



PRSRT STD ECRWSS - EDDM U.S. POSTAGE PAID Santa Rosa Beach, FL PERMIT NO. #11

Postal Customer Local

# Happy Holidays from Bay Life!

# **Not Your Grandparents' Senior Center**Niceville Senior Center Celebrates One Year!

By RITA L. SHERWOOD

The aging outlook has officially been redefined! Roughly 74 million U.S. baby boomers have focused on what it takes to stay mentally and physically fit, and senior centers have followed suit to accommodate their many interests. No longer are senior centers only a place to play bingo and get your blood pressure checked, and the Niceville Senior Center is no exception.

The Niceville Senior Center strives to empower and enhance the lives of adults 55 and over through programs and caring services that promote wellness, social connection, support, nutrition, education, independence, activities, volunteerism and fun.

55 and older adults here are taking a Facebook class, working out in the fitness room, taking ping pong lessons, line dancing, gardening, doing yoga, knitting, taking Zumba classes and more. Craving a milkshake? Members can show up on Tuesdays at 2 p.m. for a delicious milkshake in the 50s style kitchen served by



volunteers. Or how about taking a class on chair yoga, party bridge or on natural healing with essential oils? The possibilities are truly endless.

Celebrating its first anniversary this month, the center provides 100-150 active seniors daily with the opportunity to make friends as well as participate in activities that contribute to their overall health and well-being. And to coincide with the anniversary, a new outdoor recreation area has also been built complete with pickle

ball courts, and a soon-to-be putting green, exercise area and even covered gazebos.

In addition, there's a large social area, multi-purpose rooms, and a spacious game room that includes a pool table, table tennis and a space for dance classes. A state-of-the-art outside grilling area is located in the front of the center and a courtyard in front of the building has room for plenty of outside seating, a small stage for performances or meetings and a beautiful fountain.

There's a lot of life to be lived after age 55, and the Niceville Senior Center does a good job of empowering older adults, while promoting their mental, physical and emotional health, keeping them active, and engaging them with their community.

The center is located at 201 Campbell drive, Niceville, right across from the Niceville Recreation Center.

# **SENIOR CENTER** continued on page 2

# Meet our Hometown Hero: Stephanie McMinn

Turning a Dream into a Home

By Heather Bennett

"Yes, speak up for the poor and helpless, and see that they get justice." — Proverbs 31:9



BeGenerous Founder and Director Stephanie McMinn has served her local community for the past 10 years by aiding, resourcing and supporting women and their families in desperate situations. It is in her heart to exemplify unity and she does that by partnering with other

**HERO** continued on page 2



# **EXPECT BETTER!**

Paige Peterson
Realtor\*
GRI, CAM, 203K Renovation Specialist

850.259.0643 Paige@BHGEmeraldCoast.com Paige.BeALocalDestin.com



EMERALD COAST

Mary Kay Phillips
Realtor\*

850.376.7261 MaryKay@BHGEmeraldCoast.com MaryKay.BeALocalDestin.com



155 Crystal Beach Drive, Suite 100, Destin, FL 32541

# Medicare Questions? We've Got Answers.

GREG DURETTE 842.2400

Your local agency for *Florida Blue* 

### **©** Community

#### **HERO**

continued from page 1

organizations and agencies in our surrounding areas to ensure those in need get the help available. She is an active member of the Walton County Prevention Coalition and the Walton-Okaloosa County Sexual Assault Inter-Agency Council.

"Ten years in the streets of our communities has given me firsthand knowledge of the challenges we face and an eagerness to fight for freedom," she says. She serves on the Circuit One Human Trafficking Task Force and is very active in combating this with hopes to end it! Most recently she was elected to join Congressman Gaetz on his Faith Community Advisory Board where she "assists in the fight to protect religious liberty, provides resources to faithbased programs and initiatives and ensures the right to worship is never infringed or prohibited." Unapologetic about her love for Jesus, she finds joy in testifying of His faithfulness and is intentional about each daughter sent her way and them attaining freedom in every area of their lives.

It may come as a surprise to some, but addiction and sex trafficking are very prevalent in our area. Sex trafficking can include force and or coercion of a victim to be sexually exploited. Many times, at the hands of someone the victim knows. Familial sex trafficking is an example of this, where a child is exploited for the exchange of drugs, a place to live, or money. This is different from abuse because the trafficker is profiting from the victim.

Those who work in the sex industry are often victims of sex trafficking. There is a misconception that strippers and prostitutes have chosen their lifestyle, but often they are victims of deeply rooted trauma that stems from years of manipulation, coerced addiction, threats of violence against their family, and physical and emotional abuse endured by the victim. Many women in the area are being exploited in plain sight.

While there are great programs in the area to help women overcome their circumstances, there are not enough places to stay while in transition. "I'm traveling to Alabama, if not weekly, every other week, to relocate girls, and to get them to one of our partner programs," said Stephanie. "We just really need to get a house as soon as possible. We have so many girls that need help."

Stephanie has a bigger vision for the program, establishing a social enterprise as their income generating model to support operational expenses and create a savings account for when the women transition out. The women will gain work skills, gain confidence and have money set aside to start over. Stephanie calls it, All Things New. "That's what God does in us. He takes away the old and makes something new and beautiful," said Stephanie.



De Senerous RESCUE. RECOVER. RESTORE.

Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. For God loves a person who gives cheerfully. And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others. As the Scriptures say, "They share freely and give generously to the poor. Their good deeds will be remembered forever."

— 2 Corinthians 9:6-12

Women could garden, repurpose furniture, make pottery and fix jewelry. "We hope to be able to help them establish an income, a career, maybe even inspire them to start their own business.

The property they are hoping to raise enough money for The Yellow House Project has acreage for equine therapy, box gardens, a pond for devotion time, workshops, chicken pens, and land for more transitional homes. It has everything they would need. While this property in South Walton is \$625,000, Stephanie's faith doesn't waiver. "The Lord led me to this house."

Currently, BeGenerous has no beds and supplies available and relies on a network to help assist these women in need. Stephanie described their efforts as "doing the Yellow House Project without our yellow house," which includes paying detox fees, travel expenses for relocation, deposits for other transition homes, and paying program fees to other recovery centers.

However, BeGenerous is praying for the love and support of the community this Christmas and New Year season to help them raise enough money for The Yellow House Project to purchase a property for their own home. They are hoping to meet the deadline by the end of this year.

The Yellow House Project

is transitional living for women recovering from addiction and abuse from sex trafficking. While in the home, the women will be a part of a 90-day Christ based program where they can receive counseling and start the healing process. There will be an option to stay long term up to 18 months if necessary.

"Now's the time for the Yellow House to be established. To fill the gap, to be that bridge we need because so often what happens is, we have a woman we are working with and there are no beds available." Not having a safe place to go to make that transition is sometimes a life or death situation for these women.

BeGenerous is a 501(c)(3) non-profit that relies on support from the community through donations. For more information and how to help with The Yellow House Project, and information about BeGenerous, please visit www.begenerousinc.org.



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

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

> > **To Advertise** 850.688.9886

Bay Life assumes no financial liability for errors or omissions in printed advertising and reserves the right to reject/edit advertising or editorial submissions.

© Copyright 2019 Bay Life

# SENIOR CENTER

continued from page 1

After only a year, there are already roughly 1,500 registered members! Operating hours are Monday – Friday, 8:30 a.m.-5:30 p.m., and membership is free for the residents of Niceville. For those who live outside the city limits, individual memberships run \$80 for the year, or \$100 for a household membership. Temporary monthly memberships and lifetime memberships are also available. Please visit their Facebook page or call (850) 279-6436, ext. 1600 for more information.















By Sheriff Larry Ashley

Being jolly is hopefully a big part of your holiday season as you celebrate family time and the season of giving. We hope the happiness flows for you during the holidays but we have to be just a touch "Grinchlike" and remind you that unfortunately this is also the season for burglaries, porch pirates, and other crimes of opportunity!

The Okaloosa County Sheriff's Office hopes a happy holiday season is in store for all our residents and that's why we want to share some tips to increase the odds in your favor!

One of our biggest crime issues countywide is car burglaries and the vast majority involve unlocked cars. With holiday shopping - and any time for that matter, it's imperative that you hide your valuables, lock your doors, and take your keys! You also want to be careful about getting overloaded with your purchases inside stores and setting down one of your bags for "just a moment." Distracted shoppers are a typical target of thieves. Another important tip is when at the grocery store running down those turkeys or cans of pumpkin, make sure your purse or wallet is safely secured and kept close at all times. These small steps can go a long way to keep criminals from taking possession of your cash or purchases. In fact, we recommend you not carry large amounts of cash or fistfuls of credit cards.

Another crime that takes off each holiday season is the proliferation of porch pirates – the thieves who sneak around and steal delivered packages off your doorstep. Many of our residents have been investing in surveillance video systems which is a solid potential deterrent.

# Here are some Porch Pirate prevention tips from Forbes magazine to ponder:

• Ship to an Amazon Locker or FedEx Office.

# Tis the Season, but Be Careful!

- Send the packages to your work address or a friend you know will be home.
- Install an outdoor security camera. Many systems will send real-time alerts to your smartphone when the motion detector senses movement.
- Keep your property well lit. Sometimes those porch pirates will wait until dark before they do the evil deeds. Keep your

sidewalk and porch nice and bright.

• Make it look like you home. This is good common sense, regardless of whether or not you're expecting a package. Lights going on and off inside a home will keep help burglars

from not only stealing what's sitting on your porch, but also from breaking into your home.

Overall, staying vigilant and not getting rattled and rushed

are key components to keeping safety a top priority during the hectic holidays. Slow down and take time to think about shopping safety both in stores and online, to take the steps necessary to try to avoid being an easy target for burglars or thieves, and also to avoid the stresses of the often excessive demands of the season.

We all are aware those stresses can sometimes spill over onto

our

ways as we rush around on holiday errands. We remind everyone slow down and practice patience on the highway. Since the holidays are also a time of revelry for many, always remember that drinkand ing driving is

not worth the risk and is easily avoided by simply planning ahead. And of course distracted driving, which is a year-round safety issue, is on the rise during the holidays as drivers struggle

to manage all the missions on their calendars.

We are in the public safety business and so our sincere wish in sharing these tips is that everyone savor the blessings of the season and slow down to enjoy your family, friends, church, and community. Just taking the time to keep safety in mind can make all the difference towards ensuring you have happy relaxing memories to cherish!

Have a joyous season all!

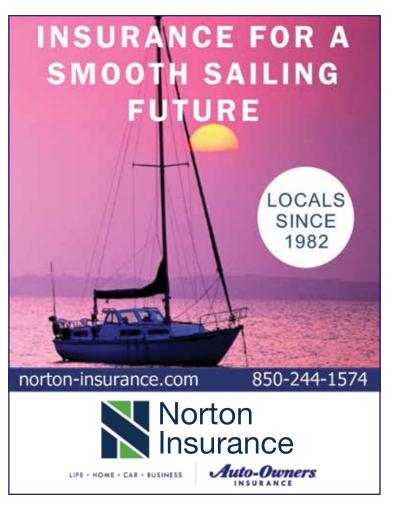


LISA Y. SHORTS PITELL ATTORNEY AT LAW

- Taxation law & Tax returns
- Contracts
- Guardianship, Probate & Estate Administration

4591 Highway 20, Niceville, FL 32578 **850.897.0045** | **LYP@LYP-LAW.COM** 

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.







- Deer Moss Creek® is an 1,100-acre master-planned, mixed-use community in Niceville, Florida. When all phases are completed, Deer Moss Creek® will include a nature trail, bike lanes, parks, approximately 3,000 residential units, 120 acres of office/technology and 90 acres of retail space.
- Phases 1 and 1A include 116 single-family lots ranging from 0.11 to 0.38 acres. Old Florida cottage-style homes face the park, which is graced by a gazebo. The community center and pool to be built in Phase 2 will be shared with Phase1/1A.
- 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.



# Visit our REALTORS® at the Sales Office and Model Home located at 1413 Clary Sage Lane in Deer Moss Creek®



Valerie Waters Auclair
REALTOR® Military Relocation Specialist
850.855.6205



Kelly Shephard
REALTOR®
850.543.7353



Jodie Snell
REALTOR®
850.621.6535



Yeska Sand
REALTOR® Hablo Español
850.368.5936







# **Holiday Happenings**

#### **Holiday Fun**

**Now - Dec. 31:** Ice Skating at Baytowne on

**Ice,** The Village of Baytowne Wharf, Open daily

Now - Dec. 28:

Horse-drawn Carriage

Rides at Grand Boulevard, Fridays & Saturdays 5-8 p.m.

Now - Jan. 2: 2019 Troon Goon Christmas Lightshow at Bluewater Bay, 6 p.m.-10 p.m. nightly

#### **Christmas Eve Services**

**Destiny Worship Center,** 16019 Hwy. 331 Business, Freeport, 12, 2, 4 & 6 p.m. Church on Bayshore, 622

Bayshore Dr., Niceville, 4:30 p.m. & 6:30 p.m.

Crosspoint, 214 Partin Dr. S., Niceville, 2:30-8 p.m.

First Presbyterian Church, 1800 E John Sims Pkwy., Niceville, 5–6 p.m.

#### **New Year's Eve Celebrations**

Noon Year's Eve, 10 a.m., LuLu's Destin



Noon Year's Eve, 10 a.m., Fudpuckers Destin

AJ's New Year Celebration, 4 p.m.-4 a.m., AJ's Seafood &

Oyster Bar, Harbor Blvd. AJ's New Year Celebration, 9 p.m.-2 a.m., AJ's Grayton

Beach NYE Dinner on the Bayou,

4–9 p.m., The Boathouse Landing Restaurant

New Year's Eve Dinner **Celebration,** 6 p.m., Pazzo Italiano

Baytowne Countdown, 6 p.m., Village of Baytowne New Year's Eve Dinner, 6 p.m. & 9 p.m., Marlin Grill

**Ron Adams NYE** Spectacular, 6 p.m., Prime'd

At The Palms

**NYE Celebration,** 6 p.m., **Enlightened Studios** 

2020 New Year's Eve Party, 7 p.m., Coyote Ugly

5 Parties on the Harbor

NYE, 7 p.m., Harborwalk Village

New Year's Eve Titan's of Rock & Casino Night,

8 p.m., Village Door Music Hall

**NYE Bash**, 8 p.m.-1 a.m., Slick Mick's Sports Bar & Grill

New Year's Eve Countdown, 9 p.m., Central Square, Seaside

New Year's Eve White

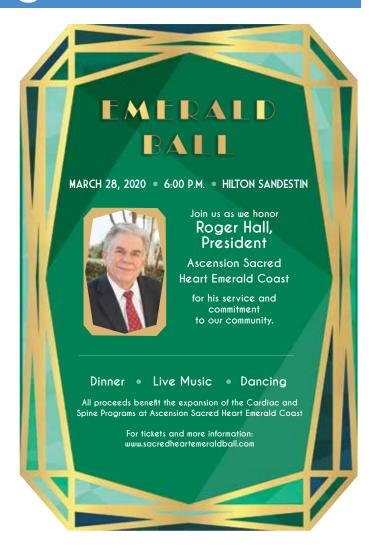
Party, 9 p.m-1 a.m., LJ Schooners Dockside Restaurant & Oyster Bar

**12Eleven Live**, 9:30 p.m., McGuires Pub Destin

#### **New Year's Day**

SWFD Polar Bear Plunge,

11 a.m.-3 p.m., Shunk Gulley/ Ed Walline Park





36058 Emerald Coast Parkway Destin, across from Regatta Bay 850-837-2600 EccoMotors.net

(850) 837-2600 Sales / Custom Builds | Service | Rental | Storage



Signature Series





Like us @ facebook.com/EccoMotorsCarts for a chance to win a rental for Halloween Weekend.

# Happenings Around the Bay DECEMBER 2019/JANUARY 2020

Niceville-Valparasio Christmas Boat Parade 4pm | Emerald Coast Marine

Jolly Jubilee
Varies Times | Destin Commons

21 Niceville Community Farmer's Market 9am | Palm Plaza

Santa Paddle Parade 12pm | Bluewater Bay Marina

8th Annual Boat Parade 5:30pm | Bluewater Bay Marina

**DJ Chris Saylor** 7pm | Bluewater Bay Marina

**Ugly Sweater Contest** 9pm | Bluewater Bay Marina

Brunch with Santa
9am | Bluewater Bay Marina



27 Board and Brew Night 6pm | 3rd Planet Brewing

Niceville Community Farmer's Market
9am | Palm Plaza

**Bowl Games Specials at LJ Schooners** All Day | Bluewater Bay Marina

31 New Years Eve Dinner Special at LJ Schooners 5pm | Bluewater Bay Marina

with Diamond Dan 9am | Bluewater Bay Marina

**New Years Eve White Party** 

Happy New Year!

Blacksmith Lioness - Ladies Only Jiu Jitsu 5pm | Blacksmith Jiu Jitsu

Niceville Community Farmer's Market
9am | Palm Plaza

Dino Lourdi

6pm | 3rd Planet Brewing

Pink Floyd Experience 7:30pm | Mattie Kelly Arts Center

Of Stout Brewing Competition 6pm | 3rd Planet Brewing

Second Wednesday Breakfast7:30am | Niceville Community Center

Prime Rib Night & Wine Tasting 5pm | Bluewater Bay Marina

10 FL Conceal Carry Weapons Class 10am | Emerald Coast Indoor Shooting & Sport

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

Niceville Community Farmer's Market

9am | Palm Plaza

**Kyle LeMonica** 6pm | 3rd Planet Brewing

14 After School Special 4:30pm | Niceville Public Library

Greatest Love: A Tribute to Whitney Houston 7:30pm | Mattie Kelly Arts Center

16 Ribbon Cutting
4pm | Stepping Stones Early Learning Academy

Third Thursday Writers' Group 6pm | Niceville Public Library

Niceville Community Farmer's Market

9am | Palm Plaza

Women's Only FL Conceal Carry Weapons Class

10am | Emerald Coast Indoor Shooting & Sport

Forrest Williams & Bryan Kennedy 6pm | 3rd Planet Brewing

LJ Schooners Oyster Bay 11th Anniversary Party 7pm | Bluewater Bay Marina

Reading Education Assistance Dogs
3:30pm | Niceville Public Library

24 Wild World on Animals 7:30pm | Mattie Kelly Arts Center

**Board and Brew Night** 7:30pm | Mattie Kelly Arts Center

Niceville Community Farmer's Market

9am | Palm Plaza

Purple Monkey

6pm | 3rd Planet Brewing

Gumbo Tasting & Love Music

4pm | Bluewater Bay Marina

FL Conceal Carry Weapons Class
10am | Emerald Coast Indoor Shooting &
Sport

Family Movie Night
5:30pm | Niceville Public Library

John Quinones
7:30pm | Mattie Kelly Arts Center





# Homes For Heroes: Local Realtors Who Give Back

Paige Peterson and Mary Kay Phillips are experienced real estate agents with Better Homes & Gardens Real Estate-Emerald Coast. But they wanted to do more for the community. When they discovered a nationwide non-profit organization called Homes For Heroes,

they wanted to participate. Both heroes who give so much to their successful real estate agents with Better Homes & Gardens for more than five years, they teamed up to become the area's local full time affiliate agents for the Homes For Heroes program.

Homes For Heroes is a home benefit, resource program for the

**Affordable Pressure Washing** 

See What a Difference We Can Make for You!

Homes • Sidewalks • Patios • Driveways

Decks • Fences • And More...

15 Years Experience • Locally Owned and Operated

Call Today to Schedule Your Free Estimate

\$50 OFF if scheduled by Jan. 31, 2020

(850) 688-9886

communities and Paige and Mary Kay provide assistance to those who qualify. As a team, their mission is to provide extraordinary savings to heroes who provide extraordinary services to our nation and its communities every day. Their goal is to serve and reward as many heroes as possible—one at a time. They are service providers to them in buying, selling or refinancing real estate and have teamed up with lenders and title companies to save them money. Though not a public program, those who qualify can sign up at HomesForHeroes.com/affiliate/ paige-peterson or HomesForHeroes.com/affiliate/marv-kay-phillips. Paige and Mary Kay will consult with the "hero" to make sure needs are being met and everyone is on the same page. The process begins at the end of the real estate transaction where the local hero will receive their reward. They receive a check after closing which averages at roughly \$2400 and comes out of Mary Kay's or Paige's commission. Yes, that is correct—the rewards to the heroes

come out of their commission.







Paige Peterson



#### Who qualifies to receive these rewards?

- Firefighters
- Law Enforcement Officers
- Military Personnel (Active, Veterans and Reserves)
- Health Care professionals
- Educators and educational staff

The Homes For Heroes program was formed in 2001, following the tragedy of 9/11. Minnesota business owners created this innovative network after seeing the sacrifices these heroes made. Service deserves rewards! The program was established to offer considerable savings to the heroes when buying or selling a home. It's a way to say thank you for all they do, and the amount of savings varies with the cost of the home. Since 2009, the Homes For Heroes program has helped more

than 32,000 heroes save over \$53 million dollars on their real estate transactions. More than \$4 billion in real estate has been sold to heroes and the program has partnered with 2,900 like-minded real estate and mortgage professionals who have joined in the mission and donated over \$680,000 collectively to heroes in need through the foundation.

Paige and Mary Kay are ready to work with heroes in our area and keep the circle of giving going. Contact them to see if you might be eligible. They both are certified Military Relocation Specialists. You can reach Paige at 850.259.0643 or Paige@BHGEmeraldCoast.com and Mary Kay at 850-376-7261 or MaryKay@ BHGEmerald Coast.com.





## YOUR LEADERS

In Quality Repair & Restoration

877-307-3088

Main Office: 5480 Hwy. 98 Santa Rosa Beach, FL

Visit www.apexisthere.com for more information

Best of houzz

2017 "Best of Houzz" Award Winner For Customer Service

Santa Rosa Beach | Panama City Beach | Destin



**Airing on WPSM FM 91** live from Just Love Coffee Café

Each Friday at 11:00 a.m.

Stop by for a FREE cup of coffee during the show!



# The Workforce Needs Steven Hurst

By Bill Allison, Director, Strategic Workforce Solutions at Northwest Florida State College

We don't know much about Steven Hurst's background, but what we do know is at some point he made a poor decision that landed him in Sheriff Michael Atkinson's jail in Walton County. Steven's actions resulted in him becoming another statistic making up more than 2 million people who are incarcerated in the United States.

At first glance, Steven blends in well with the other inmates. However, there is something different about Steven. There is unlocked potential inside Steven that goes unnoticed until given the opportunity to be released.

Additionally, Steven's environment while incarcerated is quite unique when compared to other facilities throughout the U.S. The Walton County jail, led by Director Cory Godwin, has established vocational and education programs designed to create positive impacts on the lives of separating inmates. These programs include Heavy Equipment Operation, OSHA Certification, Welding,

and many more. These programs are relevant and designed to meet regional demands resulting in high potential of job placement of the inmates upon release.

However, the support does not stop there. The local workforce board and others are called to the jail to ensure the inmates' licenses, resumes, and other necessary items are up to date, ensuring there are minimal barriers to employment upon release. These key partnerships are what separate these programs from other programs throughout the U.S.

Now back to Steven and why he serves as an inspiration to others in the workforce. Steven's decision lands him in an environment that many of us will never experience or want to experience. However, WSCO's commitment to reduce recidivism, has now given him access to resources that encourage and equip Steven to alter his current path. Simple access to tools that could change Steven's future is all the motivation he needs. While incarcerated, he makes the necessary adjustments in order to fit the qualifications to apply to the welding program. He then sits in front of an inter-



view board convened by jail staff and the Northwest Florida State College welding instructor as he moves through the rigorous selection process for the next class.

Due to the limitations of building a new program, there are limited slots offered to the inmates. Steven sets himself apart from the other applicants and is selected to participate in the welding program. He begins a compressed, intense 240 hour course designed to prepare him for the American Welding Society (AWS) welding certification test. Steven and his classmates would become the first class to have a 100% pass rate, receiving the industry recognized AWS certification.

Now comes the time for the graduation ceremony, but there is a slight problem. There is no Steven Hurst. Steven served his time and was released that morning

around midnight. As Mrs. Deann Bertram begins to start the ceremony, a corrections officer comes in to the room stating that Steven was in the lobby. WCSO social media page described the scene best saying that Steven "traded his stripes for a visitor's badge."

So, what makes this story inspiring and why is Steven Hurst a great example of who the workforce should be looking for?

Steven understood the major implications this class could have on his life. He made the necessary positive decisions to start down a path towards success. Faced with much adversity and the barriers associated with being incarcerated, Steven remains determined to make a positive change so that he would not be another statistic regarding recidivism.

Finally, Steven's commitment to success is nearly unmatchable as proven by his attendance at graduation. On the surface we see a previously incarcerated inmate who completed a program. But by not simply glazing over Steven as a potential candidate for a job, you may miss important characteristics that could result in prosperity for your organization.

Critical facts such as Steven places such a high value on graduation and receiving his certificate, that after being released at midnight, he attends a mandatory court hearing first thing that morning. Steven then walks nearly six miles in cold, rainy conditions so that he could attend graduation and receive his certificate.

Yes, Steven Hurst and many others like him have made poor decisions resulting in incarceration. However, providing access to opportunities of success has the potential to flip a switch that motivates an individual far greater than the average workforce candidate. Steven should inspire us not to simply glaze over students or potential candidates that we routinely deal with, but to remember the potential locked inside each person. Ask the right questions during interviews to better understand the candidate rather than asking the same mundane questions pulled during an internet search.

Who knows, you might find a Steven Hurst.



We can verify your home's beauty is more than skin deep!



# Emerald Coast Children's Advocacy Center, Inc. Celebrates 20 Years Serving our Community

By Dee Cruce

Let's celebrate and praise the Emerald Coast Children's Advocacy Center (ECCAC), celebrating 20 years of life-changing service within our community. With a mission of preventing child abuse and neglect, protecting children, and restoring the lives and futures of those impacted, the ECCAC fills a

crucial need locally between two locations in Niceville and DeFuniak Springs. Both centers house a multidisciplinary team of child protection personnel, prosecutors, law enforcement, Department of Children and Families (DCF), therapists, therapy dogs, staff and volunteers. Providing services and emotional support to child victims experiencing

abuse, abandonment or neglect is the 24/7 job of the multidisciplinary team of staff and volunteers. All services are provided at no cost by the non-profit organization. In 2018 alone, the ECCAC provided services for 780 children, each of whom received counseling and other assistance free of charge.

Since 2000, the organization has seen tremendous growth, but it took major grassroots work and support from our community. When the first center opened their doors, it was run by a staff of three on an annual operating budget of just \$180,000. Today the organization has grown with two locations in Okaloosa and Walton County, a team of 21 people and an impressive \$1.6 million dollar budget; some 60% of which is raised through special events, private donations and community-sponsored fundraisers. The remainder is generated through grant requests and government funding. To date, the ECCAC has helped more than 14,000 children and provided educational child abuse prevention techniques for 35,000 more.

As their 20th anniversary and the holiday season draws near, there are many ways you can support the organization and give back to the children in our community who need it the most. "Statistics tell us roughly 37% of all children under the age of 18 will be reported by child protective services every year." These are sobering stats. What's more, we know many of these children are within our own community and need our support. Please visit the website to learn more about the organization and how you can 'Adopt a Family for Christmas,' donate, volunteer and much more. Just visit www.eccac.org. You'll be glad you did. Thank you for all you do, ECCAC. We're so





proud of your hard work and dedication to our community's children!

Okaloosa and Walton County residents can visit the ECCAC at 401 McEwen Drive in Niceville, or drop by the Pierce Family Children's Advocacy Center at 336 College Ave. in DeFuniak Springs.

# As this year comes to an end, sadly, child abuse has not. Join us this holiday season to be a Champion of Hope. Your membership gift will bring hope and healing to our children. End of year tax deductible gifts also welcome.

# IMPACT 100 of Northwest Florida Awards \$508,000 to Local Nonprofits

By Valerie Burrelle, Impact 100 Communication Chair And Board Of Directors

IMPACT 100 of Northwest Florida awarded five grant recipients \$101,600 each for 2019. Since its conception in 2012, IMPACT 100 NWF has awarded 2.7 million dollars to nonprofits in Okaloosa and Walton counties.

Arts and Culture Recipient – Muscogee Nation of Florida, Inc.

# Project: Muscogee Nation of Florida Agri-Tourism Initiative

The Muscogee Nation of Florida Agri-Tourism Initiative completes a heritage center site to preserve the history of the Muscogee people and enable visitors and students to learn about the First Americans indigenous to the Country. There is currently no museum or resource for the Creek Euchee inhabitants who have called Walton County home since this area was part of Spanish West

Florida documented as far back as 1767. The Tribal Center will create employment opportunities for members from the Micro Farm, be self-sufficient, preserve Walton County history, and be a unique productive business for the local area.

#### Education Recipient – AMIKids Emerald Coast Project: Vocational Training for At-Risk Youth

AMIKids Emerald Coast will provide vocational training services for Okaloosa County residents ages 16-24 who did not complete high school. These residents face many obstacles to success such as learning disabilities, family dysfunction, poverty, trauma, abuse, arrests, substance abuse, mental health problems, and other circumstances. Assistance in finding successful employment creates a pathway for these young men and women to change the course of their lives and become successful, contributing members of our commu-



Environment Recipient -Choctawhatchee Basin Alliance (CBA)

#### Project: Building a Better Bay: Improving Water Quality Through Community-Led Restoration

The Choctawhatchee Bay is the heart of our community and our economy. CBA will transform our oyster shell recycling program and launch a new seagrass education and restoration initiative. By bringing oysters back into our bay, CBA will reduce erosion, create habitat, and improve water quality. By teaching students about seagrass and involving them in first-hand

restoration work, we will give the next generation tools they need to continue creating resilient ecosystems. By this investment, CBA will sustain swimmable, fishable, livable waterways for humans and wildlife alike.

#### Family Recipient – A Bed 4 Me Foundation

# **Project: Big Impact on Big Dreams**

Imagine bedtime without a bed. Families who are low-income, graduating from homeless transition programs or leaving domestic violence shelters all are in need on a regular basis. Impact 100 funds will continue to meet this increasing need as

well as a reliable all weather vehicle to transport the beds and bedding to the families.

#### Health and Recreation Recipient - Destin Harvest, Inc.

# Project: Fortify Food Rescue

Impact 100 funds will go to upgrade its fleet of refrigerated trucks that capture daily food donations from 29 grocery stores and retailers in Destin, Santa Rosa Beach, Fort Walton Beach, Defuniak Springs, and Freeport. DH recently acquired three new grocery stores in Defuniak Springs and Freeport that represent an additional 15k pounds of food, or meals, delivered each month to local feeding programs. With overwhelming need spilling into both counties from Hurricane Michael, the new grocery store pick-ups in Freeport and Defuniak Springs represent an answer for local feeding programs and the people they serve.



#### By Tim Norris

The father of our nation knew how to throw a Christmas party. I'm talking thousands of pounds of bacon, gallons of homemade rve whiskey, a massive "great cake" and what he called an "attack of Christmas pies." Everyone got four days off to celebrate at his Mount Vernon plantation and while there was no regular scheduled appearance by Santa, there was at least one recorded visit by a camel. But the abundant Christmas feasts of Washington's later years were preceded by some years that were lean on Christmas cheer.

When young George was 8 years old in 1740, his home

# Our Guest Columnist:

# A George Washington Christmas

caught fire on Christmas Eve. As a soldier in the British army, Washington spent Christmas Eve of 1753 in a remote outpost known as Murdering Town getting in a skirmish with local Indians, followed by a gift-giving trip to a local "Indian Queen."

The War for Independence brought highs and lows even on holy days. The low point was inevitably Christmas at Valley Forge, where many soldiers were near starvation and along with the meager mutton and cabbage, there was no whiskey or wine. The high point was the Christmas night where Washington caught snoring Hessians unaware as he crossed the Delaware River and attacked Trenton to turn the tide of the war. Another high point was during the first Christmas of the American Revolution, Martha Washington traveled to Cambridge, Massachusetts to be with her husband. Martha's presence at the Continental Army's winter encampments not only encouraged George Washington, but also boosted the morale of the entire camp.

But George Washington's best Christmas was in 1783. About 236 years ago, he rode up to Mount Vernon to celebrate his first holiday at home after eight years of revolution. He had resigned his commission just days before and was determined to surprise his family with his presence. They, in turn, surprised him with a feast that would almost make King George III feel at home.

Martha hoped that from this moment they would grow old together. That Christmas wish was not to be. But the intervening years were as close to a domestic life as Washington ever experienced. Christmas in the young Republic was a different affair than we celebrate today. There was no Santa Claus and no Christmas tree—a custom brought later by German immigrants. Gift-giving was not the focus—instead it was all

about the family feast—a time to socialize and give faith-filled thanks for the year ending and the new one about to begin.

Christmas Day was primarily a religious holiday, though Washington was at best an occasional churchgoer. Records show that he was more likely to attend the celebration of St. John the Evangelist at local Masonic lodges on the 27th of December each year than Christmas Day services, though he was a frequent parishioner at St. Paul's Chapel in lower Manhattan after he was president.

The Christmas season lasted more than a week and it was a time of great celebration.

Presidential Christmases in New York and then Philadelphia were more formal affairs with leading legislators than the family-focused fetes most enjoyed by Washington at Mount Vernon. Often in physical distress and under unaccustomed political attack, after the big meal and a winter walk. Wash-

ington would play cards and write letters, restrained by the responsibilities of being chief executive.

A few years of retirement brought Washington back to his beloved Mount Vernon, with its year-crowning Christmas cheer. In 1798 with the young people away, George and Martha Washington had a relatively quiet Christmas, the last they would spend together. George Washington died eleven days before Christmas in 1799.

Have a Merry Christmas! May God bless you and your family on this special day.

Tim Norris, a long-time Panhandle resident, is past Chairman of the Walton County Republican Party and is the current Republican Party of Florida's State Committeeman for Walton County. Tim Resides in Santa Rosa Beach with his wife, Nancy. The couple have 3 daughters, Calli, Hannah and Piper.

Want to know the Value of YOUR home here on the Emerald Coast? Find out! Go to: BaysideAgentGail.com

#### Ok...Pick a Number! ANY Number... Ok...Roll the Dice!



With 3400+ of us in our local association, selecting your Real Estate Agent shouldn't just be a **roll of the dice**...should it? After all, you're dealing with one of your biggest investments, right? Before you make this BIG decision, ask the agent:

- Do they have a Full-Time Marketing Agency and Coach?
- Do they have a "Pro-Active" Marketing Plan of Action?
- Do they have an Iron-Clad Performance Guarantee?
- Do they have the **Power of 170,000+ Agents around the world?**
- Do they "Pro-Actively" search daily for Buyers for their Sellers and Sellers for their buyers...there is a difference!

"I would highly recommend Gail Pelto to anyone who wants a realtor who can get things done!"

- Melanie Kercher, Crystal Beach

Do YOU need to sell? Are YOU looking for a new Investment Property? Or maybe you want to know what's going on in today's real estate market. Let's talk! Gambling is not an option... Winning is!



KW GAIL PELTO KELLERWILLIAMS.

Bon't Wait... Call Gail TODAY! 850.374.0454 Gail.Pelto@KW.com www.GailPelto.com

Not ready today? Clip this ad and keep it with your house papers. I'll be here when you're ready!

# VISIT MYBAYLIFENWFL.COM TO READ OUR LATEST ISSUE AND FROM BAY LIFE TO YOU, MERRY CHRISTMAS!

WE ARE
YOUR SMALL
BUSINESS
BANKING
PARTNER.

#YourKindofBank





Ashley Vannoy, Market President MLO#675371 495 Grand Blvd #206 | Suite 220 Miramar Beach FIRST NATIONAL BANK
850.533.7389
fnbdc.com
f in American

Thank you for your business, your trust and your confidence!



# **Bringing HOPE to Okaloosa County Schools**

By Peggy Brockman, AUTHOR AND SPEAKER, EXECUTIVE DIRECTOR, UNITED FOR A GOOD CAUSE, Inc., Hope Squad Master Trainer Certified

On February 26, I received that call no parent or grandparent ever wants to receive. One of my grandsons had attempted to take his own life - he attempted to commit suicide. He was the most unsuspecting person in his high school. Active, Student Council member, straight A student, good looking, heart-centered young man who really thinks through things and looks at life rationally. Until this day.

You see, he was being bullied by a couple of girls in one of his classes. They were saying horrible, hurtful things and embarrassing him in front of his peers. (Their explanation when they found out the result of their

screwed up in the head and to him. There were changes

behavior was that they were his first B which was like failing added together, he simply felt



he had it all together and that was why they did it.) He made

going on in his family life that were unsettling. When it was all

We were lucky. He survived. Over 6,800 young people aren't as fortunate each year. Over 6,800 families are still grieving the loss of their precious young ones. Each day more than 3,000 teens nationwide attempt suicide. Teen suicide skyrocketed 76% between 2008 and 2018. Okaloosa County lost 30 young people ages 10-24 in the last five years - 17 of those were ages 9-18. And there were thousands of attempts and ideations.

IT MUST STOP. United for a Good Cause, Inc., a Florida 501(c)(3) non-profit organization which is focused on the growth and development of our area youth, has taken on the mission of doing something about it. They asked me to come on board to research the programs available and after months of research, we chose the Hope Squad program started by Hope4Utah. Hope Squads reduce youth

# VISIT MYBAYLIFENWFL.COM TO READ THIS ISSUE ONLINE





By Maurice Stouse, Branch Manager and Financial Advisor

As investors look toward 2020 and back on recent history, there are a lot of things on their minds. They have a lot on their minds because the market, at least in the last two years, has had some significant moves. Last year the market ended up with dramatic selloffs around Christmas making December 2018 one of the worst months for performance in the history that records were kept. And this year, investors (growth or equity-oriented investors) have seen returns that have far surpassed historical numbers. More conservative or income-oriented investors have seen the interest on their bonds and or sayings decline as interest rates have reversed themselves over the past year.

So, looking into the end of the year and in to next and beyond, what are things that investors might want to be considering? We can start at a macro level with interest rates. World monetary policy and domestically, the Federal Reserve policy has been what is called quite dovish as world banks and the Fed have insured there is a significant supply of money in the system. This was done because of concerns over an economic slowdown (take Germany as an example). Some rates around the world have now turned negative where the investor gets back less than what was invested but do get the return of the face amount of what they bought. The result has been the return to lower rates of return for safe and for conservative investments. The implication is that those investors might take on more risk by considering investments (high yielding dividend stocks as an example). Thing to consider: Is that driving up stock prices?

Secondly, trade as a consideration. Here in the U.S., industry leaders are planning with less certainty than they have had in the past because the outcomes of trade negotiations are not fully known yet. Are current tariffs hurting trade, cost, industry, profitability? There is nothing conclusive at this point. So, while lower interest rates might be fueling higher asset (read that stock) prices, does trade uncertainty make the stock market more volatile as result. So, second thing to

# Three Things for Investors to Consider Now

consider: Will trade uncertainty lead to more short-term volatility.

Lastly, the strength of the economy. While corporate profits have held up, employment is at all time lows and inflation remains low, what about the long-term health of the economy? Investors are left wondering as economic growth is currently about 2.2% and for an economy to sustain growth, most would agree that 3% is a more acceptable or needed growth rate. What about the state of U.S. manufacturing? Currently it is not seen as robust and many think that important to sustain asset prices (stock prices). So, third thing to consider: What is the long-term strength of the U.S. and world economy.

Historically, stocks have outperformed bonds as well as cash instruments for over 90 years. According to Ibbotson and Associate through 2018, stocks have returned 10%, government bonds returning 5.5% and Treasury bills (closely related to cash) 3.47%. Inflation by contrast has average 2.9% in that time frame.

In the short run, stocks have proven more volatile. In the past year alone the S&P 500 has averaged 13.7% but over the last two years, 9.3%. Investors can look back further and see that for five years it is 8.7% and for 10 years 11%. You can keep going and see that at 15 years it is 6.7% (accounts for a lot of volatility in 2008) and 20 years 8%.

That might have investors wondering when to "get in" and when to "get out." There is no strategy or formula for this. Investor may want to recall that familiar saying: They don't ring a bell at the top and they don't ring a bell at the bottom. Unless the need for cash or income is now, staying the course,if an investor has a long term time frame (meaning at least 10 years), stocks might offer the best option.

Before beginning or altering a plan, investors should work with and advisor, or do their own research if they prefer to build a plan for their long-term wealth as well as for their current or long-term income and savings needs.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management 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 The First, First Florida Bank, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com.

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. First Florida Wealth Group and First Florida Bank are not registered broker/dealers and are independent of Raymond James Financial Services.

Views expressed are the current opinion of the author and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results. Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs. Dollar cost averaging involves continuous investment in securities regardless of fluctuation in price levels of such securities. An investor should consider their ability to continue purchasing through fluctuating price levels. Such a plan does not assure a profit and does not protect

against loss in declining markets. The payment of dividends is not guaranteed. Companies may reduce or eliminate the payment of dividends at any given time. Investing always involves risks and you may incur a profit or a loss. No investment strategy can guarantee success.

Holding stocks for the long term does not insure a profitable outcome. Diversification and asset allocation do not ensure a profit or protect against a loss. Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. Changing market conditions can create fluctuations in the value of a mutual fund investment. In addition, there are fees and expenses associated with investing in mutual funds that do not usually occur when purchasing individual securities directly. An investment in a money market mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any

other government agency. Although it seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund. A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early you may face fees called surrender charges. Plus, if vou're not vet 591/2, vou may also have to bay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.



RAYMOND JAMES



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

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

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



Maurice Stouse
Financial Advisor

#### First Florida Wealth Group

Division of First Florida Bank 2000 Ninety Eight Palms Blvd., Destin, FL 32541

850.654.8122



Amy Parrish Financial Advisor

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management and The First Bank, NA are not registered broker/dealers and are independent of Raymond James Financial Services.

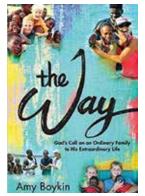


# **Local Authors Bookshelf**

#### The Way; God's call on an Ordinary Family to His Extraordinary Life

by local author Amy Boykin

Imagine having a life that looks abundant to the outside



world. An amazing husband, four healthy wonderful kids, two successful businesses, adoring friends, and a great community and church. To the world it looked like Amy Boykin, a Texas native turned local, had it all and she did. But still there was an emptiness inside of her. Even with all the accomplishments in her and her family's lives, something was missing. So, she did the one thing she knew would bring her answers—she prayed. And

God answered. He said, "Move your family to the Bahamas." Everyone thought this family of six was crazy, but by faith alone they heeded God's call. Trading a life of affluence and comfort for a fishing rod and Bible, Amy and her family learned to discern God's Voice and apply His Word to their daily life.

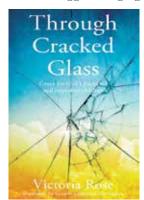
What would it be like to have that kind of faith and unfailing trust in life, in God? Where could it lead? The Boykin's story would have seemed impossible if it was told before it happened. Empowered with God's salvation message, the Boykins bring the transformational power of the Gospel to Haitian refugees with remarkable results. Six years later an entire community, countless U.S. mission teams and local Bahamians are touched and changed, culminating in the building of a Haitian church that is thriving today. The Way reveals through miracle after miracle that man's impossible truly is God's possible.

Available on Amazon.

#### **Through Cracked Glass**

by local author Victoria Ostrosky

We wonder why life seems so hard. We struggle, longing for



someone to tell us everything's going to be ok. We want someone to love us just as we are right where we are. We need purpose and direction. Through Cracked Glass: Grace for God's fractured and imperfect children, does just that. Yes, life is hard. Yes, lessons are difficult. Yes, relationships are exhausting, but God longs to give us grace upon grace. He longs to smooth those rough places in our journey by using His other fractured and imperfect children to find you in your mess and gently lead you to safety. God uses

the community of the broken to bring healing and courage to the weary traveler. Her book is a life journey of lessons learned while traversing valleys and climbing mountains, both literally and figuratively. From humble beginnings in a blue-collar conservative family, through two divorces, a son's incarceration, and her mother's sickness, Victoria takes you with her as she charts her progress, sometimes moving forward, sometimes falling behind, but never giving up. Victoria is a contributing writer to Lynn Haven Ledger/Gulf Coast Gazette, Destin Life/SoWal Life, GO! Christian Magazine and others. You can also read her blog at astoryinthewind.com. Feel free to contact her at victoriaweaves77@gmail.com.

Available at Barnes & Noble Destin

#### **The Gospel Made Simple**

by local author Cherie Anderson

Cherie Anderson is an ordained minister and local author who just released her first book called The Gospel Made Simple. Cherie is passionate about inspiring and equipping Christians to be effective witnesses for Jesus Christ. Her desire for her readers is to learn how they can open up a spiritual conversation in a non-confrontational way and dispel many misconceptions that keep many silent. She preaches and teaches evangelism workshops in churches and conducts mission trips abroad. She has



also released a worship and the word CD where she takes the listeners on a journey of understanding who Jesus is and why he came. Contact Cherie at getfreeinjesus@gmail.com or visit www. stwministries.org.

Available at Barnes and Noble in Destin or on Amazon.



# MORTGAGES MADE EASY!

Northwest Florida's Most Trusted Direct Lender



# **Bay Buzz**

# Give the Gift that Keeps On Giving this Holiday Season!

Join our Choctawhatchee Basin Alliance (CBA) team with a membership for you, your family, and your friends to help us in the mission of sustaining healthy local waterways through monitoring, education, restoration and research. Go to basinalliance.org for more information on memberships, Adopt-A-School, and Adopt-A-Waterway opportunities. Our water and way of life is brighter with your help!

#### Freeport High School Indoor Athletics Now Streaming Online

The Athletics Department at Freeport High School will now be streaming of all indoor athletics online including current boys' and girls' basketball games. Thanks to a generous grant from the St. Joe Foundation, Bulldog fans can now stream sports online through the National Federation of State High School Associations (NFHS) Network. Streaming of

outdoor sports including football will be available beginning next year. If you would like your business advertised and featured on this online broadcast, please contact Freeport Athletic Director Shaun Arntz. Portions of all generated funds directly benefit school athletics. To access online streaming, visit www.nfhsnetwork.com and search Freeport High School to subscribe and watch your Freeport Bulldogs!

### Chili Cook-off Raises \$1,500 for Twin Cities Pavilion

Twin Cities Pavilion in Niceville has received a \$1,551

donation to help pay for a new air conditioner. The funds were raised at a Chili Cook-off event sponsored by L.J. Schooners Dockside Restaurant & Oyster Bar at Bluewater Bay Marina Complex. Participants either competed or consumed chili during the November fundraiser, raising needed money for the assisted living facility located on John Sims Parkway in the heart of Niceville. Twin Cities Pavilion provides a safe living alternative for persons who are not secure living alone. The facility is committed by the Okaloosa Board of County Commission-



Ryan Hinely of Bluewater Bay Marina presented a check for \$1,551 to Karen Goodson, Activities Director with Twin Cities Pavilion.



**Brothers Kitchen** 

ers to provide affordable, supportive living for low and modest income elderly, disabled or recuperating persons.

# **Brothers Kitchen Opens in Bluewater Bay**

Congratulations Rodney and Glyn Love on the grand opening of Brothers Kitchen! Located in the old Beef O'Brady location in Merchants Walk in Bluewater Bay, it features southern comfort food and is open Tuesday-Saturday 11 a.m.-9 p.m. and Sunday 11 a.m.-3 p.m. Stop in and enjoy Blue Plate specials, burgers, sandwiches, salads, desserts and more. They also have wine,

several local beers on tap and bottomless mimosas on Sunday!

#### It's Boston Butt time!

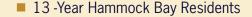
The Big Game will be taking place Sunday, Feb. 2, and you know what that means. The Boggy Bayou Fireworks Committee is once again selling delicious smoked Boston Butts, ready for pickup Friday, Jan. 31. Tickets are on sale now for \$30 each or three for \$80 at the Niceville Library and the Synovus branches in Niceville, Valparaiso and Bluewater Bay. Online orders can be placed at http://www.lightupthebayou.com before January 30.



# Mims Real Estate Advisors LLC

- Appraisal - Brokerage - Consulting

PRINCIPLED ADVICE - ALWAYS



- Servicing Walton and Okaloosa Counties
- Commercial and Residential Real Estate
- Court appointed Real Estate Experts in Walton, Okaloosa and Bay County

Cady Wert, Realtor®
Cady@mimsre.com

(850) 419-1167

(850) 835-4444



A Full Service Single Agency Brokerage and Long Term Property Management company

Mims Real Estate Advisors LLC and Mims Property Management LLC

Jennifer Anthony-Mims, Broker/Owner ABR, GRI, FMS, MRP, PSA, RENE, RSPS, SRS Certified Residential Appraiser, RD7994 Jennifer@mimsre.com

(850) 685-9898

www.MimsRE.com 131 Highway 20 W, Freeport, FL 32439

Contact us and find out how you can get the most out of selling or renting your home!



# **Explore New Construction Homes for Sale in Freeport**

# From An Award-Winning Builder Serving The Area Since 1977

Explore new construction homes for sale in Freeport. Since 1977, Randy Wise Homes has built quality new homes – with unparalleled attention to design and detail and has been recognized as one of Northwest Florida's premier builders. Are you a young couple, growing family or empty nester? Randy Wise Homes has a wide selection of new homes for sale in Freeport and floor plans that make living easier and more enjoyable, no matter your stage of life.

Many of our communities feature amenities that fit your lifestyle where everyday moments are more enjoyable in your new Randy Wise Home. Our people make the difference, and we believe the planning and building of your home should be fun, not stressful. With more than 42 years of homebuilding experience, we can help guide you through the process.

Ready to move? Wait no more. Many of Randy Wise Home's Quick Move-In Homes are move-in ready. Some are already under construction and will be ready when you are. Are you ready to select a plan for the homesite you own? Check out our incredible array of new home designs. Be sure to view our website at www.RandyWise-Homes.com for more information or call 850-678-9473.

Laurel Oaks is one of the newest communities in the Free-port area! Located off of Four Mile Road, this neighborhood features 41 homesites nestled among a canopy of Oak Trees with floor plans ranging from 1,661 to 2,361 square feet. Laurel Oaks is in close proximity to Harry Laird City Park on Highway 20. Contact D'aun Carter at (850) 333-1364 or dcarter@randywisehomes.com

Close to being sold out, with just a few homesites remaining, Marina Village is nestled

within an incredible hardwood forest and embraces the beauty of LaGrange Bayou, alongside the Choctawhatchee Bay in Freeport, Florida. The Randy Wise Homes in Marina Village offer spacious exterior porches, brick construction with Hardi Plank details, elegant flooring, Woodharbor Cabinets and architecturally stunning elevations with floor plan ranging from 1,877 to 3,072 square feet. This community offers a connectedness to nature. If you love being outdoors, whether it's boating, hiking, jogging, biking or swimming, but you also crave the feel of a quiet and relaxing retreat, then look no further than Mari-

Live Oak Harbor at La-Grange Bayou is a new community coming in the summer 2020. This community will feature 68 homesites just off of CR 83A east. There's no doubt Live Oak Harbor will become known as Freeport's "hidden treasure," offering homebuyers a practical combination of quality, value and craftsmanship that only a Randy Wise Home can give. The location of this beautiful new neighborhood will be conveniently located right next to the Fisherman's Cove Marina!

Situated at LaGrange Bayou on the Choctawhatchee Bay, Marina Village and Live Oak Harbor residents have access to the water at Fisherman's Cove Marina. Contact D'aun Carter at (850) 333-1364 or dcarter@randywisehomes.com

The homes in Meadows at Hammock Bay located on Hammock Trail West have timeless craftsmen style architecture and brick exteriors. Meadows' homes have spectacular views of natural, preserved open spaces and community lakes. As its name implies, you will find pastoral settings, ponds, and trees for you to enjoy. You





Time Tested, Relationship Driven & Stewardship Focused<sup>™</sup>

know us as a Southern Living Custom Builder Member®. We offer time-proven floor plans that range in size from 2,045 to 3,750 square feet with attention to detail and quality workmanship that fit the way you live.

The Vineyards at Hammock Bay is surrounded by natural preserves, features oversized home sites, outdoor living spaces, paver driveways and sidewalks in a gated community. The Vineyards offers resort style living in an all-natural setting, conveniently located to the beaches of Walton County. These homes will feature all of the craftsmanship you have come to trust with award winning builder Randy Wise Homes in floor plans ranging in size from 2,566 to 3,108 square feet.

Meadows and The Vineyards at Hammock Bay are close to all the great amenities Hammock Bay has to offer such as the Bay Club for kayaking, fishing, or that sunset picnic; the Lake Club and resort style pools, parks, biking trails, Town Square, Fitness Club, and more. Contact Chad Mitchell at 850-842-1816 or chad@randywisehomes.com.

Ashton Park is now selling award-winning craftsmen architecture in a preserve-type setting on Business 331 in Freeport and close to the highly rated Walton County Schools. New homes will feature Woodharbor Cabinets, oversized homesites with plans that range from 2,347 to 2,596 square feet and 3-car ga-

rages. Contact Chad Mitchell, 850-842-1816 or chad@randywisehomes.com.







Learn more at www.RandyWiseHomes.com



Time Tested, Relationship Driven & Stewardship Focused<sup>SM</sup>











# Building New Homes Okaloosa & Walton Counties!

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. Randy Wise Homes can build on your lot and builds within many communities in your area. Many have models open daily.

Visit the website to view model hours and addresses, before and after photos, new homes available, testimonials and more!

#### Featured Communities in Freeport:



MARINA VILLAGE, LAUREL OAKS, ASHTON PARK, THE VINEYARDS & MEADOWS IN HAMMOCK BAY





By Gail Pelto

In last month's article we talked about why real estate is a great investment: the A.C.E.S – **A**ppreciation, **C**ash flow, **E**quity, **S**helter your taxes and the **P**lus... Leverage. (Please see November '19 Bay Life.)

Now, if you are thinking, "Real estate is a great investment," let's talk about some action steps toward building your wealth and generating passive income along with maximizing your taxes through real estate investing. Consider the following points:

# The A.C.E.S. of Real Estate Investing (Part 2)

- 1. **Research** the property you're interested in carefully, including asking the following questions: What are the comparable prices? Are there any liens on the property? What kind of income will it generate? Are there existing tenants and tenant leases? Is it an "up and coming" neighborhood or on the decline? What are the 'best' properties for you? Houses, condos, multi-family? Always keep in mind that investing is a risk... but so is driving! However, if it's calculated and mapped out, you can reduce the risk fairly well.
- 2. Get your feet wet by **starting small** with a duplex or small condominium, and if you're not in Florida, maybe a home for you with a basement apartment. Do you want a property that needs some TLC or is turnkey? I like the TLC, because often you might get a nice

price on a property, give it some love and a better return on your money. It's all about potential.

- 3. Plan your expenses, set your budget: Besides the obvious taxes, utilities, upkeep, HOA fees and repairs, will you have a management company fee or will you handle the rentals yourself? A rental company can handle collecting rent, repairs and if needed, evictions. Keep in mind that a rental company fee may be worth paying to eliminate some of the headaches of management while freeing you up so you don't feel like you have another "job!" DIY is an option; ask me on that one.
- 4. **Make your purchase** with cash or financing? Cash, when possible, can be a great option to avoid negative cash flows. However, paying cash will tie that money up in one property vs. getting a loan from

a bank will enable you to leverage your personal assets, thus allowing you to purchase more than one property and better returns. You have to look at your options carefully. Your advisors like your real estate smart CPA's and a great realtor (me!) will be great guides in your decision to pay cash or get a loan. Talk to your team!

5. As you become a "seasoned" landlord and more comfortable in handling your first investment property, then consider **expanding your portfolio.** It will get easier and you'll see a greater return on your investments.

Investing in real estate can be a great decision; however, it must be done right. As I said last month, 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.

If the above five points make some reasonable sense and, yes, you want to create wealth and long-term security for your family, let's begin with a conversation. Here on the Emerald Coast, and around the world too, there are many long-term and short-term rental investment property opportunities and it's a great time to buy!

Gail Pelto is not only a full-time real estate agent with Keller Williams, she's also a Mattie Kelly Arts Foundation and Rotary Club of Destin board member and she's also VERY SMART. If you're ready to expand your real estate portfolio and learn how to build wealth, call Gail at 850-374-0454 or email to gail. pelto@kw.com.



By Matthew Vanderford A time to remember so as not to forget...

October 4, 2018: What is now

# Hurricane Michael: A Time to Remember

officially characterized as a "system" continues northeast toward the Yucatan Peninsula.

October 7, 2018: By morning "the system" was officially a Tropical Depression; becomes Tropical Storm Michael at 4:55 p.m. that day.

October 8, 2018: Reconnaissance aircraft reports Tropical Storm Michael to become Hurricane Michael officially - a nearly 35 nautical mile wide system was reported to be forming herfectly

October 9, 2018: 9:00 pm:

Michael becomes a major hurricane. In the span of only six hours, the central pressure within the eye had dropped rapidly to 20mb.

October 10, 2018: Rapid intensification along with a well-defined eye appeared making Michael's strength peak by the end of the day-sitting just below a Category 5.

As Hurricane Michael chugged along at 13 mph, it made landfall on the Gulf Coast of the United States in Mexico Beach, Fla., later that day. Ranking by pressure makes Hurricane Michael the third most intense Atlantic Hurricane to ever make landfall in the United States. Most recent data now indicates that Michael made landfall as a Category 5 the first storm to make landfall as a Cat. 5 in the U.S. since Andrew struck southern Florida in August 1992. (Andrew was also upgraded from a Cat. 4 to a 5 in post-storm analysis.) Michael was blamed for 49 deaths and more than \$5.5 billion in dam-

**PRESENT DAY:** It's one of those things...you remember where you were, watching, listening, waiting it out. Not sure if that "system" was going to wobble this way or veer off that way. You never really know until it's right on top of you...

or not...exhale. I almost stayed – thought to myself – self, we're smart; self, we're educated; self, you know what you're doing; self, we're staying – me, my wife, our kids and the dog. Why not... it's soooo far away and there ain't no way that thing is moving over here and you know what... remember those guys on TV, always hyping up the storms... yeah...definitely staying.

But later that day, reason sounded its still small voice in the back of my brain. Remember, Hurricane Hermine made landfall as a Cat 1, on high tide with a super moon; you met a man who was bedbound, a paraplegic who had to endure the storm alone on his bed with no electricity. Being unable to move, he endured the sound of water rising only to find a small relief with the water just stopping at the top of his mattress. Exhale.

You gonna be a hypocrite – or are you leaving?! Man – I had to open my big mouth and speak – now I have to leave. I have to err on the side of caution…have to err on the side of protecting my family…have to take what I've come to know and understand what these "systems" can do – and do what I know is the right thing to do. When animals sense

trouble, they listen to their guts and do what they were intended to do: SURVIVE. I was beginning to think I had some special sense of power – TECHNOLOGY! But, remember what that tech got that man lying in bed.

In the wake of this tragedy let us listen to reason and sound advice in the upcoming seasons of our lives.

As I've said before, prepare:

- Have an emergency preparedness evacuation plan.
- Keep things elevated. (Get storage shelves and keep valuables at least 4' off the ground.)
- 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.
- 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.

In the wake of tragedy, there is rebirth; in the wake of birth, hope comes to light...

### **CLAIMOLOGY**

"The art and science of fair claim settlements"
A Public Insurance Adjusting Schoolhouse



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

**Have Questions about Property Damage or Insurance Policies?** 

Call Us: (850) 684-4794

You could have it answered in one our columns.



### By Lisa Hughley

Happy Holidays!

It is amazing how quickly this year has gone by! I hope you are having a wonderful Holiday season and wish you and your families a very Merry Christmas!

Although 2019 has been a great year for real estate, I believe 2020 is going to be an amazing year as well!

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 ranging from \$185,000 with

# December 2019 **REAL ESTATE UPDATE**

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 77 days on the market!

#### **Emerald Shores**

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

#### **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**

Highest sale so far for 2019! 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., 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!**

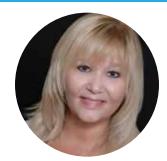
#### 145 Symphony Way: \$450,000

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!

Exclusively Marketed By Lisa Hughley, Classic Luxury Real Estate







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

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





#### By Chris Balzar

May this holiday season fill your home with joy, your heart with love, and your life with laughter. We will speak or receive similar sentiments this month. But for many, the holidays bring stress and not good tidings: finding the perfect gifts and wrapping them, baking the traditional cookies, decorating, and going to all of the office parties. At the same time, it is likely that most households will

# **Holiday Energy Saving Tips**

# **ENERGY TIPS**

## by Emerald Coast Energy Solutions

use more energy which causes increased energy bills.

But, there is good news. There are many ways you can reduce energy consumption and save money.

Switch to LED lights when decorating. LED lights use 80-90% less energy than incandescent lights. If you aren't sure if you have incandescent lighting or not, you can tell if it's warm or hot to the touch. We recommend using a digital thermometer to test to avoid injury. It's estimated that 4 strands of LED lights will save \$30 this month compared to 4 strands of traditional lighting. It is also a good idea to use timers to reduce the amount of time lights stay on and then this provides one less thing to worry about.

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

Electronics are always a popular gift, but you can save energy. When choosing electronics TVs, computers, gaming

consoles, etc. — always look for Energy Star qualified electronics. These qualified electronics use less energy and save energy. Rechargeable batteries and LED lighting may not be on top of anyone's list but they make great stocking stuffers and save energy. Also consider using smart power strips and turn off the electronics completely. Many electronics, even when powered off, still use energy, I call them energy vampires.

If you plan to leave this holiday season, think about automating your home. Put exterior and interior lighting on timers to avoid being on all day and night. Add a thermostat which you can control via Wi-Fi and your smart phone, in the event there's a cold streak or heat wave, so you can control your home's temperature and unplug those energy vampires.

When shopping for gro-

ceries, buying local foods and goods not only supports our community but saves energy by reducing transportation related energy costs.

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

We wish you and your loved ones a Happy, safe and energy efficient holiday season.

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

# AJ's Plumbing Inc.

998 Bay Drive, Santa Rosa Beach, FL 850-231-1473

www.ajsplumbinginc.com

#### **Specializing in:**

- Repairs
- Remodeling
- New Construction
- Custom Plumbing
- Fixture Replacement
- Water Heaters

 Garbage Dispostals Repiping

Licensed & Insured



LESLIE H. DUBUISSON

Lic. #RF-11067650

# 'Tis the Season

Some postal tips from your friendly, neighborhood mail carrier, Greta Grumbine Charlton:

1) Be patient. Y'all know it's Christmas, the busiest time of the year. Your package might not make it on time. It might get bogged down. It happens. Before giving your mail carrier the third degree, diving into their truck to find it yourself, or taking to social media to rant and rave, track it and see where it is. Make sure you have the right carrier (USPS, UPS, FedEx.) Remember that "anticipated delivery" is not guaranteed. Let's show a little grace this time of year.

2) Leave your porch lights on! We're delivering well past dark now. If your package shows "out for delivery," and you haven't received it yet, chances are, it's on a second, or third, trip! If



it's dark, leave your light on, so your mail carrier can better see their way to your front door.

3) Keep your mailbox (and house) numbers vis**ible!** We love your Christmas decorations, but this time of year, it's all hands on deck. Chances are, you will have an unfamiliar carrier out delivering parcels, so they will need to be able to see house and mailbox numbers. Keep those numbers visible to avoid delays in your packages getting delivered.

Thank you to everyone who makes this season easier for us on the front lines. The snacks and drinks you leave, the words of appreciation and encouragement, the smiles, are all so appreciated!



#### Have you...

• Turned 65? • Just moved? • Become eligible for a Medicare Advantage and Prescription Drug Plan Special Enrollment Period for other reasons?

Ask me about the Medicare Advantage Plans you may deserve.

#### **TINA FADER**

Licensed Sales Agent

850-368-8007 | tinafader@yahoo.com Monday - Saturday, 8am - 5 pm Serving Santa Rosa Beach, Sandestin, Miramar Beach, Destin Also Offering Individual, Family Health and

**Dental/Vision Plans for All Ages** 





New one of a kind Shakker Elite Shutter with Trim Packages! Over 22 years experience!

850-714-7502

FB: GY Painting and Renovations www.GYPaintingandreno.com





By Victoria Ostrosky Insurance Zone

Stephen pulled the leftovers from the refrigerator where his wife Julie had stored them after their meal with her parents a few nights ago. As he sat down at the table, he began leafing through the small pile of mail that had ac-

# **Protecting Your Most Treasured Possessions**

cumulated over the last few days.

Sandwiched between two pieces of junk mail was his homeowners insurance renewal information. As he opened the envelope his mind began to wander. His in-laws had asked him just the other day if Julie's engagement and wedding rings were insured. He said, of course they were! Which made him wonder if they actually were. He had spent a tidy sum on them.

His new Declarations Page was showing he had plenty of contents coverage, so he figured he was good. Just to be on the safe side, though, Stephen made a mental note to contact his agent in the morning and ask. He found out some interesting

things about contents coverage and collections.

On most homeowners policies there are what's called 'special limits of liability' for certain items of personal property. For example, the typical limit for loss by theft of jewelry, guns, furs, money, precious and semi-precious stones, is \$1,000. That's not for each piece – that's in total. So, if your home gets broken into, and the thieves make off with your Rolex and your wife's entire jewelry collection of necklaces and rings and bracelets, you'll get some sad news from the insurance adjuster. A solution for some is a broadened endorsement you can add to your homeowners' policy which increases these limits to \$2,500 or even \$5,000.

However, for customers with larger collections of jewelry, fine art or guns, for example, there is the option of scheduling. Some advantages of scheduling your collection on a separate Personal Articles Floater (PAF), is that you'll have worldwide coverage, coverage for mysterious disappearance, coverage for property

in transit, and for some carriers, when it's on display. Another good benefit is that it doesn't deplete the personal property coverage of covered perils on your homeowners policy. Scheduled items with value over a certain limit, for example, \$5,000, will need either an appraisal or a paid receipt if it's a recent purchase, along with a complete description and photo of each item in the collection, such as each piece of jewelry or art, firearms, stamps, or musical instruments.

A third option is a blanket policy that is just like it sounds. You purchase a set amount, such as \$100,000, that covers every item in a specific collection like jewelry, for example, with usually a limit for any one item at \$10,000. You also have the option of a combination of scheduled and blanket items on the same PAF, depending on the carrier.

Stephen, after discussing the value of Julie's rings with his agent, took out a PAF for not just her rings, but his watch, and several pieces of original artwork. Now he could tell his in-laws that

Julie's rings were protected, and it would be a true statement.

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



Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency with offices on 30A and 98. Visit their Video Library on www.ins-zone.com and watch an informative video "How to Protect your most Treasured Possessions," or call 850.424.6979. Victoria Ostrosky, author of this article is an agent/CSR with IZ.







VISIT **MYBAYLIFENWFL.COM**TO READ OUR LATEST ISSUE





By Richard Chern, M.D.

We're heading into the New Year and this is the traditional time to reflect on the year's accomplishments and failures as well as determine our goals and objectives for the new year.

A typical New Year's resolution includes eating better, exercising more, and losing weight. And, although these are important, for 2020 I'd like to encourage you to think about what is most important to you and make a resolution to give those things more attention this year.

I believe for most of us, family, friends, health and happiness are at the top of everyone's list. Depending on the time in your

# **Not The Same Old Resolution**

life, one, several or all of these seem to be either slipping away or more difficult to maintain. As you well know, time keeps going faster and it's the one commodity we can't get more of; so start your New Year's Resolutions today! Find a way today, right now, that you can increase your happiness by increasing your relationships with family, friends and health.

Look closely at your 2020 calendar and decide right now which

friends or family members you are going to visit in 2020 and start planning today by writing it on the calendar. Put a weekly reminder in your phone right now to call friends or family that you haven't spoken to in far too long. And, right now, put a vacation on the 2020 calendar so you can start planning it out today. "A goal without a plan is just a wish"

Let The Hormone Restoration Center and Dr. Richard Chern, M.D. help you with all



of these by helping you improve your health. If you're thinking that you're already healthy or you're not sick please realize that NOT FEELING BAD IS NOT THE SAME AS FEELING GOOD! When you feel good you get the motivation to do so much more. Life's stress doesn't seem as unbearable, goals seem more easily attainable, and everyday life is just more enjoyable. Getting the rest of the New Year's resolutions accomplished just becomes easier.

Let us help you achieve your goals in 2020.

If you are over 40, you should have already seen us. If you are less than forty then it may be time now. Whether it is endless fatigue, depression, achy joints, irritability and all the "normal" conditions of life or if you're experiencing signs of underlying problems like erectile dysfunction, low libido, hot flashes, night sweats,

anxiety or self isolation. I believe that we are able to help you succeed in that category. We have already helped so many people get healthy and achieve their goals.

At The Hormone Restoration Center, Dr. Richard Chern, M.D. and Sue Griffin, APRN can help with weight loss, chronic fatigue, sex drive, depression, anxiety and so much more. Call us today at 850-837-1271 to schedule your labs and consultation.

# PAWS Pets Looking for a Home

"I'll be home for Christmas," is something pets at the Panhandle Animal Welfare Society (PAWS) are hoping Santa will help them sing (in barks and meows).

Play Santa, so they won't sing "Blue Christmas" instead.

Visit paws-shelter.org for more information.



Yaz, a 10-year-old bulldog mix, has been at PAWS since June. This sweetie walks great on a leash, knows basic commands and is ready to go home.

# VISIT **MYBAYLIFENWFL.COM**TO READ OUR LATEST ISSUE









By Lisa Leath Turpin, Health & Wellness Coach

Happy Holidays, Destin! In November I encouraged you to just get moving and stay moving... any movement/activity counts toward your ability to burn calories and stay healthy. I also challenged you to use movement to "Weigh Down to Christmas," to keep from gaining the dreaded holiday halo around the waist. Below is a list, inspired by a cute article from Elite Health, of things you can do to stay in control easier and still partake and enjoy yourself! You'll yield a good healthy balance of fun, family time, giving and receiving cheer, and still feel good along the way.

#### 10. Drink!

Water that is...

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

#### 9. Eat

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

#### 8. Have Everything!

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

#### 7. Follow the Leader

Start with the veggies, then move to the protein, then to the starches: breads, puddings and sweets.

Ideally, filling up on meats and veggies will limit simple carb intake, and limiting carb intake will ideally keep you from the yearning to sleep in the middle of gift opening.

# **Inhibit The Holiday Halo**

#### 6. Cheers to You!

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

#### 5: Leave it!

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

# 4: If You're Achy Fishy Takey

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

#### 3: Keep it Fresh!

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

#### 2: Be a Rule Breaker!

Just because we serve it up BIG or "super-sized" in the South doesn't mean you have to play by the rules. Enlist one person to split food with you, or take half a portion.

#### And TOP TIP #1... Pre Burn.

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

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

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

Exercises are arranged in blocks. Each block should be completed twice before moving on to the next. Do 15 repetitions per exercise.

\*Warm up with a 5 minute walk

#### Block 1

- Stationary Lunges (split lunges)
- Plank with alternating row (in plank, pull one arm back like you are pulling a lawn mower cord from the floor then alternate to other side)
- Push-up to Downward Dog (alternate from single push-up to piking your hips up making a teepee shape with your body then back to push-up)
- Side Elbow Plank

#### Block 2

• Wide Squats – see if you can

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

- Grocery Biceps (fill a grocery bag to desired weight with cans or rocks, or whatever)
  - Tricep Dips
- Grocery Shoulders (fill grocery bags and press overhead or straight out to sides)

#### Block 3

- Bridge Dips (on back, feet on floor, knees bent, push hips up toward ceiling then back to floor)
- Seated Side Twists (Russian Twists) lean back to engage abs
- Anchored Leg Lifts or Knee Arcs (on floor, stabilize by grabbing something overhead with

hands and raise and lower either straight legs or bent legs)

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

#### **FUN HOLIDAY FACT:**

The average person can burn an estimated 75-100 calories per 30 minutes of SHOPPING! Add a shopping cart and move more briskly and that number can be higher!! Go get 'em!

# Boost Whitening Special \$299.00

Limited time special • Normal rates \$499.00

Opalescence BOOST

One hour to a whiter smile!

#### **NO LIGHT NEEDED**

Chemically Activated

#### COMPLETED IN-OFFICE

No messy trays and gel to worry about at home.











Most 5 Star Google reviews of all dentists in Northwest Florida!



bioewater bay | Milatrial beach | Santa Rosa beach

Valid at our Miramar Beach and Niceville/Bluewater locations only.

**SMILEOLOGY.COM** | 850.897.4488

Olivier Broutin,

DMD, MAGD, DICOI, FMIII, AFAAID

#### **Wellness**



By Marty Kernion, Ph.D.

#### **QUESTION:**

This time of the year can be very sad. The holidays should be joyful, not sad. But it seems as though December brings back a lot of memories of loss. I often feel down, angry and stressed out. What can I do to help get through this month?

#### **ANSWER:**

Most people who ask this question actually ask how they can manage stress. And not all stress is sadness by any means. But the person who asks this question is very insightful. They realize that feeling "blue" can feel and appear differently in

# Ask Doctor Marty: Holiday Blues

different people. Most people don't think that anger can result from feeling down. For some it is anger, fatigue or a lack of ability to concentrate. For others it's feeling down in the dumps or experiencing a lack of appetite. For some it's out-of-control eating or drinking or other addictions. And women are twice as likely to have these feelings than are men.

So how do holiday blues develop and even take over at times? There are many causes. Often our trigger is grief. We remember our loved ones who have passed. We have fond memories. Sometimes idealized memories. At times we might also feel that our current life circumstances just don't measure up to those memories. Sometimes the holidays can bring up unresolved issues in families.

Many times, we may even have a nutrient deficiency. Because of heredity, diet, medications and many other factors, we all have different requirements for levels of specific nutrients that can even fluctuate within the individual from day



to day. Often it's a B vitamin deficiency. If you are taking any B vitamins, make sure you are taking all the B complex, since an imbalance even amongst those little critters can cause trouble! And during the holidays we are definitely more prone to hearing those cookies, pies and cakes calling our names. Sometimes these stressed out feelings can even be caused by an imbalance of hormones such as reproductive or thyroid hormones, or blood sugar imbalances. An overworked liver can also be the culprit.

In case you haven't come to this conclusion already, looking at the cause of holiday blues is the first and most important step. As is always the case with a holistic, natural approach, there isn't a one-size-fits-all remedy.

Starting new traditions during the holidays and reaching out to others in need can be extremely healing and help alleviate Seasonal Affective Disorder (that's no coincidence that the initials for that disorder are SAD!). An attitude of gratitude about all the things for which we can feel grateful always helps us put things in perspective as well. Bright lights can keep our spirits up. Exercise can lift our mood due to the increase of feel-good hormones and more oxygen to the brain.

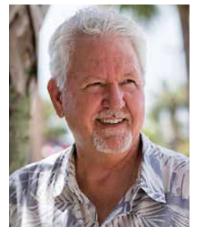
Whatever the cause, don't give up! There might be a remedy or strategy personalized to your needs that can truly make a difference in your life and the lives of the ones you love. And something to remember—focus on the true meaning of Christmas.

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





Musing



#### By Pastor Dave Holland

Gently falling snow paved my walk to our village church on Christmas Eve so long ago. We lived a few blocks from the church I pastored in that small New England town and I expected the Light of the World to visit us as we celebrated His birth. I was preparing early for a full house of festive worshippers on my first Christmas Eve Service. Life could not have been betteruntil it wasn't.

# A Pastor's Ponderings: Liquid Fire

colonial church building with the tall steeple noting it looked so warm and inviting. The church and the stained-glass windows glowed with subtle glory waiting for people to arrive.

The first to come was the woman with Jesus' birthday cake, baked in the shape of a cross. Someone came up with the idea that since it was Jesus' birthday, HE should have a cake. I expounded on the idea by saying, "Hey, why don't we conclude the service with everyone lighting their candles as we sing 'Silent Night' and gather at the front of the church putting our candles in the cake?" That's when peace on earth almost became hell in

Nearly 200 souls crowded into the church that night to celebrate our dear Savior's birth. Children fidgeted during scripture readings. People sang Christmas I approached our small white carols with gusto while angels sang harmony. Ushers efficiently distributed the communion elements, and everyone solemnly partook of the body and blood of the Lord Jesus. I thought it was the perfect Christmas Eve service. The time had come for the grand finale.

I directed people toward the four-foot-long birthday cake baked for sweet baby Jesus and gave the fateful instructions, "Ushers, turn out the lights and ignite the candle of the person on the end of each row, then each one light your neighbors candles for the glory of God as we all sing, 'Silent Night' proceeding by the cake." The radiant glow of the room grew with increasing intensity as people came forward to place their candle in the now shining cake. As two hundred wax candles began to accumulate, the cake was transformed from beaming in light to a blazing inferno. The strangest sight began to unfold in slow motion. Liquid fire began to flow over the edges of the cake onto the floor and I thought, "Oh my Lord, I'm going to burn down the church with all the people in it!"

Miraculously, the fire went out as soon as the flames hit the floor. No one fried that night. "Praise God in the Highest," the angels surely sang. A little boy in the back who didn't get to place his candle in the cake began crying, "But Daddy, I want to start a fire

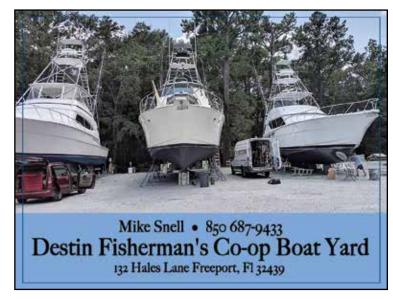
The lights quickly came back on and the parishioners went home that night, glad to be alive. One look from my wife silently said, "You silly, silly man."

I'm thankful the grace of God did not allow us to burn up that night. This event reminds me that Jesus came to save sinners, of whom I am chief. I learned that Christmas is not about lights or candles, cakes or carols, but entirely about a Savior who loves us enough to become one of us. I went home a humbler man that Christmas Eve as I realized God was preparing me for the birth of His Son in my heart. The first

quality we need to welcome Jesus this Christmas is the humility to know that life is really all about Jesus, the King of Kings.

Lord Jesus, help us focus on You during our Christmas celebrations. Too often we are obsessed with decorations and liturgies rather than on the Son of God. We want to see You Jesus, touch You, worship You in all Your glory. You are the gift that we seek, You are the Light of our lives. Happy Birthday Jesus!

This article is an excerpt of Dave's new book Christmas Jesus being released this month. The book can be ordered at his website, daveholland.org. Contact Dave at davidvholland54@,







#### Musing



By Sean Dietrich

I feel a little silly writing you. Recently, I wrote a column about how when I was a boy I always wanted you to bring me a cowboy hat. A silver-belly colored Stetson. A few days later, one showed up on my porch from an anonymous person. I almost couldn't believe it.

I know it was you, Santa.

If only I would have had the foresight to write a column about a summerhouse on the beach with a four-car garage in-

No. I'm only kidding. Please realize that I am only making a joke, Santa. A three-car garage would be more than plenty.

Anyway, the words "thank

SANTA ROSA BEACH

850.622.5283

www.Fuller.Insure

# **Dear Santa:**

you" don't even begin to cover how I feel. The hat fits perfectly, and I have been wearing it for the last three days. I even wore the hat—this is true—to the grocery store. I almost never wear hats indoors, but I did yesterday.

The cashier referred to me as "Tex." I asked her to kindly call me "Roy" instead.

She said, "Who's Roy?"

"Roy Rogers."

"Wait, does he sing that song about the Gambler?"

You have to worry about our nation's youth.

But the truth is I feel so silly, Santa. I didn't NEED a hat. There are so many other important things happening in the world. Things that are WAY more pressing than my headwear. I feel so ridiculously selfish wearing this beautiful thing.

When I was a boy, I asked you for a hat like this every single year and I never got one. And I was okay with that. Because I knew you had bigger fish to fry. I understood this.

Once, my friend Billy explained it all to me when I was nine. He said that you only had a

certain amount of space in your sleigh and you had to pack small gifts. A hat just wasn't practical. And you're practical guy.

Looking back, this would explain why you used to always give me eight-packs of underpants each Christmas. But I'm not complaining, I never held that



against you. Even though, to be perfectly honest, I never knew why you were so concerned with my underpant needs.

You and my mother would have gotten along famously in this area. She was obsessed with the status quo of my underpants.

My mother kept me in perpetual supply of underpants because she was in constant fear that I would run out of clean underwear. I was the only kid I knew who had three entire dresser drawers wholly dedicated to tighty-whities. I owned more Hanes-brand clothing than Michael Jordan.

And as if that wasn't enough, Santa, my mother used to sew special name tags into my underwear. I hated my underpants tags, but believe me, they were a lot better than having my mother hand write my name with a Sharpie marker on the waist-bands, federal-prison-style.

But I don't want to talk about my underpants. What I want to tell you is that I was completely okay with not getting the cowboy hat each Christmas. Really I was.

Because I know you have a busy life that's riddled with headaches and hurdles. You have all sorts of catastrophes you're dealing with. The world keeps modernizing on you, making everything more difficult for a Saint.

But somehow you keep it together. And you always pay attention to kids. All kids. Little kids. Big kids. Elderly kids. Even kids who have grown up, like me.

I am a guy who wonders who he is sometimes, who's unsure of himself. At this age you'd think I would have a few things figured out by now. But I don't. Sometimes I think I'm more confused now than when I was a nine-year-old.

But somehow I still matter to you. And I can't believe it. I thought you'd forgotten about me a long time ago. I guess I was wrong. You obviously pay attention to people everywhere. Adults who feel like fools in their own lives. People who feel below average. And children who cry when they don't think anyone is watching.

You must see it all. You must see every kid who doesn't make the baseball team, every girl who is told she's too overweight to be pretty, and each child who wishes he were a cowboy.

You must have seen the tenyear-old girl in Birmingham, who always wore ratty clothes to school. And it must have been you who sent her an entire wardrobe. Anonymously. You don't think I heard about that? I did, Santa. I get around.

I also heard about the young construction worker who had no health insurance. Who had three kids. After his expensive emergency surgery, a man came into his recovery room and said, "Your surgery was covered by an anonymous donor."

Yeah. I know that was you, Santa.

You don't know how hard it was to believe in you when I was growing up. Believing in good people is tough to do. Because there are too many people who accidentally prove you wrong. But I'm changing, Santa. The older I get, the more I believe. And the more I believe, the more I want to be just like you.

One day, I hope I can be.

Thank you for the cowboy hat, Santa.





LIFE · HOME · CAR · BUSINESS

Residential • Commercial • Duct Cleaning • Maintenance

Call Today for Service 850-678-9522

www.aireservec.com

Serving Destin and the Panhandle

LIC # CAC1819748
Family, Locally and Veteran owned

#### Musing

# **Missing Christmas**

By Gueary Clendenning

Christmas is just around the corner. After Thanksgiving, the pace quickens toward the big day! We'll find ourselves in a big rush, always pursuing one more thing we need to get accomplished. We look for the nearest parking spot in the crowded mall, searching for the perfect gift. Expectations heighten as we look for family members to arrive. What's Christmas without Mom's chocolate chip cookies! And yes, when Christmas is finally over, we look forward to getting some rest. Ha!

Isn't it easy, with all the flurry of Christmas to miss the real meaning of Christmas?

The night Christ was born, the inn-keeper was busy with a full house of customers, thanks to the new taxation decreed by Caesar Augustus. The people of Bethlehem were unaware that the couple entering their town were about to give birth to the Son of God! Perhaps even Joseph and Mary wondered how this could be God-directed when the only place they could find shelter was in a smelly stable. But this night



would change everything! Micah, a prophet of the Old Testament had prophesied hundreds of years before, that a ruler was to be born in Bethlehem, whose origins were from Eternity. "But you, oh Bethlehem...though you are a small village in Judah, a ruler of Israel shall come from you, one whose origins are from the ancient past."

Another Old Testament prophet declared "Behold a virgin shall conceive, and bear a son, and shall call his name Immanuel." Immanuel means "God with us." That night near Bethlehem, shepherds were working their usual routine of herding sheep into a cave, where, at the entrance, they would keep watch. Just another, long, boring night!

But, out of nowhere, a mighty angel appears in the blackened sky. In a flash, the darkness was expelled with a brilliant light. The shepherds are paralyzed with a gripping fear. The angel said to them, "don't be afraid, I bring you good news of great joy for everyone. The Savior, yes, the Messiah, has been born tonight in

Bethlehem. And this is how you will recognize him: you will find him in a manger, wrapped snugly in strips of cloth." Suddenly, the angel was joined by a vast host of others—the armies of heaven, praising God, saying "Glory to God in the highest heaven, and peace on earth to all of whom God favors." Luke 2:10-14.

Time and space will not permit me to tell you about a devout man who was told by God that he will not see death until his eyes had seen the Messiah. His story is found in Luke 2:25-33. Nor do

I have the space to tell you about the men from the East, who in studying the scriptures were led to follow a star to where Jesus was born. Their story is in Matthew 2:1-12.

The shepherds and the wise men did not miss the meaning of Christmas. God's gift to the world was His Son, Jesus Christ. Why? The scriptures give us the answer: "For God so loved the world, that He gave His only son, that whosoever believes in Him, shall not perish, but have eternal life." John 3:16.

The truth is that all have sinned and fall short of God's glorious standards. Yet, now, God in His gracious kindness declares us not guilty. Because of Jesus' sacrifice on the cross, God's justice is satisfied. We are made right with God when we believe that Jesus shed His blood, sacrificing his life for us.

Such a great gift! Our sins are forgiven and our standing before God made right. So please, don't miss the true meaning of Christmas. May you have a beautiful and Christ centered Christmas.





# Shelter House's Annual Palate & Palette

### Five-Course Wine Dinner and Live Painting Features Local Mother-Daughter Artists

Shelter House's 4th Annual Palate & Palette Dinner will be held Feb. 1 at Legendary Marine's showroom in Destin. Proceeds will support survivors of domestic violence and sexual assault in Okaloosa and Walton counties.

Shelter House, Inc. is the state certified domestic and sexual vi-

olence center serving Okaloosa and Walton counties and offering emergency confidential shelter, crisis counseling, a 24-hour hotline, children's programs, information and referrals, education, professional training, safety planning and prevention services to survivors of domestic violence and their children and sexual violence survivors. Help is available 24/7.

This year's featured artists, (yes, TWO) will be a unique mother-daughter duo, Kathy & Krista Schumacher. At the end of the evening, both paintings will be auctioned off to the highest bidder in an exciting and competitive live auction! This year's event is presented by presenting sponsors, Compass Builders, Okaloosa County Sheriff's Office and Melissa Hines with Empowered Financial Strategies.

This chic, pop-up style wine dinner is a unique experience, as Legendary Marine's show room is transformed into a chic, intimate venue with a trendy, metropolitan feel. Attendees will indulge in a five-course seated dinner featuring five of the area's most respected chefs. Each chef will create a dish for their course, and Elite Worldwide Imports will be hand selecting fine wines to pair with each dish. Additionally, local distillery, Timber Creek, will be offering craft cocktails and Grayton Beer Company will feature their brews throughout the night. B-Boy Productions' live DJ will command the music of the event, floating high above the dining area aboard one of the newest bay cruising yachts. Guests can also say "cheese" in the Epic Photo Booth and explore the expansive silent auction offering prize packages including fishing trips, restaurant experiences, custom art, spa packages and more.



The culinary lineup features Camille Withall, Executive Chef of George's at Alys Beach; Dan Pettis, Executive Chef, Owner, Dan Pettis' One20 a Modern Bistro; Giovanni Filippone, Executive Chef, Partner, Mama Clemenza's European Breakfast; Jack McGuckin; Executive Chef, Owner, Bijoux Restaurant & Spirits; and Tyler McMahan, Executive Chef, Shunk Gulley Oyster Bar 30A.

Kathy and Krista Schumacher are mother-daughter artists who specialize in palette knife oil painting. Although they called Niceville their home base, this mother-daughter duo has had their work featured across the nation and most recently had a full exhibition in partnership with Ferrari San Diego. While they both use the palette and knife technique, their subject style is quite different. Kathy's subject matter is diverse, and

includes animals, landscapes, people, and, most notably, her dynamic florals. Kathy still calls Niceville, Florida, home, however her work is exhibited at several art shows throughout the country and galleries. Krista's artwork catapulted her to live and work in La Jolla, Ca. She was named Top 21 Artists Under the Age of 31 by Southwest Art Magazine and is the 2018 Launchpad Artist for Art San Diego. She has had multiple solo exhibitions and does the artwork for Ligne Roset La Jolla. Her subject matter primarily focuses on abstracts and land-

Tickets are \$125 per person and can be purchased online at 850tix.com. For information, including sponsorship, call 850-243-1201 or email sponsors@shelterhousenwfl.org.





schnitzel-lodge.com

# **Christmas Morning Strata**

By Susan Benton, 30AEats.com

The strata, essentially a savory bread pudding with eggs, sausage, and cheddar cheese, is made the day before, and easily baked on Christmas morning.

Serves 4 to 6 people.

#### **Ingredients:**

8 slices bread, preferably an Italian style deli loaf, cut 1/2 of an inch thick

- 1 pound plain, sage or hot pork sausage, your preference
- 1 teaspoon prepared mustard
- 1 cup shredded sharp cheddar cheese

6 eggs, slightly beaten 1 and 1/2 cup whole milk 3/4 cup half and half



1/2 teaspoon ground sea salt 1/4 teaspoon pepper Dash of nutmeg 1 teaspoon Worcestershire sauce Dash of cayenne

#### **Preparation:**

Place bread into a 10 by 16 baking pan, sprayed with nonstick spray or rubbed with butter. Brown sausage and drain off any excess fat. Stir in mustard, and spoon sausage evenly over bread. Sprinkle with grated cheese. Combine remaining ingredients (eggs, milk, half and half, salt, pepper, nutmeg, cayenne and Worcestershire sauce), pour over cheese and sausage.

Bake at 350°F for 30 minutes. Note: This is best if made the day before and refrigerated overnight. Warm to room temperature before baking.

Also, a pound of bacon cooked and crumbled, or 2 cups of good ham chopped, can be substituted in the recipe.



# The Power and Peace of Music

By Ray Cyr, Studio 237

Consider the times in your life when music affected you even when you might not have been aware. For instance, as a baby, can you imagine your parents singing a lullaby to help you fall asleep at night? Do you recall the silly songs they sang to make you smile? The funny toe counting song and the finger playing melodies that cause everyone in the room to giggle and smile along with you.

We remember the young children's chorus in school or

the church choir that amazed us with their multitude of voices singing the same song together. There was a power present there, and yet there was also a peace. How can it be! Two opposites attracting the power of their music and the peace in their feelings expressed.

The power of music will help you dance, sing, worship, cry, sigh, and even sleep; with a peace of knowing you are not alone. Music will comfort your heart and provide a special moment when the song presents



the right message at the right time. Remembering the first love song you and your special friend sang to each other could still have the same power today. I remember sharing a skit at a small group meeting with other couples, and my wife Lisa and I acted out the song entitled: "You're Still the One" by Orleans. The moves, smiles, and power of love was still there. And it was lots of fun.

Music changes the atmosphere. The connecting power and peace of music should not be overlooked. Music has always brought people together for a cause or a celebration and much more. Music has the power to gather people in unity and harmony unlike any other force. It doesn't matter what style or genre you chose to listen to, the power and peace are still there.

Look at the most comprehensive list of genres of music available on the internet by clicking: www.genreslist.com and you will find a list that is very impressive. Music comes in many different types and styles ranging from traditional rock music to world pop, easy listening and bluegrass. Many genres have a rich history or geographical significance.

For more information on Studio 237 School of Music, call 850 231-3399.

# 30A Songwriters Festival Offers Stories Through Song

Every song should tell a story. At least, that's what we, as listeners, are drawn to and that's what becomes meaningful in our personal lives. And that's what is so special about the 30A Songwriters Festival. On Jan. 17-20,

mits starring Peter Noone will perform.

Wilson will perform with his heralded nine piece band and recreate his most beloved and sophisticated productions (including early Beach Boys' hits "Don't



South Walton will be transformed into a songwriter's paradise and the "hottest" mid-January destination for music fans at one of the coldest times of the year. This year's 11th Anniversary lineup brings together more than 195 songwriters, over 250 performances at more than

All net proceeds benefit the Cultural Arts Alliance of Walton County (CAA) and help to fulfill its mission to support the arts. To purchase weekend passes or VIP weekend passes, visit 30asongwritersfestival.com/ tickets.

The initial round of confirmed headliner artists at Grand Boulevard on Sat., Jan. 18 include iconic artists John Prine, Indigo Girls and Tanya Tucker. On Sun., Jan. 19, the legendary Brian Wilson, Don McLean and Herman's Her-

Worry Baby," "Fun Fun Fun," "Warmth of the Sun," and Pet Sounds classics "Wouldn't It Be Nice," "God Only Knows," "Good Vibrations") live at Grand Boulevard. Indigo Girls have just completed their new studio album entitled Look Long, recorded at Peter Gabriel's Real World Studio in the UK. Produced by John Reynolds and scheduled for release early 2020, they will introduce new songs from the much anticipated album at 30A in January. John Prine and his band return to 30A by popular demand. The revered songwriter's past year was highlighted by his highly acclaimed triple Grammy nominated album The Tree of Forgiveness, from which he will perform songs as well as classics like "Sam Stone," "Angel from Montgomery," and "Spanish Pipedream." Tanya Tucker will showcase new songs from

her acclaimed new album While I'm Livin (produced by Shooter Jennings and Brandi Carlile) and will sing "Delta Dawn" and other classic hits. On the headline stage Sunday, Don McLean will perform hits spanning three decades. The RIAA and the National Endowment of the Arts named "American Pie" a top 5 song of the century with "Over the Rainbow," "This Land is Your Land," "Respect" and "White Christmas." Hailing from Manchester England, Herman's Hermits starring Peter Noone distinguished himself as the youngest musician of the British Invasion to break big in the U.S. His legacy – eight gold singles, fifty-two million records sold, hundreds of TV appearances and a Broadway play.

For a complete lineup of confirmed new and returning artists, including beloved local bands and artists, such as Chris Alvarado, Kyle LaMonica, Boukou Groove and Donnie Sundal, vist 30aSongwritersFestival.com. You can also begin listening to

artists playing in 2020 now by ers Festival Spotify page (Spotify. checking out the 30a Songwrit- com/30aFestival)!







# Meet our Local Pros: The Mims Family

### Team Work Makes the Dream Work!

By Scott Miller

Mims Real Estate Advisors is so proud to be a part of the Freeport Community. "Principled Advice Always" is not just their value proposition; it's their way of life. "We chose these three words because it reflects our value system of integrity, education and personal service," says Jennifer Mims. "It's not just a tag line. It is who we are and how we live."

Together they are a family-owned business: Jennifer and Bob Mims are co-owners and founders who lead the team. Jennifer is the broker-owner and Bob is their Certified Residential Appraiser. Together with their daughter Cady, also a licensed agent, and mom Susan, they sell, list and manage Freeport real estate. They have sold numerous homes and manage more than 100 properties. Whether you're buying, selling or renting, Mims Real Estate Advisors has you covered! They offer both brokerage and property management services.

Their journey to Freeport began when Jennifer and Bob moved to Walton County from Savannah, Ga. in 2003. "We invested years in our education earning licenses and state certi-



fications as brokers and appraisers," says Jennifer. They started their business in 2006 before finally settling on Freeport as their home in 2007. Why Freeport? Because Freeport reminds Jennifer of the town she was born and raised in—Ojai, Ca. "We have the best town, people and events. From Pickin' on the Porch to our 60-acre sports complex to our beautiful annual Christmas parade. Mims Real Estate Advisors is so proud and honored to be a part of the Freeport community." Always happy to have visitors, their office is located across the street from City Hall.

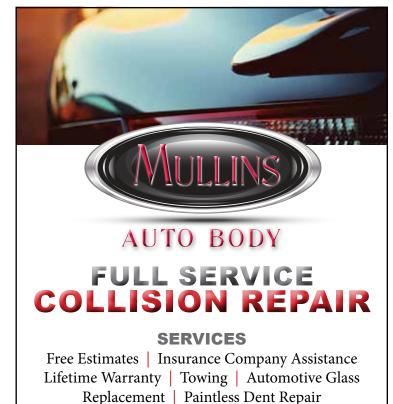
So how does a local pro in the real estate world do business? With integrity and professionalism, always putting the client first in every situation. "If you're a buyer, our purpose is to find you the right home, at the best price, at the right time, with the least amount of problems. If you are a seller, our purpose is to net you the most amount of money, in the shortest period of time, with the least amount of problems," says Jennifer.

Mims Real Estate Advisors offer a specialized service of Single Agency Brokerage Representation. As a single agent they and their associates owe to you the following duties: 1) Dealing honestly and fairly; 2) Loyalty; 3) Confidentiality; 4) Obedience; 5) Full disclosure; 6) Accounting for all funds; 7) Skill, care and diligence in the transaction; 8) Presenting all offers and counter offers in a timely manner, unless a party has previously directed the licensee otherwise in writing; and 9) Disclosing all known facts that materially affect the value of the residential real estate property and are not readily observable.

Each client is different with different goals, timelines and expectations who deserve and need personal attention. "For most people, this is the largest investment they own," says Jennifer. "It's not just a property, but a home to their family, children, pets and sometimes parents." The Mims family takes great pride and care in working with each and every client they have. "We would love the opportunity to meet with you and become one of your choices when seeking Real Estate advice. We are a family business and a family

of animal lovers too! So, come and see us soon. You might see one of our previously rescued Chihuahuas or our newfound loves—the French Bulldogs. We welcome the opportunity to represent you!"

Learn more about the Mims at www.mimsre.com. Mims Real Estate Advisors is located at 131 Hwy. 20W, Freeport. Call (850) 835-4444 or email Jennifer@mimsre.com.







# The UPS Store



UPS® Shipping; Freight Services; Packing Services
Digital Printing & Copying; Wide Format Printing and
Laminating; Blueprint Copying and Printing
Mailbox Services; Notary Services, and much more!

Conveniently located in The Shoppes at Freeport Shopping Center

16400 U.S. Hwy 331S, Ste B-2 Freeport, FL 32439 Tel: 850-880-6098 Fax 850-880-6786 https://locations.theupsstore.com/fl/freeport

Locally Owned and Operated

Mon-Fri — 8:00-6:30 Sat — 8:00-1:30 Sun — Closed



# Walton Tax Collector Rhonda Skipper Returns \$1,706,673.60

Walton County Tax Collector Rhonda Skipper returned unspent revenues totaling \$1,706,673.60 to various taxing authorities representing the citizens of Walton County on October 31, 2019.

"We are pleased to be able to return to the Board of County Commissioners and other taxing authorities their proportionate share of the unspent revenues generated by the Walton County Tax Collector's office," said Mrs. Skipper.

The following is a breakdown for each taxing authority:

- Board of County Commissioners \$1,540,705.09
- Argyle Fire \$1,239.82
- Hammock Bay \$2,022.08
- Liberty Fire \$1,249.46
- South Walton Mosquito \$28,995.41



- South Walton Fire \$119,256.79
- NWFL Water Management District \$4,480.59
- Somerset Comm. Development \$5,504.58
- Naturewalk Comm. Development \$2,744.39
- Magnolia Creek \$475.39

The Office of Tax Collector is an independent, constitutional office providing state and

local services. Walton County Tax Collector Rhonda Skipper and staff work to deliver the highest quality of service with people who CARE.

In 2019, the office was recognized by Florida Trend Magazine as one of the "Top 100 Best Companies to Work for in Florida."

# Okaloosa Gas District Donates to United Way Emerald Coast

Okaloosa Gas District donated over 300 coats to United Way Emerald Coast in December. The donation directly supports United Way's annual Coats for Kids campaign, which aims to provide a warm coat to every child in need throughout Oka-



loosa and Walton counties during the holiday season.

The Coats for Kids mission is to share the warmth and ensure every child in Okaloosa

and Walton counties who needs a winter coat receives one.

The coats are delivered primarily through school districts, but also churches and other nonprofit agencies that work with children.

New or gently-used, clean

coat donations are still being accepted at the United Way Emerald Coast office in Fort Walton Beach, or one of the many drop off locations throughout Okaloosa and Walton counties. For more information, visit united-way.org/coats-for-kids/.

# White-Wilson Community Foundation Calls for Health Grant Applications

The White-Wilson Community Foundation (WWCF) invites groups serving Okaloosa, Santa Rosa and Walton counties to submit grant applications by Dec. 31, 2019, to whitewilsoncommunityfoundation.

not-for-profit health organization serving residents of those counties, WWCF's community health grant program provides access to health care and eduction for underserved residents

org. Open to any nonprofit or and is funded through the organization's fundraising efforts and the success of events like the 10th Annual Little Black Dress Party.

### NORTHSTAR GLOBAL INC. **Computer Problems?** WiFi & Internet Issues? Don't Worry. Just Call 850.678.9191 Servicing Freeport & Walton Co http://NorthStarGlobal.biz Serving Residential & Business Clients

# **Local Coupons**

### **CRY0850**

## **GOOD FOR ONE FREE SERVICE**

**CRYO THERAPY, RED LIGHT THERAPY, OR NORMA TEC COMPRESSION** 

Offer expires 1/20/20 4495 Furling Lane, Suite 10, Destin 850-279-4145 | Cryo850.com

# **SKIPPERS FURNITURE FREEPORT**

ADDITIONAL

15% OFF

**OUR ALREADY LOW PRICES W/THIS COUPON** 

Offer expires 1/20/20 66 Highway 20 East, Freeport 850-835-3200 | shopskippersfurniture.com

# **AIRESERV**

\$49.99 SYSTEM TUNE UP SPECIAL

**FOR FIRST TIME CUSTOMERS** 

Offer expires 1/20/20 850-678-9522 www.aireservec.com

# **AVA'S FURNITURE** & DESIGN

**10% OFF ONE ITEM** 

Offer expires 1/20/20 12889 Emerald Coast Pkwy, Miramar Beach, FL Miramar Plaza | 850-424-6767

# **YOUR COUPON COULD BE HERE**

**REACH EVERY HOME IN THE** CHOCTAWHATCHEE BAY AREA

Call (850) 688-9886 Email: sales@mybaylifenwfl.com

### **VACUUM CENTER DESTIN**



CLEANER SERVICE

Offer expires 1/20/20 36054 Emerald Coast Pkwy., Destin (850) 269-0505 | vacuumcenterdestin.com

# Honesty, Integrity, Compassion • We Care About Our Clients! Proud Supporters! HOMES FOR HEROES!



**Paige Peterson** 

Realtor®
GRI, CAM, 203K Renovation Specialist

850.259.0643
Paige@BHGEmeraldCoast.com



Homes for Heroes

Your local Realtors®

155 Crystal Beach Drive Suite 100 Destin, FL 32541



Mary Kay Phillips
Realtor®

850.376.7261 MaryKay@BHGEmeraldCoast.com



# EMERALD COAST

Hero Experiences

Wherever you find yourself this Holiday Season,
Paige & Mary Kay wish you and your family a very Merry Christmas!!!



Money Directly From Our

Commission Checks!



