida athletes, along with 950 additional athletes from the U.S. and Canada, traveled to the first Special Olympics competition held at Chicago's Soldier Field, the national Special Olympics birthplace founded in 1968. Since then, Okaloosa County has sent delegates to USA, National and World Games. "At first," says Charlie, "all games were held at one time each year. But, later, due to the increase in the number of participants and the desire for the athletes to compete in different sports, Special Olympics became summer and winter, and then year-round." The first Florida Winter Games were hosted in Ft. Walton Beach by Eglin Air Force Base.

"In 1985, there was an athlete that wanted to participate in winter games. So, we went

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Freeport's Newest Park Honors Local Fisherman

Provides Beautiful Amenities for Locals

By Rick Gonzales, FreeportInsider.com



As a young child growing up near the Bay, Hannah Brown never dreamed she'd honor her grandfather with a park named after him. All she knew was that when her Nanny would call early in the morning and ask if she wanted to go fishing with

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Community

PARK

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her grandpa, she couldn't wait. And that became one of her fondest memories.

Now, Hannah has the honor of sharing her memories with the entire Freeport community. Grady Brown Park has been officially welcomed as Freeport's newest local amenity! Named after Mr. Grady Brown, a local fishing legend who passed away in 2017, the new park hosted more than 100 people at its location near the foot of the U.S. Highway 331 Bridge for the grand opening in October! The ceremony included a tribute to Grady who fished the area for many years and helped everybody learn how to better their fishing techniques, enjoy the Bay and play a role in the community. Folks say he never met a stranger.

The idea to name the park after Grady came from Hannah to honor her grandfather. She said naming the park after him



was a way to make him proud as the people and the Bay were his greatest joys. In honor of Grady's lasting impact on locals and friends, the BCC surprised Photos by Rick Gonzales

Hannah and her family with a lasting park memorial so that visitors can read about Grady who will be remembered for generations.

A combined effort between local officials and residents, the park has been in construction for about a year and spans 15-acres, located on the north side of the Choctawhatchee Bay in Walton County. In 2017, the Board of County Commissioners (BCC) approved the preliminary park concept plan and held a couple of public workshops for community input. The park was then built with excess funds remaining from the half-cent sales tax to finance construction of the U.S. 331 bridge.

There is a boat launch area, public restrooms, a fishing pier and plenty of public parking. I noticed some small details that I was not expecting. Anchors painted on the road as directional arrows, and the custom anchor sign hanging on Hwy. 331, just to name a few.

As you tour the Grady Brown Park, you will find amazing custom pieces with nautical and marine themes throughout. From the custom wooden benches to

the fish hanging by the bathrooms, to the pelican and dolphin along the boat dock. My favorite is the multiple cross bit bollards, each with three custom designs; that's a lot of custom work and it really makes this a beautiful park.

Grady Brown Park offers numerous amenities that improve recreational opportunities in Freeport:

• Beach on Choctawhatchee Bay

- Two Boat Ramps
- Three Piers
- Kavak Launch
- Multiple Picnic Tables • Multiple BBQ Grills
- Boat Washdown Station
- Boat Trailer Parking Area
- Ample Vehicle Parking
- Restrooms
- We look forward to everyone

enjoying the park and continuing to live our best life here! Please visit FreeportInsider.com or email rick.gonzalez@exprealty. com for more area information.

OLYMPICS

continued from page 1

to Boone, N.C., and he won a gold medal in Alpine Skiing! He had never skied before, yet won the gold!" chuckled Charlie. "In the early days, we had some celebrities, such the vocal band Alabama, Reba McEntire, Mickey Mantle and others who assisted me with funding to help Special Olympics get started here," says Charlie. "We also have the only non-military flag in the world that has flown into space aboard the space shuttle Discovery in 1985!"

Pamela's initial participation with Special Olympics was as a "Fan in the Stands" as her son, Chase (now a 16-time medalist) and his teammates participated in Special Olympics basketball through Silver Sands School in 2005. As her passion for the athletes grew, Pamela felt led to leave her six-figure profession in 2016 and accept the offer



Mickey Mantle

as Okaloosa County Director to give the athletes a voice and grow the program. What's most important to her is the athletes' quality of life. "Sports is secondary," she says. "It's really all about their health and wellness. Special Olympics Florida is a community where everyone has the lifelong opportunity to develop physically, socially and emotionally through sports, wellness and leadership training."

Special Olympics Florida-Okaloosa County provides year-round sports training and competition to children and



Charlie McFarland and Reba McEntire

adults with and without intellectual disabilities, at no cost to the athlete nor the unified partner. "Locally we offer 18 different sports to athletes ages 8 and up helping to develop their fine and gross motor skills, showcase their talents and help achieve physical fitness-the best of all-athletes never age out," says Pamela. Local athlete, Ann James, age 61, won her first Gold Medal in 1969 (age 11) in S.C. and 50 years later she just won another Gold Medal at State Swim this past October. "Special Olympics is their life! With multiple



Alabama with Charlie McFarland

teams per sport, it's not one event, but sports, games and competitions that occur almost 365 days a year," Pamela says. "And research shows athletes achieve better academics, gain self-esteem and life skills necessary to be productive, respected and contributing members of our community with increased public awareness of their capabilities and needs." Currently 510 athletes in Okaloosa County compete in Basketball, Bocce, Bowling, Cheerleading, Cycling,

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

Editor & Publisher Lori Leath Smith publisher@mybaylifenwfl.com

Director, Advertising Sales Scott Miller sales@mybaylifenwfl.com

Production & Layout Kim Harper

graphics@mybaylifenwfl.com

Advertising Sales Ray Cyr

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Meet our Hometown Hero: Byron Beplay

By RITA L. SHERWOOD

We're honored to introduce Byron Beplay, a local who grew up in Destin and Pensacola, joined the military in 1990 and served our country as a Special Ops Army Ranger. While serving, he participated in the Iraqi and Afghanistan invasions, risking his life to protect ours, as do so many others.

In 2009, he returned home as an instructor and taught a pre scuba dive course for the Ar-



my's Special Ops Special Forces Combat Dive School on Eglin Air Force Base. Since then, Byron has worked as a contractor, an underwater welder, and has worked in the medical field's emergency services.

So, what's a formal Special Ops Army Ranger with 13 years of active duty experience to do when the top-secret missions on his movie reel of life ends?

Byron spends his days volunteering for free and delivering medicine, medical care and aid to some of the world's most dangerous places. Currently the director of forward deployed operations for Global Surgical Medical Support Group (GSMSG), Byron takes former military Special Ops Veterans, (1000 members from all branches of the military) and coordinates going into war torn countries like Iraq, to teach tactical combat casualty care. He also leads military teams of nurses, doctors and surgeons that render medical aid and who all volunteer their time in service of others.

Byron says, "In a world that is very inhumane where I've witnessed so much destruction, I want to bring a little humanity." For this Army Ranger who deployed 15 different times, he feels it's an honor to serve others and in turn honor those who made the ultimate sacrifice. In fact, he recently returned from Iraq where he was helping the Kurds.





And how did this all start?

Fast forward to last year when Hurricane Michael hit Panama City and Mexico Beach, Byron sprung into action. He started out on foot with merely a rucksack and began rescuing people from the rubble. The next thing he knew, he was coordinating rescue efforts by helicopter, and soon the total monetary aid he implemented reached 3.5 million dollars.

This admiral feat did not go unnoticed as the founder and president of GSMSG, Aaron Epstein, contacted Byron to offer him a director position with his 501 (c) (3) charitable organization, and the rest is history.

It's important to note that GSMSG goes into conflict zones and austere environments where high quality skills sets are needed most, and is strictly a humanitarian and charitable

organization. The volunteers all pledge their time for free and even pay for their own flights to the different countries.

Monetary donations to fund much needed night vision items as well as local donations such as SUVs are currently needed. To donate, please check out the website, GSMSG.org, Facebook and Global_Surgical_Medical_ Support_Group on Instagram.

Thank you Byron for all that you do and for being our local hero. We're honored for your service.



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- Sidewalks are 5' wide. All homes require impact glass windows. Builders must be approved by Ruckel Properties; house plans must be approved by the Town Architect. There is a homeowners' association.
- The commercial area and town center plans include spaces for shops, restaurants, and professional services of all kinds.
- Ruckel Airport, a limited-use grass airstrip, is located along the western side of Deer Moss Creek[®].
- The community is in central Okaloosa County, consistently ranked as one of Florida's best school districts. It is convenient to Eglin Air Force Base, Northwest Florida State College, Twin Cities Hospital and Northwest Florida beaches.

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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Parkview Place is a jewel-box neighborhood in Niceville of 24 cottage-style homes encircling a park. Homes have 8'-deep front porches, private side yards and rear-entry garages. The required 36" off-grade elevation gives the homes more presence on the street.

All homes require impact glass windows, 2"x6" exterior walls, and R-19 insulation. Builders must be approved by Ruckel Properties; house plans must be approved by the Town Architect. There is a homeowners' association.

Directions: From John Sims Pkwy (Hwy 20), turn north onto Partin Dr N (Hwy 285). The Parkview Place entrance is located 1.3 miles on the right, just 0.4 miles south of College Blvd.





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The community (19)

Celebrate the Season Bay Life Style!

Destin Commons' Jolly Jubilee

Now through Dec. 24, FREE Join in on a joyous series of holiday happenings at Destin Commons starting Black Friday through Christmas Eve, with the spectacular 50' Christmas tree and 12 large reindeer topiary shrubs, multiple Christmas trees, Christmas carolers and live performances from Jazz Abouts, 4 for 4 Quartet, Emerald Coast Theatre Company, Ty Maroney (saxophone) and Sinfonia Youth Orchestra on the weekends. As always, children can visit Santa's Wonderland in Bass Pro Shops and have a free photo taken as well as enjoy free crafts and games from now through Christmas Eve! Stores and restaurants may be open on Thanksgiving and earlier on Black Friday. Visit www.destincommons.com for a list of all openings as well as the schedule of events throughout the season.

2019 Geek Lights on the Corner in Bluewater Bay Dec. 2 - Jan. 5, Beginning 6 p.m. nightly, Corner of Bluewater Blvd and Antiqua Way, FREE



The Geek Lights on the Corner consists of Christmas lights and other themed display elements, all under computer control and synchronized to music. Benefitting Caring & Sharing of Niceville, shows begin every 30 minutes starting at 6 p.m., with the last show starting at 9:30 p.m. Sunday-Thursday, and 10:30 p.m. on Fridays and Saturdays. Each show opens with a story to set the mood, followed by approximately 25 minutes of music and dancing lights. You can follow the progress of the build, learn how to help, and get up-to-the-minute schedule information on the show's Facebook page: Facebook. com/GeekLightsontheCorner/.

Northwest Florida State College presents A Christmas Carol Dec. 5-7, 7:30 p.m. nightly, Mattie Kelly Arts Center Sprint Theater, Niceville,

\$25

Northwest Florida State College's Division of Humanities, Fine, and Performing Arts presents Charles Dickens' A Christmas Carol: A Live Radio Play adapted by Anthony E. This live dramatic and musical performance will take audiences back in time to the 1940's when radio shows brought families together for story time and good, old-fashioned fun. A Christmas Carol unfolds with beautiful carols of the season sung by the student vocal group, Madrigal Singers, and features performances by student actors. Dancers from the NWF State College Dance Ensemble complete this holiday spectacle. To purchase tickets, call (850) 729-6000 or visit www.mattiekellyartscenter.org.

Freeport Christmas Parade and Tree Lighting Dec. 7, 4:40 p.m., Freeport, FREE

Freeport's annual Christmas parade and tree lighting on Dec. 7 will begin at 4:40 p.m.

This year's parade, themed "Christmas Dreams," will include festively decorated floats, vehicles, horses and marching bands and State Senator George Gainer as the Grand Marshall. Immediately following the parade, Mayor Barley will light the city's Christmas tree to kick off dance and musical numbers. Performers include dancers from the Premier Performers Dance Studio; Ms. Olivia Huff performing a solo ballet; Freeport Elementary School's Sophisticats Singers; Freeport Middle School and Freeport High School Choirs; and a live band. Free children's crafts and photo opportunity with Santa will be available along with eats and drinks for sale. The new route, closed to traffic during the parade, begins at Freeport Elementary School, proceeds south on Business Hwy. 331, then turns

west onto Hwy. 20. Parade participants will pass in front of Freeport City Hall then turn north onto Blueberry Road. Parking is available at Destiny Worship Center and other locations on Business 331 as well as on Hwy. 20. To apply for a parade slot until Nov. 27, visit www.freeportflorida.gov.

Kindness Connects the World

The Niceville/Valpairaso Annual Community Christmas Parade, Dec. 7, 10 a.m.

The Niceville-Valparaiso Rotary Club invites you to participate in the Annual Community Christmas parade themed "Kindness Connects the World." Proceeds from parade entries support holiday meals for our Sharing & Caring families and other Rotary community service projects!

Visitors and participants are also encouraged to bring NEW, UNWRAPPED TOYS for the Local Toys for Tots toy drive.

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🔅 Community



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Celebrate the Season Bay Life Style!

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The parade route begins on John Sims Pkwy at the intersection of Palm Blvd and treks to Partin Drive where the Parade will turn and travel down Partin between the Children's Park and Ruckel Middle School. Location of the judging stand is in the Ruckel Middle School Parking lot on Partin Drive. To register, contact the Niceville-Valparaiso Rotary Club by Nov. 29 via Jimmie Boisjolie 699-0045 (text preferred) or email: nicevalrotary@yahoo.com or visit nicevillevalparaisorotary. org.

Sinfonia Presents Holiday Pops Concert featuring Matthew Morrison Friday, Dec. 13, 7:30 p.m. – 10 p.m., Village Baptist Church, \$29.50 to \$55

Join Sinfonia for the most festive holiday concert along the Gulf Coast featuring Tony, Emmy and Golden Globe Award-nominated singer/actor of the stage and screen Matthew Morrison. Morrison joins Sinfonia's full



orchestra for an evening of the most cherished holiday medleys, plus many of the songs that he has performed throughout his incredible career including his role as Mr. Schuester on Fox's musical comedy series, "Glee." Bring the entire family for this special event. Tickets range from \$29.50 to \$55 per person, with student tickets for only \$20. Guests can purchase tickets online on the Sinfonia website or by calling the box office at 850-460-8800.

Christmas Memories -Niceville Chorus Holiday Concert

Sat., Dec. 14, 3:30 – 6 p.m., Mattie Kelly Arts Center, Niceville

The Niceville High School Chorus will host it holiday concert at the Mattie Kelly Arts Center Dec. 14. To purchase reserved seating for \$10, visit mattiekellyartscenter.org or call (850) 729-6000. The Niceville HS Music Department provides students in six choirs with vocal and theory training and opportunities to perform locally and internationally.

Yule of Yesteryear Dec. 14, 10 a.m. – 4 p.m., Heritage Museum of Northwest Florida

This annual celebration features food and crafts from local restaurants and artisans along with live music and more. Come hungry and ready to support your community by shopping local for your last-minute Christmas gifts!

Niceville-Valparaiso Christmas Boat Parade Fri., Dec. 20, 6 p.m., \$30 Registration

Emerald Coast Marine will be hosting the Niceville-Valparaiso Rotary Club's Inaugural Christmas Boat Parade! Boats will leave the Emerald Coast Marina and travel Southwest to Toms Bayou past Lincoln Park, turn east toward Lions Park and return Northward to Emerald Coast Marina. Grand prizes to be announced during Ceremony at Emerald Coast Yacht Club following the Parade. Awards and festivities will follow at the pool area of Emerald Coast Marine. Food trucks and vendors will be on site and proceeds will benefit A Bed 4 Me. For more information visit www.nicevillevalparaisorotary.org.

Santa Paddle Parade -Bluewater Bay Marina Dec. 21, 12 p.m. – 3 p.m., Bluewater Bay Marina Complex, \$30

Join this fun Santa Paddle in Rocky Bayou! The 1st 50 to register receive a "Summer" Santa Suit to Paddle in. The entire place will be filled with Rocky Bayou SAN-TAS and proceeds from the race will benefit Sharing and Caring, Niceville! The cost is \$30. You can register at the Bluewater Bay Marina, 290 Yacht Club Dr. There will be lunch and beer specials after the parade. Early Package pickup Friday, Dec. 20, 8 a.m. - 5 p.m. 8th Annual Bluewater Bay Christmas Boat Parade Dec. 21, 4 p.m. – 11 p.m., Bluewater Bay Marina Complex, \$25 or 10 Canned Goods



Bluewater Bay Marina will be having their 8th Annual Christmas Boat Parade on Sat., Dec. 21 at 5:30 p.m. Skippers meet at 4 p.m. and parade staging starts at 5 p.m. Boat must be pre-registered for the parade. The cost is 10 canned goods for Niceville Sharing & Caring or a \$25.00 check made payable to Sharing and Caring. The parade course exits Bluewater Bay Marina north to Nelson's Cove, around Rocky Bayou, south to the Rocky One marker and then returns to Bluewater Bay Marina.

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A True European Holiday Tradition Continues! 5th Annual Christmas Market at The Schnitzel Lodge

For those that have traveled to Europe, they already know that a Christmas time staple in Europe is to visit a Christmas Market event. Well, now you don't need to board a plane to find a festive European Christmas Market experience. Niceville is celebrating its 5th Annual Christmas Market event locally.

"The Schnitzel Lodge" in Bluewater Bay is the place to be to get your holiday spirit on and enjoy the many traditions of a German Christmas Market experience. The tents will be filled with locally made handicrafts, holiday decorations and gifts to buy, all while enjoying special holiday food and drinks made only for this event. The aromas of homemade Glühwein, grilled brats or fresh waffles, for example, will tease your senses as they waft all around you while you listen to holiday music, get your holiday shopping done and feel like you have stepped into Germany. On Dec. 7 from 2 to 9 p.m. and Dec. 8 from 12 to 6 p.m., come experience the best



holiday Christmas tradition this side of the Atlantic.

To make this event even more special, The Schnitzel Lodge is helping to support of Sharing & Caring of Niceville. Proceeds will help the organization in its mission to serve the families in need in our local area. When you bring a canned food donation to the event, you'll receive a free raffle ticket. Or you can support them by purchasing raffle tickets for \$1 each to win one of the many items donated by local businesses and restaurants – all to benefit Sharing & Caring! Don't forget to bring the kids, too, so they can take pictures with Santa Claus in front of the Christmas Cottage. Santa will be visiting the Christmas Market from 3-5 p.m. on Saturday, Dec. 7. So be sure to stop in and see him, too!

The Schnitzel Lodge is located at 4504 E Hwy. 20, Niceville at Merchants Walk Plaza in Bluewater Bay, 850 279 4485. Visit schnitzel-lodge.com.

About Caring & Sharing

The Niceville Sharing & Caring is a food source for the needy. Food



is available to anyone in Niceville, Valparaiso, Seminole and Choctaw Beach who qualifies. A basic menu of food staples is given, usually enough for three days. Clients include the homeless, elderly, jobless, singles and families. They are often referred by churches, other social agencies or by word of mouth. Trained volunteers interview clients to evaluate the needs of the individual. Sharing & Caring helps families once per year with rent and utilities, contingent upon donations



from the community and also assist with some prescriptions. During the Thanksgiving and Christmas holidays, Sharing & Caring acts as the coordinating agency and also participates with area churches and civic organizations to provide meals and gifts for families.

Through networking, the organization often refers a client to needed health care, job opportunities or other resources within the community.



Freeport Public Library Where Place and Possibility Meet

By LORI LEATH SMITH

Bad libraries build collections; good libraries build services; great libraries build communities! -R. David Lankes

As well-known, classic actress Katharine Hepburn once said, "What in the world would we do without our libraries?" It's true: Statistics show where there's a great library, there's a great community. A recent article from Brookings, a Washington D.C. based research firm, titled "How Public Libraries Help Build Healthy Communities," stated that "third places in strengthening communities - meaning those places that are neither one's home (first place) nor workspace (second place) play an important role in community building...They are the informal spaces that are often mainstays in a neighborhood, places where both random and intentional in-person relationships are made," it said. "...they and their librarians have gradually taken on other functions well beyond lending out books."

For example, today's librarians have become, in some cases, a resource for connecting locals

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to health, housing, literacy and more. In turn, other industries, such as health care, increasingly view public libraries as critical components of a community. In some cases, they've even become a resource for the needs of the homeless, or non-profit organizations and businesses in offering diversified community programs. Basically, the library is a hub-it helps establish partnerships to connect people with services and help. According to Chase Barfield, President of the nonprofit Friends of Freeport Public Library, "Our local library is more than a place to check out books. It has computer labs, various educational and experiential classes, a 3D printer as well as a die-cut machine that is free and available for public use, and much more. Kids all the way up to adults use the facilities."

And the Freeport Public Library is located in one of the fastest growing counties in the U.S. and fastest growing in Florida. The city, itself, is growing rapidly. The population has added at least 500 residents within the past year. And although we're witnessing the growth of the city and its services to accom-



modate this population growth, the current library building was designed to support much less of a population, currently 12,000 to 14,000 people within the city and surrounding communities, rendering it at less than 50% of the recommended size for the current Freeport population. By library standards, to accommodate the current and foreseeable population growth, the facility needs to add 5,100 sq. ft. to its current 4,500 sq. ft.

Although the City of Freeport provides funding for operational aspects, such as library staff and utilities, funds are needed for the recently approved expansion. That's where the Friends of

Freeport Public Library comes in, re-establishing itself in July 2019 to help with the Library's expanding audience and role in the community, public programs and new facility support. "We need to generate funds for the library's new facility, services and literacy programs for children and adults to begin with," said Chase. "A larger children's area, more spacious conference room, office spaces, individual quiet reading areas and space for computer labs, programming

and technology are possible additions."

There are several library fundraisers that you can participate in. One is the Circle of 100-the first 100 individuals, organizations or businesses that will contribute \$1,000 each and kick-off fundraising efforts. "Circle of 100 donors will be recognized in Friends of the Freeport Public Library promotions and permanently acknowledged in the newly constructed facility that will be presented to the Freeport community," said Chase. If you haven't lately, please stop by the library, meet the folks there and discover the "new" library of today-most likely way more than your pre-conceived notion of the past. "And please join us in building a new resource hub-an essential library for Freeport's future!" Chase said.

To contribute or for more information, contact Chase at 850.678.9191. You can also follow on Facebook at Friends of Freeport Public Library.

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OLYMPICS

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Flag Football, Golf, Gymnastics, Pickleball, Powerlifting, Soccer, Softball, Stand Up Paddle, Surfing, Swimming, Tennis and Volleyball and soon to offer Equestrian. Each sports season lasts approximately three to four months with at least eight weeks of training and three levels of competition: County, Area and State Games.

Statewide, the program serves over 54,000 athletes including Unified partner and Young Athletes and Okaloosa County is a great contributor to that growth. Included in our local area are students, unified partners and athletes from Niceville High School, Rocky Bayou Christian School, Freeport High School, Emerald Coast Middle School, Walton High School and Addie Lewis School. The Stem Academy offers Pre-KD for the Young athlete program (YAP) ages 2-7.

In summer of 2022, Disney World will officially host the 2022 Special Olympics USA Games at the ESPN Wide World of Sports Complex Summer of 2022. "This event will mark the largest humanitarian event in



Pictured left to right: 16 time medalist, athlete and athlete Leader - Chase Sparks; Okaloosa County Director, Special Olympics Florida -Pamela Sparks; Father of Florida Special Olympics, first County Coordinator - Charlie McFarland; Athlete Leader and Medalist Patrick Rosser.

Florida's history!" says Pamela. "Additionally, we will celebrate the 50th anniversary of Special Olympics Florida!"

Special Olympics never charges for participation regardless of demographics or economics. "We provide everything from water, uniforms, equipment, transportation, food and lodging," says Pamela. "Locally we're not government funded; we depend on individual and corporate contributions and fundraising; so, every dollar matters and volunteers are vital as we have no paid staff." One way you can help is by ringing in the New Year with live music, the tribute band of Journey and Bon Jovi, Dec. 31, at Village Door Music Hall at Seascape as casino tables and dealers are brought in from Mississippi! The party begins at 8 p.m. with welcome drink, buffet, \$1000 in chips, poker tables from 8 -11 p.m. and, of course, a midnight champagne toast! Tickets are \$99 per person. Purchase at VillageDoorMusicHall.com. 100% raised benefits Special Olympics





Florida. Sponsorship and door prizes needed.

"Fifty years ago, few knew the potential hiding within people with intellectual disabilities," says Pamela. "Today, our community can witness our athletes thriving, not only on the playing field, but also throughout the



community. We challenge you to help us as we continue to grow the number of athletes, strive to provide the highest quality programs and create a more inclusionary world." Please contact Pamela at (850) 264-9901 or visit specialolympicsokaloosa.org for more information.



(Community

By Lori Leath Smith, Publisher

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

I believe a spirit of thankfulness is an active choice. To be thankful rather than complain takes a conscious act of the will. Our response to situations and circumstances, positive and negative, make all the difference in the outcome. In positive psychology research, gratitude is strongly and consistently associated with greater happiness. Gratitude helps people feel more positive emotions, relish good experiences, improve their health, deal with adversity, enhance empathy and reduce aggression, improve self-esteem and build stronger relationships. According to Forbes, "Cultivating gratitude doesn't cost any money and it certainly doesn't take much time, but the benefits are enormous!"

So, Bay Life asked, "What are you thankful for?" And, wow,

according to the overwhelming response, we have an area full of thankful hearts:

As we enter this season of thanksgiving, I am grateful for everyday I have with my parents. For the times I can bring a smile to my mom's face as she goes deeper into the world of Alzheimer's. For every moment with my dad enjoying memories and thoughts for the future. For familv and friends who check in on me and have been and are there for me during these challenging days. For God's presence in guiding me on this current path. And finally, finding the gratitude in the little things and living in the current moment making memories with family and friends. May you and your families be blessed this holiday season.

– Kellie Jo Kilberg, Randy Wise Homes

There are many things that come to mind as I reflect on Thanksgiving and the one thought that remains at the top is how grateful and thankful I am that God has blessed me with



family and friends who love, support and encourage each other always. I am also very thankful for my Bay Life Family, and for this community which has welcomed us with open arms. Happy Thanksgiving!!!

– Scott Miller, Bay Life Director Advertising Sales

I am thankful for my wonderful husband of 23 years. He is my best friend and the person I count on the most in my life. I am also thankful for all the awesome people I have met since moving here in 2015 and to all of those I can now call my friends.

– Denise Kendust, Director of PR and Communications, Fort Walton Beach Medical Center.

We are thankful for a family centered community and the relationships we've formed. We are thankful that 98 is closer to being done and traffic will get better soon. We are thankful for beach therapy and its ability to wipe away stress. We are thankful that no hurricanes hit our area this year.

– Melissa Jones, Marketing Director at Norton Insurance

I am thankful for my wonderful wife Cayce, kids and my entire family; my band and my AJ's work family and this amazing community.

– Dan Collins, A7s

I am grateful for so much on a daily basis, particularly family and friends... and as a golfer client once told me, "Waking up on the right side of the green!"

- Gail Pelto, Keller Williams

I am thankful for local news in SoWal Life, Bay Life and Destin Life newspapers.

– Ray Cyr, Advertising Director, SoWal Life

I am thankful for my family and to be living in such a beautiful area surrounded by so many incredible people.

– Greg Durette, Florida Health Connector

What I'm grateful for: Wow - loaded statement - so, so very

much. My life, my wife, my kids. The ability to live through pain and see the joy that comes along with it. To quote a song, "How can you appreciate the sunshine without the rain."

- Matthew Vanderford, Claimology I am thankful for the dozens of times a day I get to look up and see paradise.

-Leslie Moland, APR, Dir. of Marketing & Public Relations, White-Wilson Medical Center, PA.

I am thankful for my family, very grateful for God's protection of our community and for the ability to help our fellow neighbors that are in need.

-Marcia Hull, CEO, Mattie Kelly Arts Foundation

All that's right in the world. Family and friends.

-Denise Song, Habitat for Humanity

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

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



Exploring Uses for your Required Minimum Distribution Part II: The Qualified Charitable Distribution



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, December 31st, 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 provide instructions to your financial institution.

The RMD typically 1) begins at age 70 $\frac{1}{2}$ (or April 1st in the year following the year you turn 70^{1/2}) and 2) takes into account the plan balance from December 31st of the previous year and 3) utilizes the \mathbf{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 your charitable contributions and potential income tax savings. If you are charitably inclined your RMD might possibly be used to make a charitable contribution, and then satisfy your RMD.

Here is how it works: You have the option of moving up to \$100,000 per calendar year from your retirement account to a charity of your choice. That charity must be qualified as a 501 (c) 3 charity and the contribution must be sent directly to it. By utilizing this, the distribution is not taxable to you, and it also lowers the retirement account balance hence making future payments smaller and the tax owed potentially less on future distributions. The distribution in this form as a QCD is excluded from your taxable income and might also reduce taxation of social security benefits and lower Medicare Part B and D premiums.

To determine if this is a strategy that might work, 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, FL 32451. Branch offices are 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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When you have a lot to give, it can be tricky figuring out the best approach to maximize your effort. That's where a donor advised fund can be helpful. Because a donor advised fund doesn't have a capital gains or excise tax, you'll

watch your effort dollars go even further - without any more effort from you. **GIVE SMARTER**

Call us to schedule a meeting and learn more about how the Raymond James Charitable Endowment Fund simplifies giving by making grants to charitable organizations on your behalf.







Financial Adviso

(*) Community

The Panhandle Animal Welfare Society Needs Your Help!

Cats to watch. Cats to cuddle. Cat merchandise. Cat yoga. Cat parties. All things cat! The Panhandle Animal Welfare Society (PAWS) is very excited about being offered a retail location at the Santa Rosa Mall in Mary Esther; to show off their adorable, up-for-adoption kittens and cats, and also provide feline-themed shopping and fun. Thousands of cats are dumped at PAWS' doors every year. To some poten-



tial suitors for these lovable crea-

tures, the shelter – In cages and cramped rooms, cat personalities – sassy to sweet – just don't shine through.

At the new store, yet to be named, kittens and cats will freely roam and play in a sectioned-off area. In another section, there will be cat-related items for salefrom special treats and crafts, to jewelry and novelty items. Tables and chairs will dot the store for patrons to be entertained while they work on their computers, sip on a drink, or just pet and hang out with feline friends. Judging by similar venues across the country, by highlighting adoptable cats and kittens, potential adoptions will skyrocket! That's the goal of PAWS. Further, the community will gain an educationally humane, unique and worthy locale. The store would be self-sustaining through retail sales, and cat-themed activities, such as cat yoga, cat painting and birthday parties. Help is needed, though, to get it off the ground. Through fundraisers, grants and donations, For more information or to volunteer to help, please contact PAWS volunteer Lorraine Whetstone at (760) 560-7825, lorrainelynnwhetstone@ gmail.com, or PAWS Executive Director Dee Thompson at (850) 217-1515, deethompson@embarqmail.com.

Inaugural Animoré Weekend an Epic Success!

Alaqua Animal Refuge's inaugural Animoré weekend was truly a festival to celebrate the love of animals. Showcasing two epic events — the 6th Annual 100 Point and Cult Wine Dinner and the first ever Barn Jam — the weekend took place October 18 and 19 in Freeport and raised over \$1,100,000 to support Alaqua's Capital Campaign, "Second Chances Start Here," thanks to a dollar for dollar matching grant of the weekend's net revenue from the Dugas Family Foundation.

Amongst tropical storm threats, heavy rain and wind, and a

last-minute change of venue (due to weather), the 100 Point and Cult Wine Dinner was smashing, breaking previous fundraising records by almost double. A partner and friend of Alaqua, the E.O. Wilson Biophilia Center graciously allowed Alaqua to host the wine dinner at their incredible facility, with their awe-inspiring mezzanine serving as the backdrop for the cocktail reception, live painting by artist Velia Lala, and silent auction.

As one of Alaqua's signature events, the 100 Point and Cult

Wine Dinner paired stellar wines with a unique 5-course dinner, expertly prepared and served to over 100 guests. Three of Nashville's top singer/songwriters—Billy Dawson, Aaron Barker, and Jon Nite—also serenaded guests with an intimate, once-in-a lifetime performance, and shared individual stories about the meaning behind the songs they had written for top recording artists.

Alaqua's new facility will be a game-changer for their future, and will be the first of its kind in the United States helping Alaqua to transform the shape of animal shelters and sanctuaries around the globe. Their goal reflects the magnitude of this project and even

ect, and events such as Animoré will help make it a reality. Alaqua's new home will be a gem for Walton County and Northwest Florida, and a place for all to enjoy for

generations to come.

To learn more about Alaqua and their capital campaign, visit www.Alaqua.org.



🔅 Community

Bay Buzz

Adopt-A-Family!



One Organization, Two Locations Netwile and Pierce Family Center-Defunde Springs

Emerald Coast Children's Advocacy Center (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 online at www.eccac.org. Or, contact Angie Harder at angie@eccac.org, (850) 833-9237, Ext.253, to make arrangements. Then shop for the family and bring unwrapped gifts and Christmas wrapping paper for the gifts by Dec. 18 or sooner to the Niceville or DeFuniak Springs centers. For further information about the ECCAC, visit www.eccac. org.

Receives Donation

Arc of the Emerald Coast

The Emerald Coast Foundation recently presented a check for \$20,000 to The Arc of the Emerald Coast, a local non-profit that serves citizens with disabilities from Santa Rosa, Okaloosa and Walton counties. The funds were raised through the Annual Poker Run event that takes place in August each year.

Guardian ad Litem Continues Gingerbread Man Program

Bluewater Bay Marina and LJ Schooners Dockside Restaurant have been privileged for several years to assist with Guardian ad Litem's Gingerbread Man Program to help abused and abandoned children have a memorable Christmas! It's so easy; just choose a Gingerbread Man that lists the child's needs and purchase gifts. Then drop them off at Bluewater Bay Marina by Dec. 5 for Guardian Ad Litem to properly distribute. If you feel drawn to assist and help a child, please call 850.897.2821.

Gulfarium Marine Adventure Park Introduces New Harbor Seal



The female seal, named Zoey, arrived at the park in mid-October after transport from another zoological facility. Zoey was originally rescued off the coast of Massachusetts in November 2009, and deemed non-releasable due to re-occurring infec-

tions. She has most recently been cared for at the Aquarium of Niagara. Zoey is the mother of Zara, a Harbor seal already living at the Gulfarium. She currently weighs 130 lbs., and gave birth to Zara on July 13, 2017. "Zoey has acclimated to her new surroundings very well," explains Bryan Martin, Director of Animal Management. "She arrived to us in great health and joined our group of 4 Harbor seals very quickly. Now that she has settled into her new habitat with our other seals, we are beginning a training program which includes husbandry and medical behaviors such as mouth examinations, and blood sampling in accordance with Gulfarium's animal care." Visitors can view Zoey, along with 2-year old Zara, Milo, August and Ollie, in the Gulfarium's Seal Harbor habitat

Northwest Florida State College Launches Apprenticeship Program

Northwest Florida State College is proud to announce its ap-

proval to join the State of Florida's Apprenticeship System, allowing the opportunity to train skilled carpenters and plumbers, preparing them to join the labor workforce. Funding was made possible through a \$1.75 million State of Florida Apprenticeship Expansion Grant. NWFSC was one of 14 approved sites to receive approval was awarded \$100,000 from the state in partnership with CareerSource Okaloosa/Walton. NWFSC will roll out the Apprenticeship Program this spring as participating employers hire apprentices. Apprentices will work 2,000 hours a year in their field of plumbing or carpentry and receive 144 hours of instruction at NWFSC. As part of the program, apprentices will receive classes in financial literacy, safety training and industry-specific training as dictated by the employer to insure a smooth transition from training to real-world scenarios.



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Looking at How to Modify Your Home as You Age or Have a Loved-one with Disabilities?

Thinking about where you want to live when you retire? Looking at how to modify your home as you age or have a loved-one with disabilities? You want a certified expert to walk you through the process. The Randy Wise Homes Remodeling Division team of experts is here to assist you with your renovations to turn your home into your dream home.

According to a recent AARP survey, seventy-three percent of people over 45, plan to retire in their current residence as opposed to a nursing home or other institution. Forty-one percent plan to stay in their homes until age 81 or older.

Are you finding it difficult to climb stairs and reach low power outlets? There is no need to wait until the last minute to create a home that accommodates your future needs. With advancing age or a family member with a disability, many find themselves unable to get around the house with the same ease as in years past. Older homes' floor plan may not facilitate easy movement with a wheelchair or walker. In other cases, bedrooms on upper stories may require walking up and down stairs. Front door steps can seriously hinder a wheelchair-bound individual's ability to move around freely. Disability accommodations, such as widening doorways or adding a wheelchair ramp are often the best way to continue living in your home. Limited mobility can strike at any time; by making your home easy to maneuver early, you'll be ready when you or a loved one needs it, no matter when that may be. The Randy Wise Homes Team of experts can build an environment that is both accessible and aesthetically desirable.

By far the most compelling reason to begin aging in place remodeling early: gradual changes are not only easier on the budget, but more likely to maintain the overall flow of your home. A wheelchair ramp doesn't need to look like a wheelchair ramp if its design was incorporated in the layout from the beginning. By keeping your own aging and the aging of those around you in mind whenever you remodel, the small alterations and additions that will make the space senior-friendly can be as attractive and fitting as they are practical.

Don't forget about the modifications that may need to be made to the exterior of your home. Do you or your loved one have a service dog? You'll want to make sure the exterior of your home is accessible and safe. The Randy Wise Homes team will evaluate your space to ensure you will have plenty of room for both of you to maneuver and load safely.

Finally, think about smarthome technology advancements that allow you to remain comfortably, and safely, in your own home. According to the Centers for Disease Control and Prevention (CDC), it's estimated that one out of every five adults in the United States is living with a disability. Further, about 13 percent of Americans have a

66 Randy Wise and his team build more than just an incredible home, they create a space that is fit for all of the individuals that reside in and about the home. They listen to each person's unique needs, wants, and desires to create a space that is functional, beautiful, and timeless. When we were ready to build our home, we knew that the only person we wanted to have that job was Randy and Debbie Wise. Our home needed specialized modifications to accommodate wheelchair accessibility so our home would be comfortable for us to live in for the rest of our lives. Randy and his team took on the challenge and built our home to our every height, width, and modified need and created a gorgeous open space that allows free flow of movement throughout the home and they even came up with a few amazing features that we didn't even know about. Their attention to detail was far above and beyond my expectations. I knew from the beginning that Randy and Debbie were the only people I wanted on the construct of our home and I am so happy, even two years after ownership, that my home is perfect in absolutely every way. It is as beautiful and detailed oriented from the street as it is on the inside. Even our ambulatory friends love our home so much that they have even come to our home to use it as a guide in their own home builds or renovations because of the open floor plan, zero entry areas, and more. Thank you, Randy and Debbie for taking what was in my brain during design and creating the most beautiful space for my family to live and thrive in. **99** - Jennifer Nelson



On December 16, 2017, the national nonprofit organization Building Homes for Heroes® gifted Nathan Nelson, Captain, USAF (Retired) and his family a mortgage free home in Santa Rosa Beach! The home was built from the ground up by general contractor Randy Wise Homes to meet the needs of Captain Nelson.

mobility disability. Mobility challenges can stem from a variety of causes, including birth defects, amputations, general age-related impairments, or injuries. For someone who has developed an injury, the loss of freedom is one of their greatest fears, and they worry that they will no longer be able to live independently in their home. A variety of smart home solutions may assist those with mobility issues remain in their homes. The impact that such conveniences can have may be felt greatest of all for those that suffer from age-related or developmental disabilities.

Learn more, contact our Randy Wise Homes Remodeling Team at 850-678-7055 or visit RandyWiseHomes.com.



Learn more at www.RandyWiseHomes.com

-



66 My wife and I have worked with the remodeling team at Randy Wise Homes to remodel and renovate our home three times, taking it from 900 square feet in the beginning to almost 3,000 square feet now. Built during World War II, the original structure was a challenge, but the remodeling team at Randy Wise Homes loves a challenge. The difficult they do with ease, but it is in doing the impossible that sets them apart from other contractors. The remodeling team at Randy Wise Homes is a group of dedicated, talented, experienced miracle workers. We will renovate our home again, no doubt. When we do, we will once again call on the incredible professional skills of Randy Wise's remodeling team. We wouldn't trust our home to anyone else!

- David and Deborah Goetsch, Niceville

Randy Wise Homes, Inc. is a locally owned general contracting company located in Niceville, Florida. Since 1977, they have provided new homes and remodeling services to Okaloosa and Walton counties. *Is your home ready for an update? Visit the website to view before and after photos, testimonials and more!*

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40 Days and Nights and the Flood Waters Kept Rising

By Matthew Vanderford, Claimology



So, you've heard the stories, watched the news, shaken your head in disbelief, thought about the tragedies and wondered, "What would I do if that happened to me or my family?" If you've never been in that situation, all you've really experienced is someone else's loss and how they dealt with it.

Some people come away from flood loss forever changed and others come away from flood damage like it was just another day. Everyone deals with it differently. Unfortunately,

Blake, Jordan and Scarlett.

those who are prepared mentally, physically and financially always seem to be on the end of the scale tipping towards working through flood loss better than others. Not to say that floods don't take a toll on those individuals, but as I've seen many disasters affect countless people, it's when you're taken by surprise or weren't prepared that those types of losses hurt most. Even though most disasters happen quickly and without notice, there are still steps that can be taken to prevent a major loss to your home or business, your heirlooms, keepsakes and non-replaceable items. Not all steps are perfect, and the reality is there are some things you just can't prepare for or prevent; but those things are beyond your control. So, it's important to prevent things that can be prevented against such as floods, water damage, broken plumbing pipes, roof leaks, mold damage, smoke damage, fire loss and

what tends to happen is that

Over the last 18 months or

theft.

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For over a decade, Matthew Vanderford has worked in the Construction,

Restoration and Insurance Industries as an Insurance Company Pre-

ferred 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,

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You could have it answered in one our columns.

so, historical flooding across the country wreaked havoc in Texas, Florida and the Carolinas. So much water dropped in Texas that it measurably compressed the earth! With boots on the ground, I talked to countless people and heard the same stories over and over again. "We don't live in a flood zone. We didn't think we needed flood insurance." And with that, all their energy, life savings and future hopes of living in their homes and working on their businesses came into question. People were crying in their driveways, wringing their hands, going through the motions of where to get food, where to find water, where to sleep, where to find cloths; more that 70% of recent flood victims affected didn't have flood insurance.

According to a survey just released by CoreLogic, 29 million people are at risk of flood damage even though they are outside historical flood maps:

Nationally, 29,437,151 properties, or 23 percent, are outside a designated SFHA despite being at what CoreLogic rates as high or moderate risk of flooding.

At the state level:

Florida has the highest number of properties in this category at 5,055,821 or 54 percent of total properties.

Texas has 3,292,082 properties, or 31 percent, and California has 3,114,462 properties or 29 percent.

Looking at only the percentage of properties outside an SFHA, which are at high or moderate risk, Arizona has the highest at 68 percent, followed by Florida at 54 percent and Louisiana at 49 percent.

Flood loss happens quickly, but you can take steps today to prepare:

• Keep things elevated. (Get storage shelves and keep valuables at least 4' off the ground.)

Like us on Facebook!

• Keep records and valuable documents sealed in water tight containers.

• Photograph your property annually or semi-annually to make sure you can report damages accurately.

• Have an emergency preparedness evacuation plan.

• Make sure you have the right insurance for any disaster. Most importantly – if you

have questions about your policy or coverage, contact your local insurance agent or other insurance professional to help you understand what you're covered for.

"There is a tomorrow after a disaster, and it's sometimes hard to remember that in the midst of it."-Sheri Frank (Journalist)





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in



By Chris Balzar

"It's not easy being green," sang a very wise frog. What does "being green" mean? Being green includes many different elements: reducing, reusing and recycling, not littering, living sustainably, conserving energy and materials, going zero-waste, utilizing fairtrade and ethical production, being carbon neutral, growing organic crops, being chemical-free, going off the grid... It makes sense why Kermit said "It's not easy being green," and it can be overwhelming.

To me, being green is respecting our environment by keeping it clean, using our resources the right way without wasting them and taking actions to reduce our carbon footprint. Taking simple steps, like turning off the lights in rooms and turning off the faucet when brushing your teeth can and does make a difference. To move the needle further towards being green we have been taking some aggressive actions listed above to make further changes. In the late 70s we were alerted that our ozone layer has a hole in it and is growing. The ozone layer ranges from 6-13 miles in the atmosphere and protects our planet from the sun's harsh UV rays. This layer protects ecosystems, plants, animals and even us. But, there is good news. In October 2019, NOAA (National Oceanic and Atmospheric Administration) reported that our ozone layer hole is the smallest recorded. What?! Yes, the ozone is actually shrinking because of the changes we made along with ideal weather conditions. Scientists expect the ozone hole to shrink to the size it was in 1980, by the year 2070.

Being energy efficient means going green. Everything has a carbon footprint or can be linked to CO2 emissions. Some ways we can be green is to buy local and use fewer resources to get products or services. At ECES, we focus on homes which on average produce 7.5 tons of CO2

It's Not Easy Being Green 40 degrees in the sun

ENERGY TIPS by Emerald Coast Energy Solutions

emissions. By taking actions to increase energy efficiency, you increase your comfort and reduce your CO2 footprint. Some actions include properly air sealing your home. These unintended gaps and cracks cause poor air quality and lose energy, which costs you money. Having the right insulation is important. If your home was built in 2004 or before, your attic may be under insulated. New construction codes have now increased the required attic insulation R value by 61% to R-30. Radiant barriers are becoming a vital component to energy efficiency. By adding a radiant barrier and additional insulation in



the attic, it would reflect 97% of radiant heat and could reduce your attic's temperature by 30 to

40 degrees in the summer. This would make your ductwork and insulation more efficient, saving you money and increasing your comfort. Another way to become more energy efficient is through windows. But replacing windows can be expensive. There are virtually clear window films which reflect 94% of radiant heat and almost all of the harsh UV rays, increasing comfort and the life of furniture and flooring. These films won't change the architecture and are great for sunrooms, store-fronts or restaurants. Another area is a crawl space under our homes. These areas go unmonitored and traditionally use a batt insulation and netting which unfortunately fails over time, causing energy loss.

There are many ways we can become more energy efficient, be green, increase comfort and save money. It takes awareness and a professional with knowledge to identify these areas and educate us on ways to become more energy efficient and be green like Kermit.

Chris Balzer is Founder and President of Emerald Coast Energy Solutions and resides in the Santa Rosa Beach area with his wife and 3 children. For more information on how to save and become more energy efficient call (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and Beat the Heat.





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A Grandparent's Legacy: The Gift of Life Insurance



By Victoria Ostrosky

Jessie was going through a pile of mail while standing at her circular filing system, quickly disposing of the junk mail, when one piece caught her attention. Her face lit up with a smile.

Almost two years ago Jessie became a grandmother. Her granddaughter was everything to her, and if you were to take a peek in Maddie's nursery you'd know, because the walls and floors were decorated with all of the toys and stuffed animals any little girl could possibly want.

In the past, when Jessie's friends would go on and on about their grandchildren she'd sit quietly, waiting for them to move on to another topic. She couldn't understand. But now she knew. Her life changed in a single moment with the birth of little Maddie. Jessie thought she understood love from being a mother, but somehow this was different. Her love and devotion to this tiny little human was complete and total.

So, that's why this piece of junk mail made her stop and examine it more carefully.

Hmmm... Jessie hadn't thought about a life insurance policy for Maddie. Could a grandparent even purchase one? And is it a good idea like this sales brochure was saying? She decided to give her insurance agent a call and make an appointment.

"It's so good to see you, Jessie!" said Anne, as she ushered her into her office.

"So, I was thinking about purchasing a life insurance policy for Maddie. What do you think?"

"That's a great idea!" said Anne. "Whole life policies for young children are a cost-effective way to provide a guaranteed death benefit and a fantastic gift from a grandparent, aunt, uncle or parent. I have a product that is an easy issue policy with only a few underwriting questions. One of the great features of this policy is that its coverage doubles by the time she's a young adult. Let's say you insure Maddie for \$50,000. When Maddie turns 18, her coverage automatically increases to \$75,000, then at age 25, it increases once more to \$100,000, while the premium stays the same.

Being a permanent life policy, it won't expire as long as the premiums are paid, and it grows in cash value that can be borrowed against if desired. It's a nice little policy that can be the solid foundation for broader protection in the future. I secured similar protection for my three children and two grandchildren.

We can easily get a policy started. I also recommend adding a couple of inexpensive riders – one of them being a guaranteed insurability rider – which will give Maddie the option of buying additional insurance during her lifetime without needing to prove insurability. This is a great feature if she becomes, let's say, diabetic, or develops cancer later in life, and might not qualify for affordable insurance or any insurance at all."

Anne also took a few minutes to mention additional life insurance options for families and business owners. She explained how the proceeds from a life insurance policy can do some amazing things for people. It can keep families in their homes, pay off debt, car loans and mortgages, secure funding for college, and provide an income stream. For business owners, it can make sure the business stays in the family by providing money to keep the business running while training a replacement, or fund a buy/sell agreement.

Anne quickly worked up a quote with an affordable premium which was less than \$25 per month. Jessie loved the idea of the life insurance policy accruing cash value that Maddie could use to help pay for college or as a down payment on a home. Grandma Jessie went home even happier than usual, knowing she was helping to secure Maddie's future.

For most of us life insurance is not a cool topic, but it is a necessary one. The best time to buy life insurance is when you're young and healthy, as the cost of your insurance will never be lower. Unfortunately, young people often don't have the money to buy insurance. When someone is recently born, graduating from grade school, high school or college, or getting married, this is a great opportunity for a parent, grandparent or other close relative to purchase life insurance for them.

Give your agent a call to find out about life insurance for you, your business, your children, or grandchildren. It's one purchase that will never go out of style.



Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A), Bluewater Bay, Hammock Bay and Inlet Beach. Visit their Video Library on www.inszone.com and watch several informative videos on Life Insurance, or call 850.424.6979. Victoria Ostrosky, author of this article is an Agent/ CSR with IZ.



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By Lisa Hughley

Freeport is the **Hot Spot** to purchase real estate! There have been 427 Detached Single Family Home Sales this past year ranging from \$50,000.00 to \$890,000.00! The average sale in Freeport is \$301,510.00, selling at an average of 99% of list price with 2143 square feet and \$142.60 per square foot and only 72 days on the market!

Let's take a look at the area by Subdivision:

Hammock Bay

There are currently 32 active listings ranging from \$210,900 with 1384 sq. ft. to \$450,000 with 3781 sq. ft.

The average listing is \$336,840. with 2286 sq. ft. at \$152.29 per sq. ft. and 75 days on the market. There are currently 39 pending sales ranging from \$211,880 with 1384 sq. ft. to \$578,776 with 4225 sq. ft.! The average pending sale is \$364,566 with 2400 sq. ft., priced at \$153.41 per sq. ft. and going under contract within 33 days on the market!

There have been 187 "solds" within the past year

November 2019 REAL ESTATE UPDATE

ranging from \$185,000 with 1320 sq. ft. to \$594,958 with 4225 sq. ft.!

The average sale has been \$315,019 at 99% of list price with 2268 sq. ft. and \$140.20 per sq. ft. and 60 days on the market!

Bay Grove

There have been 4 sales ranging from \$354,000 to \$630,000. The average sale is \$474,667 at 94% of list price with 2152 sq. ft. and at \$239.86 per sq. ft.! **Bay Harbour**

There have been 3 sales ranging from \$335,000 to \$479,500! The average sale is \$425,592 with 2413 sq. ft. and \$177.66 per sq. ft. and 38 days on the market!

Bear Creek

There have been 5 sales ranging from \$343,500 to \$399,000! The average sale is \$378,480 at 98% of list price with 2275 sq. ft. at \$167.31 per sq. ft. and 245 days on the market.

Brandon Oaks

There have been 8 sales ranging from \$207,500 to \$240,000! The average sale is \$228,675 at 96% of list price with 1730 sq. ft. and selling at \$132.77 per sq. ft. and 115 days on the market. **Buxton's Mill**

There have been 2 sales ranging from \$380,080 with 2444 sq. ft. to \$433,900 with 2609 sq. ft.!

Canopies of Freeport

There have been 4 sales ranging from \$205,000 to

\$360,100. The average home sold at \$250,025 at 99% of list price with 1778 sq. ft. at \$143,28 per sq. ft. and 52 days on the market! **Cross Creek Estates**

There have been 24 sales ranging from \$206,715 to \$275,445! The average sale has been \$230,528 at 1.01% of list price with 1833 sq. ft. and at \$126.09 per sq. ft. and

Emerald Shores There have been 2 sales ranging from \$270,000 with 2016 sq. ft. to \$450,000 with 1980 sq. ft.!

77 days on the market!

Forest Shores

There have been 2 sales ranging from \$280,000 with 1800 sq. ft. to \$585,000 with 3193 sq. ft.!

Indian Bay

There have 2 sales ranging from \$201,000 with 2409 sq. ft. to \$382,500 with 2793 sq. ft.!

Lafayette Creek

There have been 45 sales ranging from \$201,550 to \$274,294! The average sale is \$233,419 at 100% of list price with 1834 sq. ft. and \$127.78 per sq. ft. and only 22 days on the market!

Lagrange Landing

There have been 2 sales ranging from \$205,000 to \$241,000 with the average sale being \$228,100 at 97% of list price and 1729 sq. ft. at 132,71 per sq. ft. and only 22 days on the market!

Lagrange Shores

There has been one sale at \$890,000.00. The property was situated on a Bay front lot and had 2814 sq. ft.! **Lake Sharon Estates**

There have been 2 sales ranging from \$331,300 with 2199 sq. ft. to \$332,500 with 1928 sq. ft.!

Magnolia Landing

There have been 2 sales ranging from \$229,000 with 1288 sq. ft. to \$237,600 with 1440 sq. ft.!

Marina Village

There have been 21 sales ranging from \$276,045 with 1763 sq. ft. to \$335,902 with 2369 sq. ft.! The average sale is \$304,074 at 100% of list price with 2018 sq. ft. at \$151.03 per sq. ft. and 150 days on the market!

Magnolia Baye

There have been 3 sales ranging from \$77,500 with 640 sq. ft. to \$194,500 with 1392 sq. ft.! The average sale is \$145,667 with 1088 sq. ft. and selling at 93% of list price! **Prospect Park**

There have been 3 sales ranging from \$260,000 with 1714 sq. ft., \$260,000 with 1557 sq. ft., and \$275,000 with 1718 sq. ft.! **The Canopies**

There have been 2 sales ranging from \$220,000 with 1517 sq. ft. to \$255,000 with 1737 sq. ft.! **Twin Oaks**

There have been 2 sales at a wide range. The first is \$275,000 with 1660 sq. ft., Highest sale so far for 2019! built in 1966 with 300 ft. of



waterfront and the second at \$525,000 with 1311 sq. ft. and built in 1998 with 100 ft. of waterfront!

Waterview Cove

There have been 5 sales ranging from \$252,000 to \$720,000! The average sale is \$403,000 at 97% of list with 2216 sq. ft. and at \$177.43 per sq. ft. with 65 days on the market!

Windswept Estates

There have been 22 sales ranging from \$278,000 with 2127 sq. ft. to \$650,000 with 4988 sq. ft.! The average sale is \$349,673 at 97% of list price with 2764 sq. ft. and at \$127.19 per sq. ft. and 120 days on the market!

If you are contemplating placing your home on the market, now is the time to do so! The inventory is low and the interest rates have been lowered for the third time this year! It is a prime time to get the most for your property and I would love to have the opportunity to talk with you!

Feel free to call or text if you have any questions!

All information is deemed reliable, but not guaranteed. All information has been gathered via the local MLS.

NEW LISTING in Hammock Bay! 145 Symphony Way: \$450,000

Gorgeous 5 bedrooms, 3.5 baths with a large, fenced backyard and a 3 car garage. Chef's kitchen with double ovens, 5 burner gas cooktop, huge island with prep sink and large breakfast bar! Grand 2-story great room with wall of windows viewing private backyard, raised recreation room and much more!

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

🍻 Fishing

Off the Hook Winter Flounder Fishing

By CALI HVALAC

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

"Flounder and Sheepshead are two popular winter/spring fish that anglers will be targeting in this area," says Captain Lionel James of Lion's Tale Adventures Fishing Charter. "Flounder will start to school up in October as

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on the **Bay**

they prepare to migrate during winter with the cooler water,' he says, "typically heading out into the nearshore gulf areas." The move allows them to settle on natural and artificial reefs to spawn at this time.

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



Sheepshead actually become more active with the colder water and are usually found hanging near structures like jetties and bridges, where ovsters and

round for these species. The limit per angler is 10 flounder



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





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barnacles grow. "Sheepshead can be a little trickier to catch", Captain James says. "They like to steal your bait and leave the hook exposed, so we've really got to feel for that subtle bite. Once you hook them though, they're quite a fight!" Both these fish are abundant, so the season is open year-





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Wellness

Opioid Addiction is a Pain, but There's Hope!



By Dr. Richard Chern, M.D.

Blood pressure, pulse, temperature and respiration are measurable and all serve a vital role in the health and treatment of patients- thus we describe them as "Vital Signs." In 2001, The Joint Commission, a private business that provides accreditation to hospitals, decided pain was being under-treated and a "fifth" vital sign, pain level, must be recorded at each visit. der there were huge increases in opioid prescriptions. The measure of a doctors effectiveness was based on a subjective pain scale!

Your chances of becoming addicted to opioids doubles every three days of use! It was essentially the standard of care to dispense 30 days of pain medications. So, it's no wonder so many became dependent on these medications. What's the cure? Rehab? Methadone clinics? Will power? Rehab programs nationally have about a 5% success rate. Methadone is an opioid just like heroine. It just lasts all day with a lower euphoric effect. And, going "cold turkey" rarely works and often leads to relapse. However, There is hope!

Suboxone, or buprenorphine, works on the opioid receptor but in a completely different way. Suboxone only partially interacts with the receptor. Suboxone provides relief

As you well know, pain is subjective and cannot be measured. Everyone has seen the smiley face, frowny face, 1 to 10 pain scale at the doctor's office. In fact, you have probably been asked about your pain level when you had no complaint of pain. Doctors started getting evaluated based on their ability to relieve "pain" and were even sued for not "effectively" treating pain. Not treating pain became malpractice. Most health care professionals can tell you about at least one patient who complained about "excruciating and unbearable pain" while that patient sat comfortably playing on their cell phone. It's no wonfrom cravings and withdrawal with minimal to no euphoric effect. It is safe to use in nearly every situation. I began using this medication in opioid dependent patients years ago and I was quickly surprised by the profound positive effect it had in patients. I have seen changes in patients I never thought possible. Suboxone does not cure opioid dependency but treats it in such an effective way most people would never know these patients ever had a problem. Some argue Suboxone just covers a problem and doesn't fix it. Well, to those critics, I say diet and exercise cures diabetes and high blood pressure but over

50% of the United States covers it up with a medication instead. Wouldn't you expect addiction to be even harder to cure?

Patients on Suboxone almost immediately become productive again. They can work on getting their life together without

for yourself.

leaving their jobs for 6 weeks of rehab and without going to a methadone clinic every single day. They see their doctor about once a month for a check up and refill of medication, just like anyone else on a prescription medication. We are currently accepting new patients for treatment. Call Dr Richard Chern at 850-837-1271 for an appointment if you or a loved one suffers from opioid dependency.



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Wellness

Life in Motion – Be Active – Be Thankful



By LISA LEATH TURPIN HEALTH & WELLNESS COACH

This is the season for Thanksgiving-that is giving thanks and being thankful. Last year I wrote that I was thankful for movement, aka. being able to move. This year

or lose it, as it's said, but oh so true. If you find yourself a little more achy or feeling weak, you can do something about it. You have much more control over how you feel than you realize. Technology, longer work hours, and larger life demands make taking care of yourself challenging. But just like an athlete methodically and specifically trains for their event, starting small and building to their personal best for competing, so must everyone. If life or work demands more, then the worst thing you can do is stop moving or exercising, because you will become weaker and weaker and life will become even more cumbersome. An individual that follows

I'm thankful for that again. Use it a good exercise routine will have much more stamina than someone who doesn't. That's the very definition of why we exercise. We put our bodies through challenging actions (stress) to train it to handle any actions (stress) that life dishes out. If I ask you how you would like to feel, I'm pretty sure you would say: To feel energized, strong and with stamina regardless of your age. So, any movement is good. Start small, set realistic goals, don't get too down on yourself if you fail to meet your expectations, and JUST MOVE! Regardless of any limitations you have, use modifications and rise above. If one body part is injured or limited, then work the others. Movement = Calorie Burning,

period! No matter where you start, you can always progress with time, consistency and determination.

Here are some strength ideas to keep you moving using bodyweight so you can work out anywhere with or without access to a gym, etc. Lunges, Push-ups, lying Bridge Dips, Squats, Side Squats, Side Moving Squats, Dips from a chair or table or stairs, various planks, hyper-extensions (lying face down on the floor), Pilates moves or Yoga. When using body-weight for your workout, you should aim for fairly high reps, i.e. doing as many as you can before you begin losing your form. Start with your major muscle groups which are your Legs/ Back/Chest because movements that are meant to target your major muscle groups are compound movements, meaning you have to use a combination of muscles to perform the exercise.

For example: When you want to work your chest, you have to use your arms and shoulders to do so. It's the same with training your back. So, you might succumb to injury if you work your arms first, fatiguing them out, then ask those same arms to assist in working the chest or back. Legs are a little more resilient, but still probably not smart to fatigue out the hamstrings then ask them to assist in squatting or lunging which is meant to target quadriceps and glutes (thighs & butt). Or just get out for a walk or bike ride. The beach is an amazing place to exercise, because the extra challenge of the soft sand. Walking in the soft sand alone for a good 20+ minutes will tone your legs and burn calories all over better than just about anything else. Then add push-ups, planks and dips and you have a

super good and simple workout.

Holiday Health Challenge: This holiday season I invite you to join me in "Weigh Down to Christmas." For the next 60 days/9 weeks, let's see if we can keep our weight the same. The objective is to not gain weight during the holidays. Don't worry about losing-just don't gain! Indulge a little, but also stay active to counterbalance the extra calories. If you'd like an accountability partner, write me at beactive850@gmail.com.

Tip: Taking a walk after a big meal not only burns calories, but the energy needed for the walk will use up any sugar you ate before it gets stored. This is a great way to help control blood sugar levels. This is not to be confused with vigorous training directly after a meal; that would be counterproductive and could be too hard on your system. But a nice walk will help blood sugar and your weight as opposed to sitting on the couch while full.

Fun Healthy Protein Pumpkin Mousse:



Ingredients 60g canned pumpkin puree, 225g nonfat Greek yogurt, 30g vanilla whey protein, 27g fat free cool whip, 12g fat free sugar free cheesecake pudding mix. Mix all ingredients together and refrigerate for at least an hour. Add cinnamon, maybe whipped cream, or spice on top and ENJOY!



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



Wellness

Ask Doctor Marty: Energy



BY MARTY KERNION, PH.D.

QUESTION: During the Thanksgiving and Christmas holidays I get exhausted. What can I do to raise my energy levels?

ANSWER: Fatigue is a symptom. To solve the problem, we need to always look at causes. For example:

• Are there any imbalances with hormones, such as thyroid, estrogen, progesterone, or testosterone?

• Are there problems with circulation, so that not enough oxygen is getting to the brain?

• Is there any emotional issue such as depression that could be rearing its ugly head?

• Could you have a deficiency of iron or vitamin B12 that could be the culprit?

• Could blood sugar be out of balance? Christmas cookies could be the problem. (Please don't call me the Grinch. Homemade cookies are a major temptation for me!)

• Have you been getting enough sleep? Keeping Christmas simple and recruiting help from the family can make a real difference. And remember, Christmas is not a competition. Ooh. I heard some "ouches" out there.

• Have you put undue stress on the adrenal glands? Our adrenal glands hormones are critical for energy. Caffeine can be a double-edged sword by beating up your adrenals and can keep you from sound sleep also.

• Is your liver on toxic overload? Sluggish liver...sluggish life.

• Has your DIET been a little out of the norm for you? Besides sugar overload, do you



rely on fast food more than usual during the holidays?

If your energy sags just during the holiday season, that makes investigative work a little easier! If you're like most people, you burn the candle at both ends during the holidays. Look for ways to simplify the holidays so that you can focus on the important things, such as quality family time. By reducing stress, you can actually impact each of the areas represented by the above bullet points. For example, when we put added stress on our bodies, we tend to eat fast food that is short on nutrients, not absorb the nutrients we do eat, and put stress on the liver and adrenal glands. Depression is common during the holidays and is a major energy zapper.

We tend to eat more sweets and do more caffeine and alcohol during the holidays, which will result in a high, followed with a slump in energy. This routine will also add to the body's acidity, which can impact energy, as well as bring on a whole host of other problems.

Be aware of what your triggers are. Are you especially sensitive to one of the areas listed? Be conscious of what that extra Christmas candy does to your energy and mood.

Hot Tip #1: Make sure you get extra nutritional supplements during the holidays to close the nutritional gap and give you more energy.

Hot Tip # 2: Have a wonderful holiday season.

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. A Freeport local, Marty can be reached by email at askdoctormarty@cox.net to schedule a class or consultation, or for sending in your questions for this column.





Grateful

🔅 Musing



By Sean Dietrich

Birmingham-I am eating hotel breakfast in the dining room. This past year, my wife and I have stayed in nearly sixty thousand hotels. That is only an estimate. And I rounded down.

I have become so accustomed to hotels that when I fall asleep in my own bed it feels weird. Sometimes, in the middle of the night I wake up expecting our bedroom to be laid out like a hotel room. You can imagine my surprise when I stumble over an eighty-pound bloodhound and nearly break my neck.

But I have grown to enjoy ho-

tels. Some are WAY better than others. I have become a connoisseur of the conntinental breakfast, which is a French word for "cardboard-tasting eggs."

This week I have been doing my one-man shows in different cities, and I have more engagements ahead of me this coming month. In fact, we are going to be in Pennsylvania, New York, and-I can hardly believe this-Canada.

Until this stage of life, I had never traveled anywhere. In fact, I have never done anything worth scrapbooking.

I remember when my friends would return from their world adventures and show me pictures. I would get jealous. Having to look at someone else's happy vacation pictures is a special kind of hell.

You have to pretend to be interested while they relive every painstaking moment of euphoria from their four-week trip to Spain.

"That's me and Buffy!" the friend might say, "And here's us doing cartwheels in Barcelona! And here we are jet-skiing with supermodels! And here's Buffy and I bungee jumping over the La Sagrada Familia, and we were buck naked!"

never been naked. My mother said I was born wearing corduroy pants and Hush Puppies.

To tell you the truth, I have



And you just smile and nod. Because I have no gauge for what world travel is like. Furthermore, I was raised fundamentalist and have therefore

never had a big urge to travel overseas. I guess I should be embarrassed about that. After all, there's so much to see.

But to me there is still a lot I want to see in America. Yosemite, for instance. Yellowstone, Acadia, Niagara, Talladega, etc.

At one time I wanted to visit all the American national parks. And I really got jazzed up about this. My wife and I promised ourselves we were going to do it. We were going to hike, eat lunch on the Appalachian Trail, see the cool things this country had to offer.

But my boss at the time wouldn't let me off work because he was a greasy little twerp. My dreams sort of died a slow death, and it was my own fault. I should've quit that job.

Somewhere along the way, I started writing about my own life. Since I had nothing else to do, I began writing about things from my home in the South. About fishing, little service stations that serve great tater logs, and the sign on I-65 that says "Go To Church Or The Devil Will Get You.'

And oddly enough, it led me here. A period of life where we do lots of traveling. For the first time in my life I have gotten to see a few things I've always wanted to see. Like hotel rooms, and continental breakfast sausages made from 100% meatlike product.

I haven't seen many big things, but I've seen tons of little things. Things that might not mean much to some, but they mean everything to me.

Like the small potluck in Kentucky, on the Missouri border, where they served very strange food.

The time in the Texas Panhandle, when I ate barbecue brisket while staring at an alien landscape of wind turbines.

The time in Abilene, when I saw a child driving his disabled grandfather around town in a truck. The kid looked maybe ten.

The time my wife and I saw the sun hanging over Bear Mountain, Arizona, surrounded by miles of colored rocks. We had hiked for three hours until we were so tired that we started crying from exhaustion. Also, because I had forgotten to pack our sandwiches.

I've done shows in several states now. But I feel like I should admit something to anyone who has ever come out to see me perform:

I was never supposed to be doing this. Sometimes it all feels like one big accident. I have no earthly clue how this happened, or why, or if God mashed the wrong buttons on his Heavenly remote controller.

The only experience I have telling stories comes from memories of my father, seated on our porch swing, shirtless, running his mouth. I am not a professional anything, and I am not even sure I know what I am. I am just some ordinary guy who never figured out how to load a dishwasher.

And I can't shake the feeling that I don't deserve your hospitality to me. Because in my heart, I still feel like that you h man who had a crummy job, working for a greasy little twerp.

Even so, I hope you know how grateful this little twerp (me) is. Not just for coming to my shows, not just for the hugs. But for caring about me, for writing me letters, for inviting me to your potlucks, for making me feel that I finally have a place in this world.

Most importantly, thank you for reading this.

These hotel eggs are god-awful.

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A Pastor's Ponderings: Seasons of Risk



By Rick Moore

They say the acorn doesn't fall far from the tree. My mother was a preacher's daughter, and my dad was a professional gambler. I'm still not sure what that makes me. Some people bet on sports, some bet on the stock market, and some on real estate. When a man takes a knee and asks a woman to marry him, he is taking a chance on being rejected. If a football coach goes for it on 4th down and makes it, he is a genius. If he doesn't make it, he is probably blamed for losing the game. No risk...no reward.

My father was a card player, a book-maker and a pool player. He made a living as a gambler for over six decades. One piece of advice he gave about gambling was, never play scared. If you think you are going to lose, you probably are. Insecurities can talk you out of pursuing opportunities. This is true for all areas of life. A person who has suffered loss, be it a pet or a family member, is hesitant to start over. Is beginning a new relationship worth the risk of having your heart broken? As Tony Arata wrote in the song made famous by Garth Brooks: "I could have missed the pain but I'd of had to miss the dance."

Some preachers say we should take risks, get out of the boat and have faith to walk on water. Others say we should be modest and content with where we are and with what we have. Maybe it's a matter of what season of life we are in. King Solomon said "To every thing there is a season, and a time to every purpose under the heaven: a time to be born, and a time to die; a time to plant, and



a time to pluck up that which is planted; a time to kill, and a time to heal; a time to break down, and a time to build up; a time to weep, and a time to laugh; a time to mourn, and a time to dance; a time to cast away stones, and a time to gather stones together; a time to embrace, and a time to refrain from embracing; a time to get, and a time to lose; a time to keep, and a time to cast away; a time to keep silence, and a time to speak; a time to love, and a time to hate; a time of war, and a time of peace."

Abraham Lincoln was known for taking risk. In 1832, he was defeated in his bid to the state legislature. In 1833, he failed in business. In 1835, his sweetheart died. In 1836, he had a nervous

breakdown. In 1838, he was defeated for his run for Speaker of the House in Illinois. In 1843, he was defeated in his nomination for Congress. In 1849, he was rejected as a land officer. In 1854, he was defeated for the U.S. Senate. In 1856, he was defeated for Vice President. In 1858, he was defeated again for the U.S. Senate. In 1860, he was elected as President of the United States of America. If Abraham Lincoln were to give you advice about your current situation, do you think he would tell you to throw in the towel and quit? I doubt it.

Evander Holyfield, a native of Atmore, Alabama, dealt with a congenital heart condition prior to fighting Mike Tyson for the heavyweight championship. Getting into the ring with Mike Tyson in perfect health was risky enough. Evander knew it was about more than just the physical heart. He took a chance and won because he had the "heart of a champion." Always remember, inside every acorn might just be an oak tree.



Turkey Day Feasts

BY M. SHAYE SMITH

We've been celebrating Thanksgiving as an American holiday for 156 years. Established by Abraham Lincoln during one of America's darkest times in 1863, shortly after the devastating Gettysburg battle during the Civil War, in both good times and in bad, Thanksgiving has always been a gathering to celebrate our biggest blessing—that of beloved friends and family.

So, dine in, or grab it to-go, and enjoy some of the area's finest food for your Thanksgiving Day feast!

One of our local favs is AJ's on the Bayou on Okaloosa Island. They're giving back with a gift to the community—a Thanksgiving Feast from 11 a.m. to 4 p.m. and asking for donations only to dine! Brotula's Seafood House & Steamer is sure to please the seafood-lover's taste buds. Or give thanks with your family and friends as you cruise aboard The Solaris while enjoying a chef-prepared menu. Surf Hut provides stunning Gulf views while PJ's Pasta, Pizza, Ice Cream and Catering would be the perfect spot to order ahead and take a homecooked meal.

Harbor Docks will host its 25th Annual Free Thanksgiving Day Feast, which also collects donations to support area non-profits. The Annual Community Thanksgiving Dinner at Harbor Docks Restaurant, in partnership with Habitat for Humanity in Okaloosa County and Destin Harvest, presents a FREE traditional Thanksgiving Day Feast from 11 a.m. to 7 p.m. for anyone in the community. Volunteers will serve the meal and donations to benefit the two participating charities will be accepted from those who wish to contribute at this 25th annual event.

Whether you choose to cook a traditional Thanksgiving meal, pick up a prepared dinner or eat out, the options are plenty for dine-in and/or carry out Thanksgiving feasts:

AJ's on the Bayou on Okaloosa Island: The community is invited to a Thanksgiving Feast from 11 a.m. to 4 p.m.



on Thanksgiving Day. Located at the base of the Cinco Bayou Bridge in Fort Walton Beach, dine in a beautiful setting indoor or outdoor on the open-air deck overlooking the Cinco Bayou. (850) 226-7579. AJsonthebayou. com.

Brotula's: Brotula's will be offering a scrumptious Thanksgiving Day Buffet from 11 a.m. to 6 p.m. Adults: \$36.95; Children (11 and under): \$17.95; 3 and under free. For reservations, please call (850) 460-8900. Brotulas.com

Beach Walk Café at Henderson Park Inn: Beach Walk Café is offering a Thanksgiving Day Buffet from 11:00 a.m. to 3 p.m. Adults (16 and over) \$48, and young adults (ages 13 -15) \$25. Reservations are required and can be made by calling (850) 650-7100. BeachwalkCafe.com.

Cuvee Kitchen & Wine Bar: Enjoy classic southernand family-favorites. Cuvee will have four limited seatings: 11 a.m., 1 p.m., 3 p.m., and 5 p.m. For reservations call (850) 460-2909. Cuveekitchen.com.

Thanksgiving Buffet at The Henderson: If cooking simply isn't your thing, from 11 a.m. to 3 p.m., The Henderson is hosting its Thanksgiving Buffet. Enjoy a delicious feast of all your favorite holiday dishes. Moreover, choose from turkey, pork sausage, crab legs, roasted grouper, and more. Hendersonbeachresort.com.

Honey Baked Ham: A great place to stock up on all food Thanksgiving! Ham, turkey and delicious sides or the full Thanksgiving feast. Available for pick up or delivery. 137 Crystal Beach Dr, Destin, FL 32541 (850) 650-2636 www.honeybakedham. com.

Publix: If you still want a family dinner, but don't want the work of preparing it, Pub-

lix has got you covered! Order a fully-cooked turkey and classic Thanksgiving side dishes to fill out your holiday meal, just make sure to place your order online within 72 hours of pick-up time. Also make sure you save enough time to heat it all up, as the turkey still takes a few hours to warm and everything comes chilled. For more information visit www.publix.com.

Whole Foods Destin: For Thanksgiving dinner to go, you can choose from a wide selection of holiday meals. Meals range in size and price from \$69.99 to \$449.99 and serve up to 14 guests. They also carry organic meals, turkey dinners, ham dinners, prime rib, and even vegan meals. Order precooked turkey and sides either in the store or online through their Destin E-store. (850) 269-7400. Wholefoodsmarket.com.

No matter what activities, events, or restaurants you choose for your Thanksgiving, we wish you a happy and blessed time filled with fun, food, family, friends and great memories!



Open Mon.-Fri. 11 am - 2 pm and 5 pm - 9 pm Sat. 5 pm - 9 pm • Sun. Brunch 11 am - 2 pm



schnitzel-lodge.com



BY LISA CYR

My favorite life skill is, "Take what you do know, to figure out what you don't know." I have it posted on my piano room door just high enough for a student's eyes to see it over the piano. As a student gazes wearily at the sheet music, trying to make sense of all the lines and black dots, we review all they do know including the alphabet, sentences, math, colors, and musical notes. I encourage the student to use their current knowledge to work their way to the answer.

"Use your strengths to overcome your weaknesses." One bows their head at the piano and in a small voice says, "I just can't get this." Together, we overcome the problem by focusing on all their strengths such as: acquired technique, scale skills, hand strength, hearing notes, muscle or note memory. Suddenly, their weakness is gone, and victory has arrived!

"Perception changes everything." You have a bad day, a stuffed up nose, practice all week, the puppy is sick, and you keep playing the same wrong note. It's when you really know what to do, but it just isn't working. Well...let's look at it this way, the notes are really connected like a long string, or like words in a sentence. Sometimes, I create a funny sentence to connect the notes. And then presto! The fingers fly over the keys and the right note happens. A change of perception becomes practical.

"It's not that you can't, it's just that you're skipping something." One follows all the directions, analyzes the music, listens to the recording and for some reason the song just doesn't sound right. We search the passage and find a skipped note or beat. An easy fix, but hard to find. Add the missing piece, and the song comes together like a puzzle. When we can locate the missing piece in order to solve a problem, that's a good life skill.

"Follow the directions." Play soft here, loud there, slow down at the turn, rest on that beat, smooth, now separated! The composer does provide the directions for success, our task is to follow them in order to achieve it. A wise master teacher once

said. "If students would simply follow the directions from the start, then they would successfully complete their song sooner."

"The last notes heard are the least notes practiced." Often one performs a song perfectly, and then on the last eight notes, a mistake happens, you trip over your fingers, and the last note is wrong. Everyone knows it and it is their final lasting impression. The thought, "I knew I should have memorized the ending," scrolls in front of your eyes. You stand, smile, bow to the audience, and walk off the stage with dignity. Well, at least you planned your exit. The lesson learned is to practice the ending as much as in the beginning. If the ending looks tricky, I often practice that first and put it to memory. Planning and rehearsing your ending is key to completing a project.

"Patient persistence pays off." Sometimes, we want results too quickly. Our expectations are too high, and we simply give up. The words "It's too hard," with a helpless tone are spoken. That's when we patiently review the music one note at a time, checking finger numbers, note names, counting and play that small section for a week or two. "No worries, no hurry, you'll get it," I say. Suddenly, fingers are flying over the keys and a smile appears. The look of reward from one's persistent hard work is seen. I knew the student could do it! Patience is a two-way street, one way by the teacher, and one way by the student. That is a life skill.



STUDIO 237 MUSIC LESSONS

ECTC Continues Partnership with Florida Chautauqua Theatre

"We are so pleased to be able to continue the partnership through the spring and offer an educational outreach program for passionate students who are outside of Miramar Beach," said ECTC co-founder and producing artistic director Nathanael Fisher. All programs in DeFuniak Springs are offered at the Florida Chautauqua Theatre at 848 Baldwin Ave. in DeFuniak Springs. Programs for all ages have been extended to roughly 13 weeks, providing students an opportunity to dive more in depth within each production. **ECTC Little Rascals**

"Disney's 101 Dalmatians" Jan 16 - Apr 23 for K (5-yearolds) and first grade (6-7-yearolds), Thursdays 3-3:45 p.m. at FCT. Performances on April 24 at 7 p.m. and April 25 at 2 p.m.

Join ECTC as they bring "101 Dalmatians" to life. \$145 per person.

ECTC Kids

"Disney's 101 Dalmatians Kids"

Jan 16 - Apr 23 for 2nd-5th grade, Thursdays 3-4:20 p.m. at FCT. Performances on April 24



at 7 p.m. and April 25 at 2 p.m. Earn your ECTC spots as they bark out the story of 101 Dalmatians. \$360 per person. ECTC Teens

'High School Musical 2 JR"

Jan 16 - Apr 30 for 6th-12th grade, Thursdays 4:30-6:30 p.m. at FCT. Performances on May 1 at 7 p.m. and May 2 at 2 p.m.

A \$25 non-refundable registration fee is also due at the time of purchase. Tuition may be split into payments. Register before January 1, 2020 and save \$20 on tuition with ECTC's early bird registration rate.

Scholarships are available and deadline is January 3, 2020. For more information or to register, visit www.emeraldcoasttheatre.org, Facebook or call (850) 684-0323.



Business

The A.C.E.S. of Real Estate Investing – Part 1



By GAIL PELTO

In my ad, I talk about how not to gamble when choosing a real estate agent, something we all agree that we don't want to roll the dice on.

Staying with this theme, let's talk about a winning hand: The ACES of Real Estate Investing, one of the best hands you can have when it comes to securing your financial future!

Why is investing in real estate a secure, long-term benefit for both you and your families? First let's think about this...

As humans we have some basic needs...food, shelter and water that give us all peace of mind and security, don't they?

Now, I don't sell food or drink, although I enjoy a great meal and some good wine every now and again. However, what I do sell is shelter-homes, condos and apartment buildings; and because shelter is a basic need for all of us, that makes Investing in real estate one

Let's first review "why" real estate is a great investment vehicle. I call it the "A.C.E.S. Plus" of Real Estate.

A = Appreciation.

Normally real estate goes up in value thus off-setting inflation. On average 3-6% per year in most cases. Not bad compared to our cars that go down 20%+ the minute we drive out of the dealership! C = Cash Flow.

We can rent a property out and have some extra cash flow every month, and somebody else paying the bills. That's when I say, what a country!

E= Equity Build Up.

If you want an investment property and you have a tenant paying your monthly mortgage payments, not only are they giving you cash flow, they're also paying down that mortgage for you! That's allowing you to own your investment property free and clear much faster and it never comes out of your own pocket. That's when I say scary, what a great country! S= Shelter Your Taxes.

There are some great tax benefits from owning investment real estate that may offset other income you make, thus enabling you to keep more of your hard-earned income.

Now the "Plus." Yes there's one more thing about investing in real estate and it's called "Leverage!" Think about this:

When you buy \$200,000 worth of stocks, how much do you have to pay for those stocks upfront? That's right, \$200,000 of your hard cash!

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On the other hand, with real estate, let's say you went out and bought a \$200,000 condo or home. All you have to put down is

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between 5 to 25% of your total investment and you still own an asset worth \$200,000...AND you have the tenant paying off that mortgage AND the government is giving you some terrific tax benefits.

So, yes, investing in real estate can be a great decision; however it must be done right. In next month's article we'll talk about the different types of properties and how to invest in them correctly.

One last thing, although I'm a great real estate agent, I am not a CPA, attorney or tax advisor. So, please seek the advice from a person who is confident and licensed in those areas before making any investment decisions. Just sayin'... because it's the right thing to do!

We'll see you next time and if you have any questions for buying, selling or investing ... Hey, I'm here! Gail Pelto-call me at 850-374-0454. Check out some terrific opportunities at www.GailPelto.com.





Local Businessman Introduces GoVetted: A New Way to Rideshare

BY ALAN ROBERTS

How safe did you feel the last time you used a rideshare service? Did the driver open the door for you? Were you treated like a guest and made to feel special? There are so many questions, so little justification for what Americans are currently experiencing throughout the industry. Put it this way, if what is happening with the two largest rideshare companies occurred on Delta or United Airlines, a congressional inquiry would be started.

Fun fact: currently, only 20% of Americans have used a rideshare service. Numbers will continue to increase each year, because those who used rideshare during the previous 12 months, increase their usage by another 20%. And despite losing \$5 billion in the most recent quarter, Wall Street loves a unicorn. Even the onslaught of negative press can't slow down this juggernaut. The apps are already on people's phones and it appears the general public is happy tempting fate.

It doesn't have to be this way. Local area businessman John Finch wants to change the per-



ception of ridesharing. His new company, GoVetted Technologies, opened its doors in Santa Rosa Beach earlier this year. But why here?

"This is a good testing ground for our technology," said Finch. "With three airports, a nice mix of locals and tourists, plus the opportunity to provide non-emergency medical transportation to area hospitals and medical offices, we are uniquely qualified to change the perception of ridesharing by offering fully vetted and background

screened, and drug tested drivers."

How uniquely qualified? GoVetted is the only rideshare company in America currently drug screening its drivers. This translates to better security and safer conditions when your mom, daughter, or wife needs to get home. In addition to local, state, and federal background checks, GoVetted also performs sex offender background checks, and their drivers must pass CPR, First Aid and Defensive Driving training.

"Honestly, some of the drivers for other companies couldn't pass muster to work for Publix," said Finch. "Yet here we are trusting them with our most valuable resource, our families. It's simply unacceptable for companies started by computer programmers to come into our neighborhoods and operate this way. I have over 16 years of experience in the professional ground transportation industry, and I sit on the Board of the Florida Limousine Association. More importantly, I have three daughters. I started GoVetted with them in mind."

Finch's passion for the industry, and his training methods, are legendary. He has trained over 300 drivers in NW Florida through the years, instilling in them the necessary tools to treat customers with consideration and respect.

Finch says, "We provide our drivers with the opportunity to create a sustainable business for themselves. The two largest rideshare companies have made it clear, they are not transportation companies. They are strictly tech. Where does it say you can't be both?"

GoVetted's slogan is "Caring Ridesharing." And with Finch at the helm, the panhandle is lucky to have a local option to get home safely.







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