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# BAY Life

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## The Kellys – A Local Pioneer Family Leaves Living Legacy for Community

### Mattie Kelly Arts Foundation Celebrates 25 Years!

*Publisher note: Many in our community are familiar with Mattie Kelly concerts, Festival of the Arts, and some of the other fundraising events. But, do you know the history behind how the Mattie Kelly Arts Foundation was founded, its great impact in our community, and why the organization hosts all these events? Read on to find out...*

Mattie May Kelly (1912-1992): A native Floridian, Mattie Kelly was born on March 12, 1912 near Vernon in Washington County. In 1935, Mattie and Coleman Kelly moved to the area to begin a turpentine farm bringing the first significant payroll to the community. One of Destin's pioneer families, the Kellys raised five children, Canera Lee, L. Bernarr, Imogene, Carol and Cecilia and built the first tourist cottages in Destin. They launched the Martha-Gene, the beginning of the charter boat fishing fleet that now makes Destin famous. Mattie and Coleman donated the land for the Destin Elementary School and another 75 acres to establish the Coleman Kelly Air-strip, known today as the Destin



PHOTO COURTESY ARTURO STUDIOS.

Airport. In 1981, Mattie founded Destin's first radio station, WMMK-92.

As Valedictorian of her class of 1930, Mattie began her formal education at Rollins College and in 1952, earned a Bachelor of

Arts in English from Florida State University. Mattie continued her studies at AB College of Arts and Sciences at Columbia University, New York City; Okaloosa-Walton Junior College and Harvard University Summer School in Cam-

bridge. At the time of her death, Mattie was close to completing a Master of Arts in Humanities at FSU.

#### KELLYS

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## Lighthouse Family Retreat

### Shining a Light

By HEATHER BENNETT

We have all been affected by cancer in some capacity, and too many families are forced to endure childhood cancer. There is a beacon of hope for these families, and it can be found here along the Emerald Coast, at Lighthouse Family Retreat. LFR have been hosting retreats for families living through childhood cancer since 1999. They are a faith-based nonprofit organization founded by an oncologist nurse. Although they are headquartered in Atlanta, many of their retreats are located along the panhandle from Panama City Beach to Fort Walton Beach.

I spoke with Todd Craig, the Regional Director of Gulf Coast Operations. Todd lives here with his family, and like the rest of us, knows what a gift it is. "We live in such a beautiful place. We get to share that with people who are going through really challenging times," said Todd. "There's something about standing

#### LIGHTHOUSE

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## Medicare Questions? We've Got Answers.

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**Community**

**KELLYS**

*continued from page 1*

In 1995, a handful of visionaries established The Mattie Kelly Arts Foundation (MKAF) to provide resources for the promotion of the Arts in Okaloosa and Walton Counties through cultural events and educational opportunities. Mattie Kelly bequeathed a 52-acre parcel of property reserved for the future development of a cultural and educational facility for the residents and visitors of the community. Today a portion of this parcel of land features Dugas Pavilion at the Cultural Arts Village, which annually hosts Concerts in the Village and Festival of the Arts, the largest juried fine art festival in Okaloosa County.

**Empower**

The heartbeat of MKAF is its commitment to provide inclusive arts education programs for children and adults of diverse abilities and backgrounds. MKAF bridges the gap to those who either lack access to the arts or could uniquely benefit from the experience. An array of high-quality visual and performing arts programs are thoughtfully curated to serve K-12 students, children and adults with special needs, at-risk youth, and veteran and active duty warriors with both visible and invisible injuries.

“As a 23-year veteran with 14 combat deployments, adapting back into the civilian world can be difficult and stressful to both the member and the family. The ‘Zentangle’ art technique that MKAF



PHOTOS COURTESY ARTURO STUDIOS.

introduced has helped me both focus and obtain an inner calmness. I now enjoy sharing the meditative process with my 10-year old daughter,” said a special operations veteran who participated in the Warrior Arts Program.

Since 1995, these outreach programs have inspired more than 335,000 children and adults in over 71 schools and partner agencies in Okaloosa and Walton counties. MKAF offers a comprehensive model of artist residences, hands-on workshops and public education events featuring music, theatre and the visual arts. Programs are offered free of charge to participants, made possible by grants, private and corporate gifts; and supported by MKAF event fundraising.

**Capability Over Disability**

All people have the innate ability and capability to partake in the artistic process. MKAF’s educational

outreach component connects nationally acclaimed artist facilitators with schools and non-profit partner agencies serving children and adults with special needs. Regardless of any physical or cognitive challenges, individuals are given the opportunity to learn painting, music, magic and more, and experience the inherent joys of creativity.

MKAF’s outreach program has been recognized by The Florida Department of Education with the Award of Distinction for this one-of-a-kind educational program. Recently, the Florida Restaurant and Lodging Association honored MKAF with the Best Art and Culture Event for the Festival of the Arts.

MKAF’s members and countless volunteers are the lifeblood of sustaining the organization through quality cultural events and arts education outreach initiatives. In 2020, MKAF celebrates 25 years

with an enhanced season of events, which include classics as well as new and revitalized events such as the MKAF Arts Guild Luncheon, The Aioli Dinner and the Vin’tij Wine Dinner series.

CEO, Marcia Hull stated “As we reflect on the past 25 years, I applaud the 142 community leaders who have contributed their commitment to serve this charitable organization and those who will take us into the future for the next 25 years.”

Membership with MKAF has its privileges. Members enjoy complimentary admission to Concerts in the Village and Festival of the Arts as well as member rates and early access to other events. Membership helps foster growth and make Northwest Florida a center for creativity and artistic excellence.

MKAF’s 25-member, all volunteer board of directors and staff of three are challenged to welcome

250 new members for the 25th silver anniversary season. Membership is open to individuals, couples, families and businesses. Membership applications with levels and benefits are accessible by visiting online at mkaf.org.



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P.O. Box 1424  
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**Editor & Publisher**  
Lori Leath Smith  
publisher@mybaylifewfl.com

**Director, Advertising Sales**  
Scott Miller  
sales@mybaylifewfl.com

**Production & Layout**  
Kim Harper  
graphics@mybaylifewfl.com

**Advertising Sales**  
Ray Cyr

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**LIGHTHOUSE**

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in front of the ocean that brings perspective and hope.”

Thanks to many generous donors, fund raising and volunteers, families that attend retreats have no costs to them once they arrive. If they have trouble covering travel expenses, they can apply for a scholarship. Different resorts in the area donate space for the families to stay during



a retreat. “We have a retreat in Watercolor in the fall, over fall break, and homeowners have donated their houses,” said Todd.

Lighthouse Family Retreat depends on the community here. Todd reaches out to churches, homeowners, resorts, restaurants and beach services and has developed relationships with great community partners. “It really is a community effort to pull this

*Continued next page*

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# Hometown Hero Harley: Spreading Love with a Brush

BY CHRIS J. OGLE, LOCAL NATIVE AND LIFELONG OCEAN LOVER

If you happen upon local artist Harley Van Hyning, you will likely feel his artistic vibes immediately. His always smiling persona exudes a love for the ocean—especially surfing and fishing. Born and raised in the local area, Harley has found his passion at the intersection of his love for art and his love for the ocean. His medium is canvas, environmentally friendly paints and freshly caught game fish. The art form is a 200-year-old Japanese tradition called Gyotaku. Van Hyning first learned of the art form in school studying art history. But it wasn't until later in life that he began experimenting with the actual application of paints on the fish to then be imprinted on canvas. He soon became obsessed and began to paint every fish that he could get his hands on. Demand for his work increased quickly. So, he ramped up production and began selling his prints. His

passion has now become his life and what he calls “a dream come true he never knew.”

With the area's rich fishing history and traditions, Van Hyning's work has become a natural fit. You can often find him down on the docks in a frantic attempt to preserve the image of someone's lucky catch. His clients revel in the experience of seeing their fish's likeness preserved in art form. But beyond the business side, his true sense of purpose comes from educating the youth and general public about the importance of protecting our oceans. As our Hometown Hero this month, Harley has done demonstrations at area schools to bring awareness to this important issue. In addition to the educational events, he is involved with local tournaments that bring awareness to hot button issues like that of the invasive lionfish species and the damage they do to our local fish populations. His hope is to put



the spotlight on protecting our oceans as well as to inspire the many young, creative minds out there to pursue their dreams, whether that might be in art or other pursuits. Says Harley, “I just feel very blessed to be doing what I love and if I can give

back to causes I love, then that is amazing!” Van Hyning has supported our local veterans by raising money for SOF Missions (Shield of Faith) as well as supporting charities like Children in Crisis and the Taylor Haugen foundation. He dreams of one

day starting a foundation of his own to provide scholarships to young aspiring artists.

Van Hyning also dreams of making a difference in the lives of everyone he touches with his art. His greatest hope is for increased awareness about protecting one of the worlds' most fragile and important resources—our oceans. “I'd like to say I'm spreading love with a brush!” says Harley. Anyone viewing his work would have to agree that his mission is getting accomplished one fish at a time.

You can find Harley on Instagram @gnarlyharley.

*Bay Life's "Hometown Heroes" are sponsored by Mary Kay Phillips and Paige Peterson of Better Homes & Gardens Real Estate and the Homes for Heroes program. To find out if you qualify for Homes for Heroes cash back, contact Paige at 850.259.0643/Paige@BHGEmeraldCoast.com or Mary Kay at 850.376.7261/MaryKay@BH-EmeraldCoast.com.*

## LIGHTHOUSE

*continued from page 1*

off,” said Todd. “When restaurants and beach services make in-kind donations, it's a game changer. It's such a cool way for our community to be a part of what is happening here.”

What is happening, is a week-long opportunity for a family to feel like a family once again. Kids have the chance to play with

other kids, adults have time to connect with other adults going through similar situations, and spouses have a date night and reconnect with each other.

During the Lighthouse Family Retreat, families are paired with a family partner, volunteers, who help to serve them during their stay and make all these events run smoothly. The family partners help with the kids, serve meals, provide turn down service,

etc. They give the families time to relax.

For these retreats, the family partners are just as important as the donations. Some retreat families come back to volunteer as family partners once they are done facing their own struggle.

“There's something about serving that's not just healing for the person you're serving, but it's healing for you as well,” said Todd. “We're created to bless and serve one another.”

If you would like more information on Lighthouse Family

Retreat, please visit their Website [www.lighthousefamilyretreat.org](http://www.lighthousefamilyretreat.org), and if you are interested in making a donation or volunteering you can contact Todd at [todd@lighthousefamilyretreat.org](mailto:todd@lighthousefamilyretreat.org).

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 Community



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-  Sidewalks are 5' wide. All homes require impact glass windows. Builders must be approved by Ruckel Properties; house plans must be approved by the Town Architect. There is a homeowners' association.
-  The commercial area and town center plans include spaces for shops, restaurants, and professional services of all kinds.
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 Community

# Fiesta Like There's No Mañana!

## A Weekend of Tequila and Tacos Comes to Seascap Towne Centre

As the saying goes, "If you're having a taco emergency, call Nine Juan Juan!" Extreme Festivals & Events and Seascap Towne Centre are hosting the 7th Annual Tequila & Taco Fest March 6-8—a full weekend of savory tacos, smooth Tequilas, live music and contests...and FUN!

The brainchild of Chef/Restaurateur and founder of Carlito's Products, Carlos Shaffran, the event has grown significantly since being founded in 2012. "Locals and guests from all over the Southeast come to celebrate this unique event right here on our Emerald Coast," says Carlos. Initially planned to be a restaurant event, Tequila & Taco Fest quickly grew to become the second largest festival event formerly held on the Destin Harbor aside from The Destin Seafood Festival. Because of its popularity, the event has moved to a larger venue in Miramar Beach, "Seascap Town Center" located right off Hwy. 98 near the Silver Sands Outlet Mall. This great new location

will allow more vendors and more tequila booths. "We're excited to be the new host venue for this popular event and look forward to continuing to be part of the growth year after year," says Ron Mote of Seascap Towne Centre. "We strive to create new, one-of-a-kind experiences for our guests to enjoy."

During the event, you'll be able to taste and sample an array of fresh tacos prepared with local ingredients and celebrate the finest Tequila and Taco pairings along the coast! More than 20 participating restaurants will serve mouth-watering tacos with exotic twists on beef, pork, chicken, fish and shrimp. Vegan options and traditional Latin tacos will also be available. "It's really a great place to experience some off-the-wall tacos you may have never considered," says Shaffran.

And with more than 30 or more different Tequilas, can you really go wrong? You'll experience specialty Tequila Margaritas and Tequila shots. "The



education process of learning about different types of Tequila is phenomenal," Shaffran explains. "Tequilas with smoky flavors, notes of sweet agave and Blanco Tequilas will be available. Higher end Tequilas, including Don Julio 1942 and Patron, will be available also in the VIP area," he says.

A weekend of festive fun begins on Friday evening, March 6th at 6 p.m., with a "Bocadillo & Margarita" Kick-Off Party presented by Corralejo Tequila, featuring music from "DJ Vasco" hosted on Mezcal's Fiesta Patio. Overlooking Seascap Resort, you'll enjoy an evening of delightful small plates and signa-

ture Margaritas! Tickets are \$40 and can be purchased at [www.efestevents.com](http://www.efestevents.com).

Tequila & Taco Fest gates open for the main event on Saturday, March 7th at 1 p.m. where you'll sip and savor until 5 p.m. during this flavorful afternoon at Seascap Towne Centre, featuring a large selection of award-winning Tequilas, Margaritas and a variety of chicken, beef, pork, fish and authentic Latin tacos. During the event, judges will vote for their favorite taco. More than 20 local restaurants will compete for the top prize of \$2,500 for the 'Best Taco on the Emerald Coast. Amongst the 40

different Tequilas and Margaritas for sampling, you'll have the opportunity to try smoky and sweet agave flavors as well as different varieties of Tequila including Resposados, Blancos and Anejos. High-end Tequilas, including Don Julio and Patron, will be available in the VIP area. Live bands and DJ's will play on three stages including "DJ Vasco and Salsa Band "Merengue 4." Little Amigos will delight at face painting, and all will enjoy the Chihuahua beauty contest! You can even show off your football arm by tossing the longest tortilla! To purchase general admission tickets (\$50) or VIP tickets (\$95), visit [www.efestevents.com](http://www.efestevents.com).

For an ultimate festival experience, the VIP area will host six private taco stations. Barbacoa, Tripas, and pork Guisado are just a few of the taco variations that will be offered along with high end Tequilas and Margaritas exclusively in the VIP

### TEQUILA & TACOS

*continued on page 17*

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# Happenings Around the Bay

FEBRUARY/MARCH 2020

- 15 Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- Duchess Rocks at 3rd Planet Brewing**  
6pm | 3rd Planet Brewing | Niceville
- 18 Pickleball Lessons**  
10:30am | Niceville Senior Center | Niceville
- 19 Love for the Arts Guild Luncheon**  
11:20am | Mattie Kelly Arts Foundation | Destin
- 20 Northwest Florida Communications Summit**  
8am | (NWF Coast Chapter) Florida Public Relations Association | Miramar Beach
- Happy Heart Yoga**  
9am | Niceville Senior Center | Niceville
- 21 Northwest Florida Communications Summit**  
8am | (NWF Coast Chapter) Florida Public Relations Association | Miramar Beach
- Mardi Gras Masquerade**  
6pm | Destin Commons | Destin
- Jersey Boys**  
7:30pm | Mattie Kelly Arts Center | Niceville
- 22 Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- Author Janet Scott**  
6:30pm | CALM Chapel | Niceville
- LJ Schooners Masquerade Party**  
7pm | Bluewater Bay | Niceville
- 23 3rd Annual Hops for Hounds benefiting Dog-Harmony**  
10:30am | Destin Commons | Destin
- Mardi Gras Food & Wine Festival**  
1pm | Northwest Florida State College | Niceville
- Mudras & Meditation**  
1pm | Yoga Junkie Studio | Niceville
- 25 Niceville Chamber Business After Hours**  
5pm | CCB Community Bank | Niceville
- Family Movie Night**  
5:30pm | Niceville Library | Niceville
- 28 Line Dancing**  
11am | Niceville Senior Center | Niceville
- Northwest Florida Ballet presents Cinderella**  
7:30pm | Mattie Kelly Arts Center | Niceville
- 29 Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville

- MARCH**
- 01 Northwest Florida Ballet presents Cinderella**  
7:30pm | Mattie Kelly Arts Center | Niceville
  - 03 Niceville Young Professionals Lunch**  
11:30 am | Niceville Senior Center | Niceville
  - 04 Famous Short Stories**  
3pm | Niceville Senior Center | Niceville
  - 07 Nautical Flea Market**  
8am | Bluewater Bay Marina | Niceville
  - Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
  - Dance! The Music of Beethoven & Bernstein**  
7:30pm | Mattie Kelly Arts Center | Niceville
  - 08 Mac & Cheese Festival**  
12:30pm | Destin Commons | Destin
  - 09 Pete the Cat**  
11:30pm | Mattie Kelly Arts Center | Niceville
  - 10 Mattie Kelly Day**  
10am | Mattie Kelly Arts Village | Destin
  - 11 Second Wednesday Breakfast**  
7:30am | Niceville Community Center | Niceville
  - 12 Yoga Junkie Book Club**  
7pm | Yoga Junkie Studio | Niceville

- 13 LEGO Club**  
4pm | Niceville Public Library | Niceville
- President's Speaker Series: Dale Berra**  
7:30pm | Mattie Kelly Arts Center | Niceville
- 14 Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- Live Music from The O'Mericans**  
5pm | 3rd Planet Brewing | Niceville
- 21 Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- Chasin' Jaymie at 3rd Planet Brewing**  
6pm | 3rd Planet Brewing | Niceville
- 26 The Choir of Man**  
7:30pm | Mattie Kelly Arts Center | Niceville
- 27 Rocky Bayou Christian School - 2nd Annual Blue & White Gala**  
6pm | Hilton Sandestin Beach Golf Resort & Spa | Miramar Beach
- 28 Niceville Community Farmer's Market**  
9am | Palm Plaza | Niceville
- 31 Niceville Chamber Business After Hours**  
5pm | Beach Community Bank | Niceville
- Family Movie Night**  
5:30pm | Niceville Library | Niceville



Community

# Sacred Heart Foundation Hosts 2nd Annual Emerald Ball

The Sacred Heart Foundation is once again rolling out the green carpet for the 2nd Annual Emerald Ball on Saturday, March 28 at the Hilton Sandestin Beach Golf Resort & Spa. The black-tie gala, presented by Howard Group, will benefit the expansion of the cardiac and spine programs at Ascension Sacred Heart Hospital Emerald Coast.

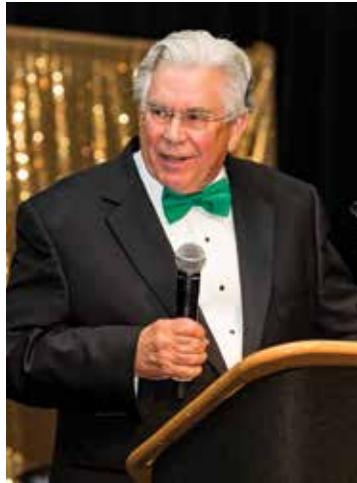
Guests are encouraged to wear shades of emerald for the elegant event. The evening will begin with a cocktail hour at 6 p.m. followed by dinner and dancing. Entertainment will include live music by Mr. Big and the Rhythm Sisters, a wine and bourbon pull and a photo booth by 30A Life Photography. A highlight of the evening will be the opportunity to enter-to-win a \$5,000 shopping spree at McCaskill & Company. Tickets for this exclusive, jewelry drawing will be available to purchase for \$100 each and will be limited to 150 entries.

This year's event will also include a tribute to Roger Hall, president of Ascension Sacred Heart Hospital Emerald Coast, for his dedication and contributions to the hospital over the last 17 years. Hall, a native of Crestview, served for six years as CEO of North Okaloosa Medical Center before being named president of Sacred Heart's 58-

bed hospital in Walton County, which was under construction at that time. Under his leadership, the hospital has grown steadily to meet the needs of the community while maintaining a high level of quality. Since opening, the hospital has grown to 76 beds and services have expanded with the opening of The Family Birth Place, The Ascension Sacred Heart Cancer Center, and the state-of-the-art Judy and Steve Turner Heart & Vascular Center. His passion and dedication to providing high quality, safe and compassionate health care, has resulted in Ascension Sacred Heart Hospital Emerald Coast consistently ranking among the top hospitals in the nation for patient safety, experience and satisfaction.

"Roger is the definition of a servant leader," Susan Cornejo, chief operating officer of Ascension Florida, said. "His steadfast commitment to the community and growth of Ascension Sacred Heart Hospital Emerald Coast has been fundamental to its continued success. We are grateful for his many contributions and the impact he has made on the lives of the patients, families, and communities served."

Individual tickets for the Emerald Ball are available to purchase for \$150 and include reserved seating, dinner and



two drink tickets. Sponsorship opportunities are available. For more information or to purchase tickets, visit [www.sacred-heartemeraldball.com](http://www.sacred-heartemeraldball.com).

"We were blown away by the community's support of the event last year, which raised an astounding \$217,631" Carol Carlan, president of Sacred Heart Foundation, said. "We are excited to deliver an even bigger night of fun and entertainment in 2020!"





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BY GAIL PELTO, REALTOR

You're ready to sell your house and move on. So, how do you prep your house to show in order to capture the buyers' attentions and ultimately receive a good offer? Just like a great Broadway play, you want your audience - potential buyers - to feel engaged, because buyers buy what they see and, more importantly, how what they see makes them feel. This means you **MUST** pay attention to the "staging."

Setting the stage for this performance starts with your real estate agent, the director of this play and the script first—the words they write for the buying public and other agents to read,

the professional photography, the information about the room sizes the interior and exterior, the features and benefits, the marketing plan, etc. As professional agents, we need you, as sellers, to collaborate with us to write and print the perfect "Play Bill" in order to produce something which will attract and engage potential, qualified buyers.

After the stage is set correctly and the buyers, your audience, like what they read and the pictures they see online, the ticket is sold and they make their way to the theater, your house. Remember that the staging of this production starts at the curb because we want the buyers to say, "You had me at hello!" Right?!? So, how does your house look from the curb? Is it clean and neat? Have the driveway and sidewalks been power washed? Did you make any necessary repairs? Are the flowerbeds weed-free and freshly mulched? Just how powerful is YOUR "hello?" Because this marquee needs to



have them yearning to see the rest of the play!

**Act I:** The curtain rises, they walk in the door. What's their first impression? Is it light filled? Does it smell good? Is it clean and clutter-free so the buyer can absorb the scene-ery without too many props in the way? Who/What is the star? Is it the open floor plan or the stunning fireplace or the unobstructed view? Is the spotlight on the right star?

**Act II:** The buyers learn more about the play, your house—when it was built, the neighborhood, the seller upgrades, the neutral updates and viewing comparable properties. They like your floor plan and it's move in ready... "I can see my family here!" screams the buyer!

**Act III:** The director, your professional real estate agent,

has already helped you set the listing price in line with recent comparable sales. It is the **BEST** play on Broadway! The buyer writes an offer. After some negotiating, you're under contract... **BAM!** The curtain closes! But wait. There's a standing ovation, the curtain rises, you've made an offer on **YOUR** new forever home. It's been accepted! Happy Ending — for all!

#### A few stats regarding home staging:

- A professional staged home can increase a home's value as much as 5-10%.
- Staging helps a home sell 6-10% faster.
- 83% of buyers' agents surveyed said staging a home made it easier for a buyer to visualize the property as their future home.
- The most common home improvement items agents recommend to their sellers regarding staging are de-cluttering the home, a whole house deep

clean, removing pets during showings and getting the carpets cleaned.

• Staging the living room was found to be the most important followed by the master bedroom and then the kitchen.

Are you getting ready to sell? Be a Broadway Hit! Selling a house is really like putting on a Broadway play. A great director, like me, will help you put on the **BEST** performance to garner rave reviews which equal offers!

*Gail Pelto is a Rotary Club of Destin and Mattie Kelly Arts Foundation board member—and yes, a powerful, full-time real estate agent with Keller Williams Realty Emerald Coast. Call her direct at 850-374-0454 or email to [Gail.Pelto@kw.com](mailto:Gail.Pelto@kw.com) with any real estate questions you have, and she'll guide you in the right direction. Do you want to know the value of your property today? Visit [www.BaysideAgent.com](http://www.BaysideAgent.com).*

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 Community

# 2020 Changes in Insurance Affecting Your Programs



BY VICTORIA OSTROSKY

Jared was helping save the planet by receiving most of his bills electronically and paying his invoices online. It saved him time, since he invariably quickly scanned them then paid with a few clicks. He loved how it freed up his time to do other things he deemed more enjoyable.

But as his eyes scanned this email from his insurance carrier, they abruptly stopped at the 'total premium' number. "What the...?" He searched through his documents until he found his declaration page from last year to compare. He was right! The premium was a lot higher this time. He'd get to the bottom of this – hopefully there was a mistake somewhere.

"Good afternoon, Jared!" said Naomi, his agent. "What can I help you with today?"

"I just looked at my renewal documents and the premium went up a lot – please tell me it's a mistake."

"I wish I could! Since Hurricane Michael, many of our carriers have filed for rate increases with the Department of Insurance, and as the increases are granted, they're passing them on to you at your policy renewal. My premium went up, too, if that's any consolation."

"We must be able to do something to get this premium down!" replied Jared with exasperation. He trusted Naomi's integrity and experience, so would rely on her guidance.

Naomi went on to give Jared more detail about the market and what was happening to cause the, sometimes quite large, increases. "Many carriers are still working through their losses from the natural disasters of 2016 through 2019. Along with rising reinsurance costs (insurance purchased by insurance carriers to mitigate exposure), litigation and AOBs (Assignments of Benefit) from Hurricane Michael, Hurricane Irma and other recent disasters,

and rate increases that should have been taken prior to these catastrophes, has caused a major shift in the market, or 'hardening.' Many carriers have also tightened their guidelines on roof age and water heater age as another way to mitigate their risk exposure."

She explained how the cost of home insurance in Florida has been one of the highest in the nation for a while, and will continue to increase, at least until the market readjusts.

"And it isn't just affecting the homeowner's insurance market," said Naomi. "The personal auto and commercial business lines premiums are also on the increase."

Jared and Naomi carefully reviewed his insurance coverages. Jared decided to make a few adjustments to bring down the overall premium, but without sacrificing necessary protection. One thing they were able to reduce was his **Coverage C – Contents** but keeping the replacement cost in place. And since this home was not his primary, but secondary, he felt comfortable reducing **Coverage D – Loss of Use**. One last thing he did was increase his **AOP (all other perils) and Hurricane Deductibles**. Naomi was only comfortable making these changes to Jared's policy once he understood how these changes would affect him in the event of a claim.

"Increasing your deductibles will save you some money on the premium, but remember, your out-of-pocket will be greater if you file a claim."

"That's ok," replied Jared. "I would only file a claim for something major anyway."

"I know this news was unwelcome," said Naomi, "and I want you to know how much I appreciate your confidence and trust in me as your agent as we navigate these changes in the market."

For independent agencies, they have multiple carriers they write through, and sometimes a rate increase from one carrier won't be as great as another's. So, it might be beneficial to have your agent take a look at other carriers to determine if it would be in your best interest to stay, or place you somewhere else.

The bottom line for the Florida homeowner's insurance

market right now is this: brace yourself for some premium increases, and feel free to ask your agent to help you make wise decisions for any adjustments to your policy coverages.

*Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agen-*

*cy serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on [www.ins-zone.com](http://www.ins-zone.com) and watch several informative videos on 'Homeowners, Condo and Umbrella Liability', or call 850.424.6979. Victoria Ostrosky, author of this article is an Agent/CSR with IZ.*



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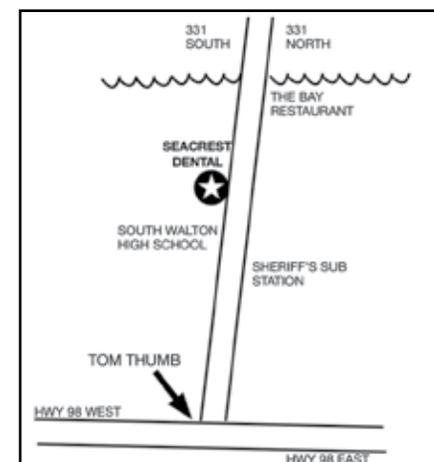
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BY MAURICE STOUSE,  
BRANCH MANAGER AND  
FINANCIAL ADVISOR

Should savers, investors and spenders pay much, if any attention to the Federal Reserve's balance sheet?

The Fed's balance sheet is just like any other; it is a statement of assets and liabilities. It is produced every Thursday afternoon. An interested person can go online and navigate to [federalreserve.gov](http://federalreserve.gov) to see the latest statement. It is published to give the public the opportunity to know what the Federal Reserve is doing as this can have significant impact on savings, investing and spending.

These impacts are on savings rates, interest rates, asset values, potential inflation and the overall growth of the economy. A saver would want to know what trends are emerging and what perhaps to expect for their savings whether its in checking accounts, savings accounts, money market accounts (and money market mutual funds) or CDs.

An investor might want to know how much money is in the system and chasing assets be those stocks, bonds, real estate or even commodities. The greater the money supply – which the balance sheet shows every week, the greater the amount of dollars chasing goods, services and assets.

A spender, and everyone is a spender of some sort, might want to know the impact an increasing money supply might have on the cost of goods and services. Once again, the greater the money supply, the greater amount of money available to purchase goods and services. That could make things more costly.

The balance sheet is a window into what the Federal Reserve is doing with regards to the amount of money that is in the system. The Fed can print

money and then get it into the system by way of purchasing government bonds and other similar assets. This will increase the assets on the balance sheet and in turn it injects money into the system. The money that the Fed prints or issues are liabilities. As the money supply grows that should have a calming if not reducing effect on interest rates. Corresponding to that it may also increase the appetite for risk assets such as stocks or real estate because more money is available to invest. This is one way that asset prices appreciate.

To think of it more simply, imagine a selection at a table of goods which represent assets (in this case, stocks or bonds or real estate). The individuals in the room are here to look at and perhaps buy these assets. Also imagine the individuals as the money supply. The more of them there are, the more potential buyers. More buyers with the same amount of goods would probably push the price of those up. Now, if you reduce the number of buyers (reduce the money supply) and the amount of goods remains the same, there is less demand and perhaps falling prices. This is one way to explain the impact the money supply can have on asset prices.

The Great Recession saw the Federal Reserve significantly increase its balance sheet where in early September of 2008 it stood at 905 billion dollars. It began moving up quickly as the Fed was trying to increase the money supply and release the tension on credit. It remained high, peaking at approx. 4.5 trillion in December of 2014. On January 20th of this year, it stood at 4.15 trillion. If you watch the move every week you would have seen it moved down \$29 billion from the previous week. Some Market prognosticators watch this weekly or observe the trend to get an idea on the impact it might have on the markets (your stocks, bonds and real estate).

Having a plan for your saving, for your investing and for your spending can be a significant step in getting to your goals in life. Visit with an advisor or expand your own research to see

how understanding the money supply can impact your plans and goals.

*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, Pensacola and*

*Tallahassee. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: [Maurice.stouse@raymondjames.com](mailto:Maurice.stouse@raymondjames.com).*

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

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**Maurice Stouse**  
Financial Advisor

**The First Wealth Management**  
A Division of The First Bank, NA  
2000 Ninety Eight Palms Blvd.  
Destin, FL 32541  
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 Community

# Meet our Local Pro: **Jamie McIntosh**

By LORI SMITH

How do you get to be one of Bank of England Mortgage's Top 5 loan officers in the Southeast? "By solving puzzles, which I love," says Jamie McIntosh. "Mortgage lending can definitely be like solving puzzles; it involves a client's finances with a goal of getting them to home ownership and making it as inexpensive as possible, both to close as well as the get monthly payments acceptable after closing," he says. "I really enjoy taking a problem and finding a solution to get the job done."

When Jamie began at Bank of England Mortgage, he had more than 18 years in the financial services industry (since 2002), and in Northwest Florida since 2004. In 2015, he was offered the opportunity to open a Birmingham-based loan production office and market development for expansion into Northwest Florida. This was the door which allowed him to enter the mortgage lending aspect where he continued to develop the area's retail bank-

ing as well as commercial and consumer lending. He has a successful track record of developing high performing, customer focused teams. Jamie was the top producing loan officer in 2018 and 2019 in his office.

Jamie says he is driven by his clients' emotions, appreciation and excitement and will go the extra mile to help get them into a home. "People can show appreciation for a lot of things, but the appreciation I've seen from someone at their first home closing is hard to put into words – it motivates me to continue to try to be the best lender around." Jamie also makes himself available to many who work hours outside the norm or have other situations. "The idea of 'banker's hours' do not apply to me. Realtors and clients have questions on nights and weekends, so I make myself available when they need me."

Whether a first time homebuyer or someone purchasing another investment property on 30-A, Jamie also wants to help folks who might not be ready to

immediately purchase a home, but are willing to put in the work to get in a position to purchase in the future. He's built a reputation on helping those who want to purchase a home, getting them to where they need to be to do so. And as a result, Jamie says he's also been blessed with repeat business from clients as well as receiving numerous referrals. "It's flattering to know the positive experience of buying a home with me from years ago leaves a lasting impression."

Getting to know Jamie is easy: he moved to our beautiful area from South Carolina in 2004 after helping his brother and sister-in-law move into their new home. He visited many times, fell in love and decided this was the place he wanted to call home. He became ingrained in the community immediately, meeting business professionals and new friends, and becoming a community leader as a past president of South Walton Rotary, past president of the Young Professionals at the Beach, and



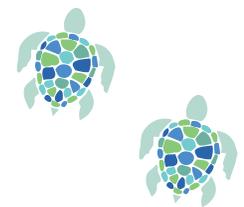
past board member of the Walton Area Chamber of Commerce. You might run into Jamie where, in his spare time, he likes to hike, play tennis, bike or spend time at the beach.

"The home buying process can be scary," says Jamie. "I want to keep my clients informed of the process and update them every step of the way to make buying a new home as easy as possible!"

You can reach Jamie at (850) 974-8887 or [jmcintosh@boemortgage.com](mailto:jmcintosh@boemortgage.com). Or stop by his office at 348 SW Miracle Strip Parkway, Suite 39 in Fort Wal-



ton Beach. For more mortgage and home buying tips, visit the blog at [boemortgage.com/blog](http://boemortgage.com/blog).

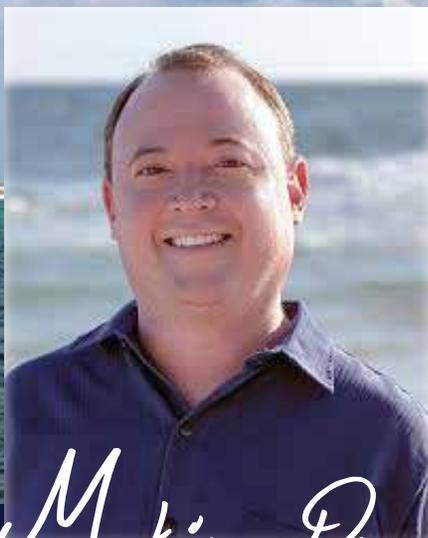



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## IMPACT 100 of NW Florida Announces 2020 Board and Events

The mission of IMPACT 100 of Northwest Florida, Inc. is to financially support nonprofit organizations in Okaloosa and Walton Counties. Created in 2012, IMPACT 100 of Northwest Florida has awarded \$2.7 million in grants to local nonprofit organizations including five \$101,600 grants in 2019.

IMPACT 100 of Northwest Florida is pleased to announce their 2020 Board of Directors. Leading the organization as President is Cindy McCue. Cindy is a retired CPA who joined IMPACT 100 NWF in 2016, serving as Co-Treasurer and Vice President. She has been a core volunteer for Habitat for Humanity, Walton County and co-founded a small nonprofit corporation that focuses on education on the dangers of alcohol abuse, serving as president since 1999.

### Additional IMPACT 100 NWF Board of Directors includes:

Dr. Joyce Gillie Gossom (Vice President), Pauline Sotiri (Secre-

tary), Mary Pat Cedarleaf (Treasurer), Della Goodson (Founding Member), Teresa Allen, Barbara Britt, Marty Broderick, Valerie Burrelle, Lee Ann Caravello, Kristine Coyle, Kathleen Edge, Amanda Gordon, Carly Harmer, Mary Hemard, Cyn-di Hyatt, Carol Merkle, Vickie Ritchson and Sandy Trammell.

IMPACT 100 welcomes women 18 years or older to attend a membership event, meet the members, and learn how they can become a positive force for good in their local community.

For women between the ages of 21 to 39 who might not have the financial resources to join IMPACT 100 NWF, the organization offers a NextGen Program, offering young women an opportunity to become IMPACT 100 NWF members and engage with the community while learning the lessons of philanthropy. The program aims to empower these women to be ambassadors for a generation that is dedicated to giving and serving in Okaloosa and

Walton counties.

NextGen members will receive a scholarship of \$500 to be used in the first year of membership to help pay the \$1000 membership donation, followed by a scholarship of \$250 to be used in the second year of membership. To apply for a NextGen scholarship visit our website at: [www.impactnwf.org/nextgen-program/](http://www.impactnwf.org/nextgen-program/)

### Upcoming membership events include:

**Ft. Walton Beach**, Thursday, February 20, 5:30-7:00 at The Gulfarium

**Crestview**, Thursday, March 12, 5:30-7:00 at The Ward Ranch

**Shalimar**, Saturday, March 21, 3:00-4:30 at The Twisted Grape

**Destin**, Tuesday, April 7, 5:30-7:00 at Ruth's Chris Steak House

For more information, visit the website at [www.impactnwf.org](http://www.impactnwf.org) or [Facebook.com/ImpactNWF/](https://www.facebook.com/ImpactNWF/).

## Niceville Special Election

### for Mayor and City Council Seats

There will be a special municipal election on April 14 from 7 a.m. to 7 p.m. at Niceville City Hall for voters to elect a new mayor and two new city council members. Candidates must be qualified electors of Okaloosa County residing within the corporate limits of the City of Niceville. A Mayoral candidate must be a resident for three years.

Eligible voters interested in running for Mayor or either of the city council posts must submit qualifying paperwork between Feb. 25 and Feb. 28. To qualify, a candidate must file the required papers and submit an authorized petition signed by five qualified electors of the City of Niceville. Registration will close on March 16. To vote by mail, voters can request an absentee ballot from the city clerk's office.

The special election is needed to fill the remaining term of Niceville Mayor Ran-



dall Wise who passed away Jan. 20. Mayor Wise, 89, was recovering from a recent fall but his passing was unexpected. He was first appointed Mayor in 1971 and then elected due to charter change in 1987. Mayor Wise was the fourth-longest current serving mayor in the United States and served Niceville with unmatched love for his community. A constant and passionate advocate for the city and for the military, he served as an Honorary Commander at Eglin Air Force Base, Hurlburt Field and Duke Field. His drive for change and passion for Niceville will be a lasting part of his legacy.

Contact the City Clerk at (850) 279-6436 ext. 1100 for more information.



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Community

# Bay Buzz

### Shiitake Mushroom Production Workshop

Learn the basics of shiitake mushroom production at the Walton County Extension Office located at 732 N. 9th St., DeFuniak Springs on Thursday, February 27th from 4 - 7 p.m. Participants will take home two hardwood logs inoculated with mushroom spawn at this hands-on workshop using drills, inoculation tools, and hot wax to seal freshly seeded logs. There will also be a short presentation on growing oyster mushrooms with a widely-used household product. Cost is \$35 per person and is limited to 15 individuals. Pre-registration is required to attend. For more information or to register, contact Mike Goodchild or Cheryl Cosson at 850-892-8172.

### Mac & Cheese Festival!

Thought macaroni and cheese was just for kids? Think again! The 2nd Annual Mac & Cheese Festival benefiting the Boys & Girls Clubs of the Em-

erald Coast will be held March 8 from 1-3 p.m. at Destin Commons. This family-friendly event will feature gourmet, chef-inspired twists on the South's favorite comfort food. Local restaurants will compete for the best mac in town. Be there to sample everything for yourself and cast your vote! Samples will be for sale at Destin Commons starting at noon on the day of the event. The cost to attend is \$25 for adults and \$10 for kids ages five and up and include an unlimited number of samples. Tickets are on sale now at [www.850tix.com](http://www.850tix.com). For more information, visit <https://emeraldcoastbgc.org/mac-cheese-festival/>.

### Farmers Market Saturdays in Niceville!

The Niceville Florida Community Farmers Market at Palm Plaza has grass-fed beef, chicken, poultry, eggs, honey, produce, hydroponic lettuce, artisan breads, ready to eat prepared foods, dog treats and

more! Check them out Saturdays year-round from 9 a.m.-1 p.m! 1003C John Sims Parkway, Niceville

### 331 Farmers Market



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### Celebrating 20 Years at ECCAC's Gala & Golf Weekend!

As the Emerald Coast Children's Advocacy Center (ECCAC) celebrates their 20th anniversary this year, they are

presenting their annual signature Gala & Golf weekend. The Gala is at 6 p.m. on Saturday, March 7, at the Hilton Sandestin Beach Golf Resort & Spa. Emceed by David Seering, guests will enjoy dinner, dancing and live entertainment by the popular Mr. Big Band, as well as live and silent auctions. Dress is coastal chic for the Gala, an energetic, yet important fundraising event to benefit children by providing services at no cost to help identify, treat and support child victims in abusive situations. This year's gala will honor and recognize Zeke Bratkowski, an NFL professional football player, and an assistant coach in the NFL for over two decades. He passed away in 2019, and was a passionate supporter of ECCAC, founding the first gala and golf in 1999.

The annual Kieran May Golf Tournament, also to benefit ECCAC, will take place on Sunday, March 8, at Kelly Plantation Golf Club with registration from 11 a.m. - 12:30 p.m.

Tournament cost is \$400, which includes two tickets to the Gala. Gala tickets only are \$250 per couple. Please call Chelsea Fox at 850.833.9237, Ext. 256 to make reservations. For further information on ECCAC, or to purchase tickets on-line, visit [www.eccac.org](http://www.eccac.org).

### Shelter House Requests Donations of New and Gently Used Handbags



Shelter House is seeking donations from the local community for new and gently used handbags to be auctioned at the

Continued on page 17

## NEW SPACE, STILL LOCATED IN MIRAMAR PLAZA, SUITE 108 & 109



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# So Nice, They Named It Twice: John-John Automotive

## A Local Heritage of Business, Family and Integrity



At age 3, John Michael (“Mike”) Ward helped his dad change the spark plugs in his “wheel-stand” racing truck. He learned to weld and fabricated a utility trailer for the family’s riding lawn mower at 10, then rebuilt the motor in his mom’s 1965 Buick Rivera at 11. With this God-given talent, he always knew he would be a business owner in the automotive industry when he grew up.

Mike is a true local, born in Fort Walton Beach and moved to Destin in 1970. He grew up surrounded by all things automotive. His dad, Johnnie, was a highly regarded service manager at dealerships around the state and owned his own small automotive repair shop with Mike’s mom for several years. Uncles on his mom’s side of the family (the L’Oranges of Valparaiso) owned automotive repair shops and worked in parts stores. Racing was the family’s preferred weekend hobby.

In March 1986, upon graduation from the University of South Alabama, Mike’s business ownership dream became a reality. He and Johnnie opened John-John Auto Parts in a small storefront in Miramar Beach (where Romeo’s Pizza is currently housed). Around that same time, another small business was getting off the ground down the road—Santa Rosa Beach Auto Repair, the first stand-alone automotive repair shop in South Walton County. The repair shop became a long-

time customer of John-John Auto Parts.

The parts store shortly moved to Santa Rosa Beach and became a fixture in the community. Many years later, Mike was ready for expansion and the owner of Santa Rosa Beach Auto Repair was ready to retire. It was an opportunity too perfect to pass up. On Jan. 1, 2001, Santa Rosa Beach Auto Repair re-opened as John-John Automotive and within a few weeks, John-John Auto Parts was relocated there as well. 2001 was a year for expansion in Mike’s life. In June of that year, he and his wife Lori welcomed their first child, a son they named John Huston Ward. Even then, Mike was passing on the “John” moniker, in hopes his son would one day in the future take up the John-John mantle.

Ever the entrepreneur, Mike has operated numerous businesses under the John-John Enterprises umbrella over the years, the latest of which include a towing division and a site work group which operates as John-John Earth Worx. He is also a partner in Dispozall Dumpster Rental with friends Bryan and Melanie Cuff. And, it turns out, he might have been onto something giving his son the family name: Huston (as he is called) graduated high school in 2019 and went straight to work behind the counter at John-John Automotive, on a path to take over the family business when Mike is ready to pass the torch.

When asked about his formula for success over the years, Mike’s humble, servant heart quickly becomes evident: “Work hard, take risks when opportunity presents itself, and cover it

all with a lot of prayer.” The Ward family welcomes everyone to stop by and see why they call it “The Place So Nice, They Named It Twice.” John-John Automotive is your hometown

source for automotive parts and service (and now towing, site work and dumpster rentals) for nearly 35 years. Call them at 850-267-2750 or email [mike@john-johnonline.com](mailto:mike@john-johnonline.com).

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 Community

# Habitat for Humanity Breaks Ground on New ReStore

More than 60 community leaders, donors, volunteers and staff members gathered in Santa Rosa Beach on Feb. 5 to celebrate the official groundbreaking at the future home of Habitat for Humanity of Walton County ReStore. The new location, set to open in late 2020, is located at 2260 U.S. Hwy. 98 West on the northside of the highway between Publix and Veteran's Parkway. Following the groundbreaking, guests were invited to a celebratory brunch at Grayton Beer Brewpub where Habitat for Humanity launched a \$3.1 million capital campaign to fund the new ReStore location.

"I am excited for what this new ReStore will not only mean

for our organization, but our area," said Teresa Imdieke, executive director of Habitat for Humanity of Walton County. "We have long outgrown our current facility and look forward to serving more families and our community in this new facility."

Habitat ReStores are independently owned reuse stores operated by local Habitat for Humanity organizations that accept donations and sell home improvement items to the public at a fraction of the retail price. The donation centers sell new and gently used furniture, appliances, home goods, building materials and more. The profits from the sales go directly to the funding of the local Habitat for Human-

ity. Currently, the Walton County ReStore is located in a leased building of approximately 2,500 sq. ft. and simply does not provide adequate space to house the current level of operation and provides no room for growth. Often, ReStore employees are forced to turn away donations due to lack of space to store them.

The new location would not have been possible without the support of Impact 100, which awarded Habitat for Humanity of Walton County a \$123,000 grant in 2016, which was used to make the down payment for the land. The new ReStore building will be 18,500 sq. ft., providing much-needed room for growth. The new facility will consolidate



services under one roof, including an air-conditioned showroom, donation center, warehouse and administrative offices. Additionally, customers will appreciate more parking space and loading docks. Donations that currently sit out in the elements will

be housed in the 12,000 sq. ft. warehouse, therefore reducing loss, and providing the opportunity to expand their inventory and greatly increase Habitat for Humanity's ability to resell, reuse and recycle donations.

## Medicare Open Enrollment Period: Important for You?

By GREG DURETTE

As with many situations, in order to give a good answer to the original question, one must first ask another. In this case, the question(s) you would have to ask first are:

Did you sign up for a new Advantage Plan or a stand-alone Part D prescription drug plan during the last Annual Enrollment Period (AEP)?

Do you have an existing Ad-

vantage Plan or a stand-alone Part D prescription drug plan that renewed with a January 1st effective date?

If the answer to either of these questions is yes, then the Medicare Open Enrollment Period (OEP) is very important to you as it is happening right now.

The OEP runs from January 1st to March 31st. It was preceded by the AEP which runs from October 15th to December 7th



each year. During the AEP, you can sign up for or switch Advan-

tage plans, Prescription plans and Supplement plans which can be invaluable should you find your circumstances do not match with the plan you currently have. The OEP gives Advantage plan stand-alone prescription drug plan holders the option to make certain changes to the plan they selected in the AEP.

These allowed changes are:

- Cancel your stand-alone Part D prescription drug plan
- Drop your Medicare Advantage Plan and return to Original Medicare
- Enroll in a stand-alone Medicare Part D prescription drug plan
- Elect to change from one Medicare Advantage Plan to another

Let's a look at each option. First, why would someone elect to cancel their stand-alone Part D prescription plan? The only reason one could have would be it was being replaced by other qualifying coverage. If you cancel without replacing, penalties will accrue and be waiting for you when you do put this coverage back in place.

Second, there are a few rare circumstances when it makes sense for someone to cancel the Advantage plan and return to Original Medicare known as Part A and Part B. Usually this would have something to do with provider networks which are insufficient for the beneficiary. Again, this rare circumstance

would require you to also enroll in a stand-alone Part D prescription drug plan in order to avoid accruing the future penalties.

So, enrolling in a stand-alone Part D prescription drug plan is a requirement if you do not have qualifying coverage elsewhere in order to avoid these penalties. If you neglected to get that done during the AEP, now is the time to take care of this.

Last, some folks have a change of heart once they see the detailed materials of the Advantage plan they enrolled in during the AEP. Perhaps you find your HMO plan does not have the providers you need but, PPO plan does. Or, perhaps the terms of coverage are better in a plan different from your current plan.

You are not required to give any reason to switch plans provided you do so before the OEP expires on March 31st.

All of the available options for your particular situation should be thoroughly discussed with your insurance agent/broker. This will ensure you have all the facts about the choices you may be thinking about taking and get all your questions answered.

*Greg Durette is a local agent for Florida Blue and brings his nearly 37 years of experience to help folks navigate the complexities of Medicare. He can be reached at 850-842-2400.*

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# Bay Buzz

*Continued from page 14*

10th Annual Purses with a Purpose event at Grand Boulevard on March 26. In previous years, the event has featured hundreds of handbags and accessories from major designers including Louis Vuitton, Chanel, Michael Kors and more. The event has raised a total of over \$120,000 throughout the years, with funds going directly to programs, counseling and support of survivors of domestic violence and sexual assault in Okaloosa and Walton counties. Donations may be dropped off at Shelter House's offices in Fort Walton Beach, Crestview and DeFuniak Springs anytime Monday-Friday from 8 a.m.-5 p.m. or at local businesses throughout Okaloosa and Walton counties including Cook Family Dentistry in Santa Rosa Beach, Escapology at The Market Shops Sandestin and TBD in Destin.

**CALM Receives Donation from Integrity Chiropractic**

Crisis Aid for Littles and Moms (CALM) Organization



of Niceville is the proud and blessed recipient of Integrity Chiropractic of Mary Esther's donation from recent patient referrals.

Sean Bruenn, Rehab Coordinator, is shown presenting a check to Grace Nuffer, President of CALM, (right) and Wanda Siefke, Secretary. CALM is a registered 501c(3) non-profit with the State of Florida and depends solely on financial partners. Our mission is to offer single mothers and their children in crisis, such as homelessness, the opportunity to find stability by teaching hands-on life skills to help end the cycle of generational poverty. For more information, visit [NicevilleCALM.com](http://NicevilleCALM.com) or on Facebook at [CALMorganizationInc.](https://www.facebook.com/CALMorganization)

**TEQUILA & TACOS**

*continued from page 1*

area. VIP ticket holders will also receive swag bags filled with branded festival goodies including the official 7th Annual Tequila & Taco Fest T-shirt, ball cap, koozie and more. To purchase tickets (\$95), visit [www.efestevents.com](http://www.efestevents.com).

Right after the festival, the Official T&T Fest After Party kicks in at The Village Door Music Hall from 5 to 7 p.m. The \$20 entry fee gets you two drink tickets good for either domestic draft beer or well drinks. And if that's not enough, a live concert at the Village Door Music Hall features country singer "Eli Young and His Band." Doors open at 7 p.m. and ticket prices range from \$30 to \$55.

The weekend concludes on Sunday, March 8th from 11 a.m.-2 p.m. with a Bye-Bye Brunch at ACME Oyster House (\$25) which includes one entrée from a special brunch menu, and one Margarita or Bloody Mary.

Plan a Stay & Sip weekend Staycation at the Seascope Golf Beach & Tennis Resort and enjoy being just steps away from all the festivities. This year's festival features an exclusive, all access VIP Weekend Package that includes the following:

- VIP tickets to the Signature "Bocadillo and Margarita" Welcome Pre-Party on Friday, March 6th and a VIP ticket to the 7th annual Tequila & Taco Fest on Saturday
- Bye-Bye Brunch at Meze-cal Bar & Grill held on Sunday, March 10

Multiple ticketing tiers include VIP Ultimate Package, VIP, General Admission, Military and No Alcohol Admission. All ticketing tiers include

unlimited tacos! Drink tickets are included in the VIP, Military and General Admission tiers. Additional drink tickets are not available; however, participants are welcomed to take advantage of multiple drink specials in the restaurants located at Seascope Towne Center. Seascope Beach & Tennis Resort, Destin Getaways and Gibson Beach Rentals will be offering discounts for accommodations.

If tacos, Tequila and bands aren't incentive enough, a portion of the proceeds from the Tequila & Taco Fest benefits the Boys & Girls Club and Fisher House Foundation. Shaffran concludes, "It really is a big party!"

This is a rain or shine event.

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Saturday, March 28

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 Community

## Free Classes for Suicide Prevention

The Florida Panhandle Chapter of the American Foundation for Suicide Prevention is excited to announce a series of free, public suicide prevention trainings available to the community - all across the Panhandle. The Chapter recommends trainings for those 18 and older.

“Our goal is to save lives and bring hope to those affected by suicide,” said Jessica Roberts, Board Chair of AFSP Florida Panhandle Chapter. “One of the main ways we can do this and serve our community is to



help educate anyone and everyone we can about suicide and prevention. Suicide is preventable and together we can create a culture that's smart about mental health. We'll save lives, and vastly improve the lives of many more.”

Suicide is the 8th leading cause of death in the state of Florida and nearly four times as many people died by suicide

in Florida in 2017 than in alcohol related motor vehicle accidents. Suicide takes more lives in the U.S. than homicide, war, and natural disasters combined.

“These high numbers are one of many reasons that it is important to talk about suicide like any other cause of death. The more we talk, the less stigmatized the idea that we all face struggles and need support becomes,” adds Jessica.

The Volunteer Orientation is the “AFSP 101” which provides an introduction to the organi-

zation at the national and local level as well as training new volunteers interested in working with the nonprofit group.

**Saturday, March 28  
2-3 p.m.**

Bridgeway Center, 137 Hospital Dr. NE, Fort Walton Beach, FL

The “Talk Saves Lives” presentation covers what we know about this leading cause of death, the most up-to-date research on prevention, and what we can all do to fight suicide. Participants will learn the common risk factors for suicide, how

to spot the warning signs in others, and how to keep ourselves, our loved ones and those in our community safe.

**Saturday, March 28  
3 to 4 p.m.**

Bridgeway Center, 137 Hospital Dr. NE, Fort Walton Beach, FL

Stay up-to-date on events, trainings, and more by following on Facebook or visiting AFSP.org/Panhandle.

For more information and to RSVP for any of the sessions, please email Sarah Clark at [sclark@afsp.org](mailto:sclark@afsp.org)



BY MATTHEW VANDERFORD

I grew up in Nuw Churssee

## So, You Wanna Move to Flaarida

(that's New Jersey for the uninitiated). For those who've never visited, it's a unique place. And if you don't know New Jersey, you probably won't get New Jersey. But that's the point - if you're not from somewhere, you can never really know what it's like to live there. That's why you have to ask the locals when you travel where to get the best food, the out-of-the-way places to go

that only they know about, and what the communities are like if you're looking to move - I mean there's only so much the internet and a travel agent can do!

Filing an insurance claim is very similar. In order to get what you're looking for (your damaged property repaired or replaced), you need to know the people who deal with and repair properties on a day-to-day basis, day in, day out, week after week, year after year.

Every claim is different, and every loss is not the same, although they might share a lot of things in common. In the U.S., there are seven different climate zones, with those zones broken down into smaller sub sections creating an array of varying climate conditions which are then governed by local building ordinances describing to builders what types of materials they can use, how a property is to be built, etc. So, when you take all these factors: climate, materials used, and type of damage and then stick them in blender, do the hockey pokey and shake it all about, you can get very different results when loss occurs.

Humans have always been on the lookout for how to live in a

world with climatic struggles to deal with no matter where we've lived. You wanna live in Iceland? Guess what - the Iceberg “Okjökull” just became “extinct.” You wanna live in the Philippines? You have to deal with monsoons. Japan maybe? Typhoons. Turkey? Earthquakes. Florida? Hurricanes, tornados and sink holes...oh my!

And because climate plays such a huge role in evaluating the risk of property exposure and claim payouts (damage to a property in Texas is not the same as damage to a property in Florida or in New Jersey). If you were to evaluate the effects of a storm damage to properties spread across the country, you'll find the climate of the region directly impacts how much is needed to pay out valid claims, because payments made to repair damage need to reflect what it actually costs to repair the property in the region it was built. For example, homes built on the California coastline are not the same as homes built on the coastline of Florida. In fact, homes in Florida have some of the most stringent building codes in the nation due to the severity of climatic events. And

because building codes and ordinances vary region to region (even in Florida), the structures will be comprised of many materials, some the same or similar, and others totally unique to the environment. And those differences make a huge difference in fair claim settlements.

Imagine yourself living in your home being slammed by a Category 5 hurricane. As it tears through your house leaving you in the wake of disaster, your insurance company sends out field adjusters from all over the country to handle the increase of claims as quickly as they can. Your field adjuster shows up, tells you they're handling over 100 claims and will head back to Iowa, Texas or wherever they are from after all the dust settles.

Now, take a moment and ask yourself: How is a person from Iowa, Texas or somewhere else going to write a loss accurately for 100 claims if they don't know the proper way to repair the materials used in the local construction area? And more importantly, how are you to expect anything different from the insurance company if you don't know the rules of construction either?

### CLAIMOLOGY

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

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By Lisa Hughley

It has been an amazing start to 2020 for the real estate market in our area! Freeport and Niceville are growing by leaps and bounds. Buyers are coming in from outside of the area asking specifically for these areas. As you will see, there is very little in inventory available in comparison to the amount of sales for this past year. Builders are building as fast as they can to keep up with the demand. With interest rates in the 3.5 to 4% range, buyers can afford a larger home and get a wonderful interest rate for the life of the loan.

If you have been on the fence about selling your home, now is the time. I would love to have the opportunity to talk with you and answer any questions you may have. Just take a look at the numbers...

# February 2020 REAL ESTATE UPDATE

## Freeport: Detached Single Family Homes

There are currently only 97 available homes ranging from \$149,900 with 812 sq. ft. to \$745,000 with 4283 sq. ft. The average property for sale is \$357,999 with 2203 sq. ft., priced at \$169.98 per sq. ft. with 132 days on the market.

There are 58 pending properties under contract! The low is \$97,000 with 728 sq. ft. and the high is \$578,776 with 3781 sq. ft. The average property pending is \$322,090 with 2215 sq. ft., priced at \$147.84 per sq. ft. and 67 days on the market.

There have been 445 homes sold this past year! The low is \$50,000 with 640 sq. ft. and the high is \$890,000 with 4988 sq. ft. The average sold is \$304,186 selling at 99% of list price with 2137 sq. ft., at \$144.73 per sq. ft. and 67 days on the market.

## Niceville, Detached Single Family Homes

There are currently only 88 available properties ranging from \$104,900 with 939 sq. ft. to \$2,695,000 with 6003 sq. ft. The average property for sale is \$494,620 with 2388 sq. ft., selling at \$200.38 per sq. ft. and 130 days on the market.

There are currently 95 pending

properties under contract! The low is \$139,900 with 1152 sq. ft. to \$775,000 with 4720 sq. ft. The average property pending is \$380,446 with 2061 sq. ft., priced at \$181.86 per sq. ft. and only 58 days on the market!

There have been 863 homes sold this past year! The low is \$65,000 with 672 sq. ft. and the high is \$2,067,500 with 7755 sq. ft. The average sold is \$365,088 selling at 99% of list price with 2120 sq. ft. and selling at \$169.65 per sq. ft. with only 52 days on the market!

Take a look at the activity in a few of the area neighborhoods!

## Hammock Bay

There are currently 47 properties available with the low being \$242,500 with 1566 sq. ft. and the high being \$650,481 with 4283 sq. ft. The average property is \$358,470 with 2349 sq. ft. and priced at \$156.30 per sq. ft. with 93 days on the market.

There are 20 pending properties with the low being \$210,900 with 1384 sq. ft. and the high being \$578,776 with 3781 sq. ft. The average pending home under contract is \$399,977 with 2656 sq. ft. and priced at \$154.30 per sq. ft., with 50 days on the market.

There have been 187 homes sold this past year! The low is \$198,000 with 1384 sq. ft. and the high is \$594,958 with 4425 sq. ft. The average sold is \$313,861 at 99% of list price with 2249 sq. ft. and \$142.10 per sq. ft. with only 52 days on the market!

## Windswept

There are currently only 7 properties available ranging from \$279,900 with 2118 sq. ft. to \$401,267 with 3051 sq. ft. The average property is \$341,915 with 2580 sq. ft. and an average of 74 days on the market.

There are three pending properties ranging from \$330,288 with 2532 sq. ft. to \$387,718 with 2916 sq. ft. The average pending is \$365,869 with 2680 sq. ft. and 77 days on the market.

There have been 26 homes sold this past year! The low is \$273,000 with 2127 sq. ft. to \$650,000 with 4988 sq. ft. The average sold is \$349,260 selling at 98% of list price, with 2737 sq. ft. and \$128.23 per sq. ft. with 74 days on the market.

## Bluewater Bay

There is currently one active property available at \$235,000 with 1672 sq. ft., priced at



\$140.55 per sq. ft. and 36 days on the market. There are currently two pending sales with the low being \$279,900 with 1606 sq. ft. and the high is \$479,900 with 2756 sq. ft. There have been 19 sales this past year ranging from \$211,000 with 1441 sq. ft. to \$775,022 with 7261 sq. ft. with the average sold being \$369,270 at 99% of list price, with 2247 sq. ft. and \$166.02 per sq. ft. with only 94 days on the market!

Lagrange Landing has five new properties available ranging from \$255,900 with 1691 sq. ft. to \$335,900 with 2210 sq. ft. and Ashton Park has two new properties available at \$417,345 with 2554 sq. ft. and \$402,345 with 2347 sq. ft. Bear Creek has two new properties available at \$419,900 with 2397 sq. ft. and \$439,900 with 2402 sq. ft.

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

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



 Community

## Christian Writers Retreat Offers Opportunity for Writing Development

The 2020 Blue Lake Christian Writers Retreat (BLCWR) will be held March 25-28 at Blue Lake Camp located just north of the Alabama-Florida state line. The retreat offers a unique opportunity for writers, or aspiring writers, to develop writing abilities and to pitch their work for publication.

Various registration options are offered for BLCWR. Those attendees desiring to remain onsite during the retreat pay a fee which includes lodging (single or double occupancy rooms) and meals

in addition to writing classes and workshops. Attendees may alternatively participate as commuters for a reduced price. Attendance is limited to 100 to maintain the intimate atmosphere of the retreat.

The retreat begins Wednesday afternoon March 25th with award-winning author Susan Neal's preconference workshop, "How to Sell 1000 Books in 3 Months." Conference check-in and an evening program of praise and worship and a keynote address are also on Wednesday's

agenda. Continuing classes and afternoon workshops will be offered throughout the retreat covering topics including writing fiction, non-fiction, devotions, and children's books. Susan Neal will lead Scripture Yoga early each morning. Attendees may obtain critiques of their writing from faculty members for a small fee.

Faculty members for the BLCWR faculty are experienced published authors in a broad range of genres, including Susan King (former editor of The Upper

Room), Lenora Worth (New York Times best-selling fiction author), Bob Hostetler (agent and writer), Denise Weimer (editor for Smitten Romance), James Watkins (author, humorist, and former editor), and John Herring (publisher of Iron Stream Media). Attendees can schedule one-on-one appointments with faculty members as well as connecting informally and personally with them during meals.

Retreat attendees have the opportunity to participate in a

writing contest for unpublished work in a number of categories. The modest entry fee of \$20 is utilized to provide scholarships to BLCWR for those who may not otherwise be able to afford to attend. Contest entries will be judged by the retreat faculty with winners being announced during the Friday night program.

Online registration for the 2020 Blue Lake Christian Writers Retreat is available at [www.bluelakecwr.com](http://www.bluelakecwr.com).

## Camp Timpoochee Summer 2020 Marine Camps

By LAURA TIU, UF/IFAS  
MARINE SCIENCE EXTENSION  
AGENT, OKALOOSA AND WAL-  
TON COUNTIES

Are you interested in learning about marine life, going fishing, or exploring the underwater world with a mask and snorkel?

If so, this is the camp for you! This local education opportunity for budding marine scientists will be happening this summer at Camp Timpoochee in Niceville. The camps enable participants to explore the marine and aquatic ecosystems of Northwest Florida; especially that of the Choctawhatchee Bay. Campers get to experience Florida's marine environment through fishing, boating, snorkeling, games, STEM (science, technology, engineering & math) activities and other outdoor adventures. University of Florida Sea Grant Marine Agents and State 4-H Staff partner to provide hands-on activities exploring and understanding the coastal environment.

Florida Sea Grant has a long history of supporting environmental education for youth and adults to help them become better stewards of the coastal zone. This is accomplished by providing awareness of how our actions affect the health of our watersheds, oceans and coasts and marine camp is a great opportunity for sharing that information. Many of the Sea Grant youth activities use curriculum developed by the



national Sea Grant program and geared toward increasing student competency in math, science, chemistry and biology. The curriculum is fun and interesting!

Registration opened Monday, January 13th. The camps fill up quickly, so early registration is encouraged. Marine Camp is open to 4-H members and non 4-H members between the ages of 8-12 (Junior Camp) and ages 13-17 (Senior Camp). In the summer of 2020, there will be one Senior camp, June 22-26, and two Junior Camps, July 13-17 and July 20-24. The cost for Senior Camp is \$350 for the week and \$300 for Junior Camp.

If Marine Camp sounds interesting to someone you know, visit the Camp Timpoochee website at <http://florida4h.org/camps/specialty-camps/marine/> for the 2020 dates and registration instructions. A daily snack from the canteen and a summer camp T-shirt are included in the camp fees, along with three nutritious meals per day prepared on site by our certified food safety staff. All cabins are air-conditioned. So many surprises await at marine camp, come join the fun.

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# Off the Hook: The Big, Bad Lionfish

BY CALI HLAVAC,  
TO DO IN DESTIN

Many people have never heard of a Lionfish, nor do they know why this species is so disliked, and what an impact these tiny little creatures make to the Gulf and its ecosystem. Their colorful design is noticed by predators and helps them get their name. The body is very flat, orange and white, like zebra stripes. They have pectoral fins that are very long and can grow to a size of about one foot. Most will not weigh more than 2.6 pounds.

Lionfish were first reported off Florida's Atlantic Coast near Dania Beach in 1985, but are not native to the area. They are known as predatory reef fish, causing damage to coral reefs, sea grasses and mangroves. Their high rate of reproduction and growth, voracious feeding capacity and lack of predators makes them a threat to current ocean life. They reach sexual maturity in less than a year and spawn year-round in warmer waters. Females can spawn as often as every three to four days, which is far faster than anyone can hunt them.

Lionfish also feed on native fish, which can reduce native populations and have negative effects on the overall reef habitat and health, as they can eliminate species that serve important ecological roles such as fish that keep algae in check on the reefs. Lionfish also compete for food with native predatory fish such as Grouper and Snapper. For a community that survives on fishing, this can cause a huge problem.

While Lionfish are hunted by humans, often by spearfishing, they are tricky to handle. They carry a deadly poison in their spines. Lionfish are not poisonous, they are venomous. The difference between poison and venom is the method of delivery. Venom must be injected into the bloodstream to cause injury, such as through a sharp spine or fang, but is harmless if eaten.

Because lionfish are venomous, not poisonous, there is no harm in eating the lionfish meat. Once you dispose of the spines, there is no risk of envenomation, and you're free to prepare



your lionfish as you choose. Fortunately for the eco-friendly fish lovers out there, lionfish are delicious. There are no lionfish regulations in Florida waters, and a fishing license is not needed to harvest them.

Recently the community has brought Lionfish awareness to the forefront and created the Lionfish Removal and Awareness Festival on May 16-17 at AJ's Seafood and Oyster Bar in Harborwalk Village. The event is free and open to the public, with family friendly activities, diving and marine conservation information, live music, Lionfish tastings and coincides with the world's largest Lionfish spearfishing tournament, the Emerald Coast Open. Find more



information about this event at [www.EmeraldCoastOpen.com](http://www.EmeraldCoastOpen.com).

Want to know the Value of YOUR home here on the Emerald Coast? Find out! Go to: [BaysideAgentGail.com](http://BaysideAgentGail.com)

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Wellness



# Quality & Quantity in Life



BY DR. RICHARD CHERN, MD

Traditional medicine has achieved a long life for many. Unfortunately, many long lives lack quality in their last years. In the past, I've cared for nursing home patients — seeing them once or several times each month. Their care was usually complicated, including ten or more medications taken several times a day. Hip fractures from falls, open sores from an inability to shift weight in bed, dementia, loneliness and depression are commonplace. Many live in nursing homes for 10 years or longer before they die. These patients all have quantity of life, but very few have quality of life.

On the other end of the spectrum, many patients I see now are 70 years of age and older, who run marathons, teach martial arts, travel the world, bike, golf or play tennis almost daily, and in many ways are more active, happier and healthier than myself. Although traditional

medicine can give us quantity, it has always struggled to give us quality of life. "Diet and exercise" or "this is part of aging" seems to be the common answer from traditional medicine.

Traditional medicine has a generational limitation. A state of the art treatment today must be proven for years before it reaches textbooks. Textbooks must be taught to students and students must become providers before they can implement new therapies. Additionally, there are corporate limitations most doctors (including me) don't understand. The Bio-Identical Hormone treatment we provide has been around for nearly 100 years, but fell out of favor as companies pushed newer medications that I believe have been shown to provide less benefit and more disease. Our most used Peptide was discovered in 1904

and has been increasingly used since that time with no known detrimental effects. It is used extensively in the athletic community to quickly heal injuries yet it is still not commonly used or known by traditional medicine.

Advances in medicine are so fast now that it is foolish to wait two or three generations before taking advantage of this knowledge. We are now able to reverse medical problems, improve Alzheimer's and stroke symptoms, and eliminate anxiety, depression, fatigue and so much more. Many of these treatments known to provide benefit are still not used in traditional medicine. Dr Richard Chern, MD is using these next generation treatments today so you don't have to wait to feel good again. By keeping up with new developments we are able to provide tip of the sword care and tomorrows med-

icine today. Our Bio Identical Hormone Therapy has become a game changer for millions of patients and now our Peptide Therapy is bringing forward a whole new era of medicine. We are restoring a quality of life in patients that many feared was lost.

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# TMJ & Sleep Center Tackles Sleep Disordered Breathing Issues in Children

By MARY CHRIS MURRAY

In an effort to help children reach their full potential of growth and well-being, TMJ & Sleep Center, Emerald Coast (EC) is addressing the increased need for the provision of comprehensive, quality solutions for sleep disordered breathing issues that manifest overtime and are often overlooked.

Clinical research has established a connection between certain common childhood health and behavioral symptoms and their root cause—sleep disordered breathing. Early detection and treatment are critical, as 9 out of 10 kids suffer from one of more symptoms including: mouth breathing, snoring, bed wetting, delayed growth, nightmares, ADD/ADHD, restless sleep, difficulty in school, overbite/overjet, and crowded teeth just to name a few. If left

untreated, there may be a significant impact on the child's full growth and development potential.

The central issue for many children suffering from the effects of sleep related breathing disorders is a compromised airway. When a child's airway is narrow, underdeveloped, or constricted in any way, the child will struggle to receive enough oxygen and may resort to mouth breathing which compounds the issue by creating inflammation. Further, crowded teeth can force the tongue backwards into the throat, further restricting the airway.

As sleep disorders are becoming increasingly recognized as a growing concern for both adults and children across the country, physicians with combined training in advanced dentistry, orthodontics, dental sleep medicine,



and TMJ / TMD are ideally suited to diagnose and treat the core cause of sleep breathing disorders, TMJ and craniofacial pain.

Breathing, sleeping, and thriving—it's all connected. The TMJ & Sleep Center, EC physicians are dedicated to improving the lives of all patients through

the use of innovative technologies, technical skill, education, and a compassionate environment.

Conventional treatment options such as prescription drugs, surgery, academic tutors, and braces have been limiting and ineffective, mainly because they do not address the core issue. None of them can actually promote or develop a child's airway and help them get the oxygen and sleep they need to be healthy.

Through the use of proprietary, FDA-cleared and non-invasive systems, TMJ & Sleep Center, EC is able to treat the underlying root cause, which consequently resolves the symptoms related to sleep-disordered breathing.

This is a key and unique differentiator. Many patients have chronic health issues that are often seemingly unrelated. How-

ever, in most cases, the symptoms are usually linked to the same underlying cause. When patients are symptom free, it is unlikely they will experience any relapse as long as they follow the prescribed protocol.

TMJ & Sleep Center, EC also treats adults for obstructive sleep apnea, TMJ / Head and facial pain. The health consequences for adults can be just as serious as for children if not properly diagnosed and addressed. The TMJ & Sleep Center, EC can also offer treatment options that are non-surgical, non-invasive, and an alternative to standard machines like the CPAP that can improve a patient's quality of life and health.

Visit [www.TMJSleepCenterEC.com](http://www.TMJSleepCenterEC.com) to learn more or call (850) 608-1850 to schedule an initial screening and consultation.

## 8th Annual Run for The Health of It!

The White-Wilson Community Foundation will host the 8th Annual Run for the Health of It 5K/8K on Saturday, March 21. Participants take off at 9 a.m. and runners and walkers of all ability levels are invited to participate. Both the race and the after-party are stroller and dog friendly! AJ's Oyster Shanty will be hosting delicious food and beverages



at the after party along with children's activities including a bounce house. Awards will be given for the top three finishers

from each 10-year age group. All proceeds will help provide health services for community members in need. For more information on the White-Wilson Community Foundation and it's work in the community, visit [www.whitewilsoncommunityfoundation.org](http://www.whitewilsoncommunityfoundation.org).

**Friday, March 20:** 4 - 6:30 p.m. Packet Pick Up at AJ's Oyster Shanty

**Saturday, March 21:** 8 - 8:45 a.m. - Day-of Registration and Packet Pick-Up 9 a.m.

**Race start:** 9 a.m.

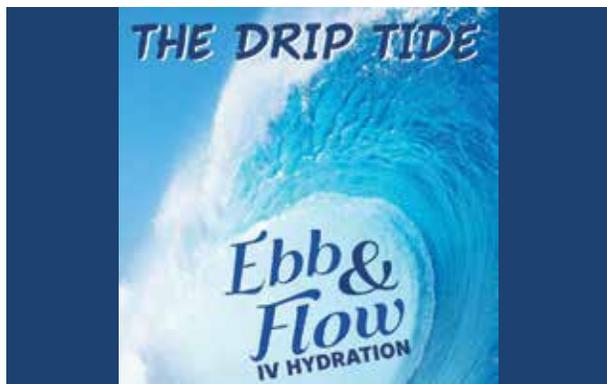
**Noon:** Post-race Party

**Fees/Admission:** Early registration is only \$25 for adults and \$20 for children. Week of registration is \$30 for adults and \$20 for children. T-shirts are guaranteed for those registered

by March 8. T-shirts can be purchased (without a race registration) for \$15.

AJ's Oyster Shanty is located at 108 Santa Rosa Blvd., Fort Walton Beach, 32548.

For more race information, visit [active.com/fort-walton-beach-fl/running/8th-annual-run-for-the-health-of-it-2020](http://active.com/fort-walton-beach-fl/running/8th-annual-run-for-the-health-of-it-2020).



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 Wellness



By LISA LEATH TURPIN,  
HEALTH & WELLNESS COACH

**The exercise high that is!** Through this column, I have encouraged you to just MOVE. Movement of any kind is beneficial. Even if you have limitations, please try to get moving in any capacity. Exercise is health-enhancing and life-extending, but many think of exercise as a chore. Movement can and should be a source of joy! And I have stumbled upon a must read book, "The Joy of Movement" by Kelly McGonigal, PH.D.

# Do You Wanna Get High?

McGonigal is a research psychologist, a lecturer at Stanford University, and an award-winning science writer. She is the author of the international bestsellers, "The Willpower Instinct," "The Upside of Stress," and "Yoga for Pain Relief." Kelly is also a fitness instructor in the San Francisco Bay Area, teaching yoga, dance and group exercise classes. She explains in "The Joy of Movement" through her trademark blend of science and storytelling, how movement is intertwined with some of the most basic human joys, including self-expression, social connection, and mastery... and why it is a powerful antidote to the modern epidemics of depression, anxiety and loneliness. These insights are drawn from neuroscience, psychology, anthropology, and evolutionary biology, as well as memoirs from clients and philosophers. McGonigal

tells stories of people who have found fulfillment and belonging through running, walking, dancing, swimming, weightlifting, and more. According to her website, [kellymcgonigal.com](http://kellymcgonigal.com), McGonigal paints a portrait of human nature that highlights our capacity for hope, cooperation, and self-transcendence. Her findings are revolutionary and go beyond familiar arguments in favor of exercise, to show why movement is integral to both our happiness and our humanity. She has lived it, experienced it and neurologically studies it. There is a lot to the exercise high and you can achieve it also!

Exercise of any kind, where you raise your heartrate and keep it moderately high will make your body produce and release the pain killing hormones called endorphins. This helps with the euphoria feeling that comes from the workout. But researchers are

also learning there's more to this feeling than just endorphins. Recent studies show there are two other compounds that contribute to the high. Endocannabinoids, lipid (fat) molecules that help regulate pain and mood and that our brain processes in almost the same way that it does cannabinoids (which cause marijuana high). According to Johannes Fuss, PH.D., the lead researcher in a study published in "Proceedings of the National Academy of Sciences" states endocannabinoids have a more powerful effect on how we feel; especially for it lasting post-exercise. Cardio is what counts; the study's authors found anaerobic exercise like weight lifting doesn't activate the endocannabinoid system. It is suggested to aim for 70% to 85% of your maximum heart rate (220-age=max. hr.) But weightlifters, you can do a more circuit style workout and keep moving, changing body parts. While the last used muscle group rests, you

can be working a different muscle group and rotate through. The second new and more surprising find is that the hunger hormone, leptin, might also play a role in workout happiness. In another study from the University of Montreal, they found that low levels of leptin will help with increased energy and motivation to exercise. *Shape* magazine says "this is key because feeling excited during exercise can result in a bigger high after."

*Lisa Turpin is a degreed and certified health and fitness lifestyle coach who has devoted her life to motivating and strengthening the body and minds of others. With over 20 years experience is a group exercise leader at Destin Health & Fitness and an independent personal trainer in the Destin area, she is diverse and extensively trained in classical and modern pilates, lifestyle management, personal training, group exercise, and post-rehabilitation. Email: BeActive850@gmail.com.*



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## Ask Dr. Marty: Colds and Flu

than a cold, often with body aches and a high fever. Sometimes a little gastrointestinal involvement rears its ugly head.

**ALLERGIES** usually last for a whole season and usually coincide with the blooming of certain trees, weeds or flowers. Tiny bumps on the roof of the mouth and itchy eyes are a good sign that allergies are to blame.

Whether you have a cold, the flu or allergies, a secondary bacterial infection can develop. If you have thick, yellow mucus, or a deep cough with shortness of breath, it's time to see the doctor. A fever is the body's natural defense. The heat of the fever virtually burns out the viruses, fungi and bacteria. If your fever gets to 102 degrees, you can use a natural aspirin like white willow bark, to bring the fever down. If you have pain in the ear, drainage from the ear, or loss of hearing, see your healthcare provider.

And whether you have a cold, the flu or allergies, below are several natural approaches that can help your immune system to recover more quickly or to prevent these nasty critters from invading your body in the first place:

- Get seven to eight hours of



restful sleep each night.

- Exercise at appropriate levels at least three times a week.
- Manage stress in your life.
- Drink plenty of healthy fluids (water, juice, broth or herbal tea) to thin the mucus and allow it to exit your respiratory system more easily.

Get 20 minutes of sunshine daily for a healthy dose of vitamin D. If that's not practical (yes, I realize that many of you will be spending the next few months bundled up to the eyeballs for winter), use a natural D3 supplement.

Eat lots of fresh fruits and vegetables for immune-system boosters.

Avoid mucus producers, like milk and milk products. Sugar is also very acidic and lowers the immune system.

Other important remedies include using a neti pot to irrigate the sinuses, non-acidic nat-

ural vitamin C and elderberry lozenges. At the risk of sounding like Barney Fife, the sooner you nip it in the bud, the better. Oops, showing my age!

Hot Tip: Wash hands with hot soapy water immediately

when returning home or use natural lotion with tea tree oil as an excellent antibacterial lotion. Stay well.

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

**QUESTION:**

How can I avoid colds and flu? When is it necessary to see the doctor?

**ANSWER:**

This is the perfect time of the year for that question. And I'll take it further. How do we know when it's the flu, a cold or even allergies?

A **COLD** generally causes nasal congestion, sore throat, sneezing and/or coughing. A cold is a virus and will not respond to antibiotics. So, antibiotics can unnecessarily lower the immune system and can prolong a cold. A cold generally comes on more slowly than the flu and less violently. It usually lasts about seven to ten days, but can last up to three weeks.

The **FLU** comes on much stronger and more violently



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 Musing



BY RICK MOORE

The most traveled road for locals and visitors alike throughout the Emerald Coast is Highway 98. Many are surprised to discover Highway 98 extends through several states. Decades ago, I would travel that road several times a year from my home in Mobile, Alabama, through the state of Mississippi, and into the state of Louisiana. During the 1980s, there were so many accidents due to construction on the highway that it was nicknamed "Bloody 98." But today,

the ride from Mobile through the state of Mississippi on that highway is very nice. Persistence paid off. If you've traveled between Destin and Sandestin over the past couple of years, you know what a mess Highway 98 has been. No one is really sure how much longer construction will continue. This project is managed by FDOT and was slated to take 1,220 days to complete. That is obviously not happening. But one thing we can count on; it will get done. One day, newcomers will travel the wide beautiful road without having a clue of the sacrifices, delays and challenges it took to complete.

While it is easy to complain about the rate of progress on Highway 98, there is something that seems to take even longer. That is... improving my own life. Just like Highway 98, it

seems my life is always in need of repair. There are so many excuses (I mean reasons) I can give as to why areas of my life take so long to improve. It seems I've been working on these areas for many years, yet with little to show for the effort. When you get old, you get tired of being under construction. While FDOT isn't perfect, perhaps we can learn something from them; namely, consistency.

"Consistency, thou art a jewel." This was a favorite saying a friend of mine used to quote regularly. While so many were talking about getting out of the box and making changes, he focused on consistency. His favorite proverb was, "A little sleep, a little slumber, and suddenly poverty and destruction are upon you." The sculptor chips away until the stone becomes a work of art. The painter brushes until the final details reveal a masterpiece. The sloth scratches his head and wonders why nothing good ever seems to happen to him.

While producing some leadership videos, I had the privilege of filming two highly successful people. Neither one knew what questions would be asked. The interviews began with the same question, "What is the secret to success?" They both gave the same answer; "do what you say you will do." That answer surprised me. They went on to explain, there are so few people who have the discipline to do what they say they will do, that those who are consistent rise



above the crowd and are always in high demand.

But what about the times we miss our deadlines? What about the slip-ups and fall-backs? Why do we become troubled and have anxiety about the imperfections in our life? Why do we let life's little problems get us down? When trouble knocks you down, and it will, you need to become a rebounder. Learn to bounce back quickly. If you messed up your diet, bounce back. If you missed your daily exercise, bounce back. If you forgot to pay a bill that hurt your credit score, bounce back. If you missed your meditation time, bounce back. Learn to consistently bounce back and there will be nothing that can hold you back.

While recently walking the

halls of a hospital, I noticed signs throughout the facility which read "Pardon Our Progress." Floors were being ripped up, wall paper torn down and light fixtures dangling from the ceiling. Much like the highway under construction, in order to make improvements, some of the old needed to be taken away. It made me ask myself, what needs to be taken away from me before I can improve. In that moment, the realization of how impatient I was made me realize the need to get rid of the impatience in my life. How about you? What needs to be removed in order for there to be real progress in your life?

*Rick Moore is Communications Pastor with Destiny Worship Center.*





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BY SEAN DIETRICH

Do you remember when we met? I do.

It was a Barnes and Noble bookstore. I was reading; you were with friends. You waltzed through the door with that determined walk you have. That I-can-take-care-of-myself walk.

There are some things a man never forgets.

You wore a baby-blue sweater. Your hair was chin-length. We must've talked for an hour. Two strangers. A chance meeting.

No. I take that back. I don't believe in chances.

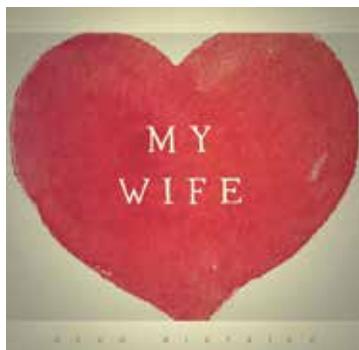
How about the long drives we took just for fun? We'd ride two-lane highways through the night for an excuse to talk. We've always been able to carry our weight in words.

I asked you to marry me. You said yes. I gave you a jeweler's box containing the world's tiniest diamond. It cost me every dollar I had. You wore red that night. Red.

We got married in a small chapel. We honeymooned in

Charleston. We had no money for that trip, but we went anyway.

We were dumber back then. I miss being dumb.



How about our ugly apartment. Remember that place? I drove by it yesterday, for old time's sake. The grounds were overgrown. Mold on the siding. What a dump.

Our old neighbors were still there. The same ones who had fleas that infested the whole building.

God, I loved that place.

Then there was the time I wrecked the truck. The man behind us fell asleep at the wheel. You were listening to the radio when it happened.

"Shameless," was the song playing. I thought we were dead. It was a miracle we survived.

But then, our whole lives have been one big miracle, you know? You got me through college. You tutored me through math class. Those are miracles in themselves.

We used to argue hard sometimes. When our spats ended, we didn't get lovey dovey like adolescents. That's not who we are. Instead, we'd go to Pizza Hut, or Kentucky Fried Chicken, or anywhere with a buffet.

And there was the time at UAB Hospital. After your biopsy. My chest felt cold. I've never been so scared.

When the doctor called us into his office I thought I would vomit. I stared at his mouth when he spoke. I didn't want to miss a sentence.

You were squeezing my hand. He said the word "benign" and we both cried. He left the office to give us privacy.

We cried a lot that day.

And here we are.

After this many years, I know our lives aren't glamorous. I'm

sorry. You could've married a man with money. A gentleman.

Instead, you married me—whatever I am.

We live in a home with brake lights on the back. Our queen bed has a foul-smelling coonhound in it. Our vehicles are old. My truck needs new tires; your transmission ain't what it used to be.

But we've survived life together. We've watched good dogs die. We dug their holes. I stood beside you during your father's funeral. You stand beside me every day. You made me who I am. It makes me feel rich to think I might make you who you are.

Life isn't forever. I know that. Sometimes I think about this, and I'm too scared to imagine the day one of us wakes up in an empty bed.

But that day isn't today. And so I thank the moon, the stars, the sun, and their maker.

I am thankful for life. For love. For us.

And for people you meet by chance in bookstores.

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**Music**

# Calling All Music Lovers to Support Young Aspiring Musicians at the 18th Annual Opera Brunch Scholarship Fundraiser



Choctaw Bay Music Club



Club is a local music lovers group (since 1977) that provides music scholarships for college and summer music camps to our community students. Last year, the club donated \$8,000 to local deserving music students. Its 18th Annual Opera Brunch Music Scholarship Fundraiser is February 29 (Saturday) at the Niceville Community Center located at 204 N. Partin Dr., Niceville. From 11:30 a.m. until

1:30 p.m., you will enjoy a delicious brunch provided by the Corner Café, an amazing performance by the Pensacola Opera Artists in Residence who will sing a variety of music including from the Opera "IL Trovatore." In addition, you can participate in a raffle with lots of choices from gift cards, tickets, wine, art work, jewelry, etc. Please join in the fun to support our next generation of aspiring ac-

complished musicians. Tickets are \$35 for adults and \$20 for students and may be purchased in advance at Bayou Bookstore, 1118 E. John Sims Pkwy., Niceville, call (850) 527-4200 to purchase for "will call," or online at [Eventbrite.com](http://Eventbrite.com) for \$38 adults/students under Opera Brunch. To learn more about the Choctaw Bay Music Club, visit [www.ChoctawBayMusicClub.org](http://www.ChoctawBayMusicClub.org)."

"Most everyone enjoys listening to music. Whether that be in the car, on our cell phones, at the local restaurant, at home, outdoor events, with friends, and yes, even while shopping. Music sets the mood and instantly changes the atmosphere. Behind all music is a person who created the melody, wrote the words, and composed the

song to be performed by those who are musical. That person started out as a young student in the local school system which most likely had a music program. Years of private lessons, practice, and collaboration with other musicians matured the student to the next level of pursuing a college degree in music. The Choctaw Bay Music

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**IL TROVATORE Scholarship Fundraiser!**

**Choctaw Bay Music Club's 18th Annual .....**

## OPERA BRUNCH

Pensacola Opera's Artists in Residence will sing excerpts from Il Trovatore and other operas.

Saturday, Feb 29th, 2020

11:30 AM—1:30 PM

Niceville Community Center  
204 N Partin Dr, Niceville, FL

Catered by the Corner Café

TICKETS \$35 Adult & \$20 Student

Tickets available at:

- Bayou Books, 1118 E John Sims Pkwy, Niceville
- Call 850-527-4200 / 850-855-0068 to purchase for Will Call
- On-Line Purchase (\$38) at: [www.Eventbrite.com](http://www.Eventbrite.com)
- [www.ChoctawBayMusicClub.org](http://www.ChoctawBayMusicClub.org)

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TO READ OUR LATEST ISSUE

# MKAF Vin'tij Wine Dinner Series Begins!

Join Vin'tij Food & Wine in Grand Boulevard on Feb. 27 at 6 p.m. for the first in a series of wine dinners benefiting the Mattie Kelly Arts Foundation (MKAF). Vin'tij, known for its

creative menus and impressive wine boutique, presents Silver Oak and Twomey Cellars in celebration of MKAF's 25th season. The vintner will educate guests on each of the wines, re-

gional influences, and the dishes carefully selected to accompany. Jeff Flood with Silver Oak and Twomey Cellars has 35+ years of experience in the wine business. Tickets are available online

through Eventbrite, Facebook, and the Mattie Kelly Arts Foundation website event page. Tickets are \$150 (gratuity not included) per person and seating is limited.

For more information please visit the Foundation's website at [MKAF.org](http://MKAF.org) or call (850) 650-2226.

## Alaqua Animal Refuge Announces 2020 Sip N Shop: ~ Celebrating a Decade of Sipping ~

Alaqua Animal Refuge announced today that it will host its 10th Annual Sip N Shop event on Friday, April 3 at Emeril's Coastal Italian in Miramar Beach beginning at 11 a.m.

Presented locally by Insurance Zone, the event is in partnership with the Emeril Lagasse Foundation and is one of five events included in the annual Chi Chi Miguel Throwdown Weekend held each spring in Santa Rosa Beach.

Chairing the event again this year is dynamic duo of Lea and Joe Capers, who have led the success of the Sip N Shop for the past five years. "The Sip N Shop is a super fun occasion when we all, as a community, come together to support Alaqua and the work they do 365 days a year," said Capers. "Lea and I have two rescue dogs and they are our 'children.' We love being involved and supporting this organization so we can help more animals feel the kind of love that we give to ours."

Celebrating a decade of sipping, this year's Sip N Shop is once again set to be a festive day of sipping, shopping, socializing, and savoring! Guests will be entertained with live music while browsing through curat-

ed shopping collections from boutiques and designers, and "sipping" over seven wines from various vintners in attendance. Current vintners include 30A Coastal Dune Company, AldenAlli Winery, Bricoleur Vineyards, Black Dog Cellars, and Thompson31Fifty Wines.

The celebratory event also includes welcome cocktails and champagne from G. H. Mumm; a specially selected 3-course seated luncheon with wine; an amazing silent auction; fab photo area; and of course, a couple of celebration surprises.

The brainchild of Valerie Thompson, the Sip N Shop began in 2010 and was designed for women to come together for a unified cause. The early days of the Sip N Shop included a small luncheon, sipping, and shopping along 30A. Over the past 10 years, it has now grown into one of Alaqua's premier and signature fundraising events, and has been a complete sellout for the last two year. Thompson and her husband, Mike, co-founded the Chi Chi Miguel Throwdown Weekend. In fact, the entire weekend is named after Mike, as "Chi Chi Miguel" was his childhood nickname.



The annual event is one of Alaqua's largest fundraisers in support of the Refuge, and helps to sustain the shelter's daily operations and provide ongoing funding for a variety of programs and services in support of Alaqua's mission.

Tickets to the Sip N Shop are on sale now. For more information on tickets and sponsorship opportunities for the Sip N Shop and the Chi Chi Miguel Weekend, please visit [www.ChiChiMiguel.com](http://www.ChiChiMiguel.com) or email [SipNShop@Alaqua.org](mailto:SipNShop@Alaqua.org).

*Alaqua Animal Refuge is a no-kill animal shelter and sanctuary, located in the panhandle of Florida. As the Southeast's premier no-kill 501(c)3 refuge and sanctuary, Alaqua believes*

*that every abused, neglected and homeless animal deserves a second chance. Committed to providing protection, shelter and care to animals in need,*

*this private, non-profit Refuge also offers a full-service adoption center, educational outreach, and community programs that extend far beyond their geographic location. Since its inception in 2007, Alaqua has become a recognized leader in animal rescue, welfare, cruelty prevention, and advocacy. Alaqua is currently in the midst of a relocation and expansion capital campaign to build a one-of-a-kind facility—the first in the United States—on 100 donated acres. The new facility and sanctuary will allow Alaqua to continue all of the important work that is done now, as well as be an educational and training center to empower others to help animals and recreate the model worldwide. To learn more, visit [www.Alaqua.org](http://www.Alaqua.org)*




Friday, April 3  
11 a.m. to 3 p.m.

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 Business

## Ther·mal im·ag·ing: /'Thərməl 'imijiNG/



BY CHRIS BALZAR

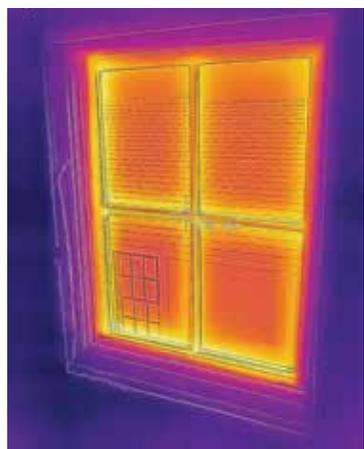
Definition, noun; the technique of using the heat given off by an object to produce an image of it or locate it.

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

### ENERGY TIPS

by Emerald Coast Energy Solutions

sites. Engineers use them to find structural deficiencies. Doctors and medical technicians can pinpoint and diagnosis problems



within the human body. Firefighters peer into the heart of

fires and can detect fires not visible to the eye. There are many different tasks and different types of thermal imaging, however; each camera relies on the same set of principles in order to function, using the heat given off by an object to produce an image. At ECES (Emerald Coast Energy Solutions) we are not Archeologists, Medical Doctors or Firefighters. We are passionate about finding and curing energy inefficiencies in your home to make it more comfortable and efficient, saving you money. That's why we use Thermal Imaging when we inspect homes, for quick and accurate identification. An infrared camera can help diagnose a variety of home performance

problems, including air leaks and missing insulation. Some common areas where air leaks occur are; light fixtures, electrical receptacles, windows and doors, attic entrances, and plumbing penetrations. Using thermal imaging allows us to see what other devices can't. NOAA (National Oceanic and Atmospheric Administration) released this January that the Earth's warming trend continued making 2019 the 2nd warmest year since 1880, when they started recording temperatures. The world's five warmest years have all occurred since 2015. We also have experienced a pretty mild winter so far and this summer looks to be a hot one. Most homes and homeowners can benefit from having a thermal imaging inspection. Using this technology saves time, accurately identifies problem areas and once addressed, increases comfort and saves energy.

You can beat the heat with sealing those leaks, adding miss-

ing insulation, upgrading to a radiant barrier and coating windows with our virtually clear ERG film which blocks 94% of heat and 99.9% of harmful UV rays. Adding insulation will increase your comfort; extend the life of HVAC systems (because they don't work as hard), increase air quality and saves money. Unless your home was specifically built to be energy efficient you can benefit from an inspection and adding insulation and Beat the Heat!

*Chris Balzer is Founder and President of Emerald Coast Energy Solutions which is a Smile Provider Company. He provides smiles to customers after installing high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this summer and become energy efficient, schedule an inspection by calling (850) 588-2870, visit [www.trustece.com](http://www.trustece.com) or email [wecare@trustece.com](mailto:wecare@trustece.com) and Beat the Heat.*

## Emerald Coast Ladies of Justice Hosts Women's Business Expo!

The Emerald Coast Ladies of Justice presents its inaugural Women's Business Expo Sat. March 28, 2020, from 10 a.m.-4 p.m. (10 a.m.-11:30 a.m. for breakfast and networking) at Santa Rosa Mall, Main Court by Dillard's in Mary Esther. This event is FREE and OPEN to the public and is actively

seeking sponsors and vendors. To participate, email [ladyofjusticealycia@gmail.com](mailto:ladyofjusticealycia@gmail.com).

"In honor of Women's History Month (March), it seemed fitting to host an event that showcased all the talented successful business women in Northwest Florida as we work towards creating a unified culture," says Al-



ycia Dukes, event coordinator. "We welcome all support and

attendance of those you might know that would be an asset in this epic experience!"

The Emerald Coast Ladies of Justice are a group of women, wives, mothers and small business owners that locked arms to create awareness. "We initiated

a movement to educate the community about the importance of obtaining legal protection and privacy management," says Alycia. "We understand the value in developing partnerships and how it is imperative to economic development and growth."

## Free Income Tax Preparation

Free Federal income tax preparation is being offered in 2020 for low to middle-income families and individuals, with special attention to senior citizens. Sponsored by the AARP Foundation and the IRS, according to Joe Perry, tax-aide district coordinator, "There are no age restrictions, AARP membership is not required, and the service is absolutely free. Secure electronic filing is offered, which results in faster refunds, and clients still receive a paper copy of their return."

The AARP Tax-Aide program is strictly volunteer based. All volunteers attend classroom tax preparation training and must pass a test provided by the IRS, which provides reference

materials and the tax preparation software.

Tax-Aide began February 3 and continues through April 15 at the Freeport, South Walton and DeFuniak Springs libraries. Taxpayers need to bring last year's tax return, Social Security cards for the taxpayer(s) and all dependents, picture IDs, and all tax documents received. Bring checking or savings account information if you want to direct deposit any refund(s) or direct debit any amounts due. If applicable bring Identity Protection PIN (IP PIN) for each individual. Taxpayers who wish to itemize deductions must bring appropriate documents.

Find a more detailed list at <https://www.aarp.org/money/>

[taxes/info-01-2011/important-tax-documents.html](https://www.aarp.org/money/taxes/info-01-2011/important-tax-documents.html).

Shut-ins and people in a nursing home who need a counselor to come to them can leave a message at any of the sites and will be contacted. Individuals seeking Tax-Aide service must contact one of the locations for an appointment:

### Freeport Library

76 Highway 20W, Freeport  
Thursday -- 10 - 3:30  
850/835-2040

Note: This location requires appointment sign-up in person.

For More Information Contact: Joe Perry, Tax-Aide District Coordinator, 850-419-0713 or [jcperry0101@gmail.com](mailto:jcperry0101@gmail.com).

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# Synovus Launches "Raise the Banner" Financial Literacy Program

Did you know?

- 66% of Americans are considered financially illiterate.
- 78% of American workers live paycheck to paycheck.
- 17% of American adults are unable to pay their current month's bills in full.
- 25% of non-retired American have no retirement savings or pension whatsoever.
- 27% of American adults would need to borrow or sell something to pay for an unexpected expense of \$400.3.

In light of these statistics, Synovus has introduced "Raise the Banner," the company's flagship financial literacy program. Recently, Nellie M. Schlachter, Vice President, Retail Market Manager, invited us to gather with Synovus Bank employees, partners and community leaders to help celebrate Synovus' new Here Matters Campaign, Raise the Banner, where "together, we will work on combating financial illiteracy in our communities," says Nellie. "At Synovus, we believe financial literacy is key to improving the quality of life for individuals, families and communities and understanding how to manage finances is an important part of that equation."

The new program will be established in all of their almost 300 branches across five states. All Synovus team members are encouraged to teach financial literacy classes in their own community. "That's a lot of communities that we are going to touch," Nellie says.

Raise the Banner will educate individuals about financial concepts and principles so they're able to make confident financial decisions — and reach their personal and economic goals. Synovus will partner with schools, social service agencies, and other community organizations to educate individuals of all ages, from elementary



# SYNOVUS®

school children to senior adults. The program will educate several segments, enabling team members to utilize their individual strengths when teaching classes. These segments are Youth, enlisted soldiers and transitioning veterans, domestic violence victims, inmate release and returning citizens, homeless, senior citizens and at-risk customers.

Synovus 2020 Raise the Banner goals are to:

- Teach at least 500 financial education classes
- Empower more than 7,500 individuals
- Log 2,000 financial literacy volunteer hours.
- Partner with 250 organizations, nonprofits and schools.

To complement the new program, a dedicated Raise the Banner page was established on the Synovus website. The page includes an informational video featuring Chairman and CEO Kessel Stelling, and Executive Vice Presidents Wayne Akins, Gloria Banks, and Alison Dowe.

"Financial illiteracy is a well-documented problem and a long-term challenge for individuals, communities, and the U.S. economy," said Stelling.

"The flag and banner are symbols of our commitment to our communities. It is a commitment to empowering individuals to make confident financial decisions and helping them reach their economic goals," says Nellie. "Synovus was built on a simple act of kindness more than 130 years ago, and we are known as the Bank of Here—Raise the Banner is about expanding what we do every day: improving lives and changing futures."

"I am so proud to work for a company that isn't just talking about the financial needs in our communities, but actually investing time, effort and money into this program so we can truly make an impact on those around us," says Nellie.

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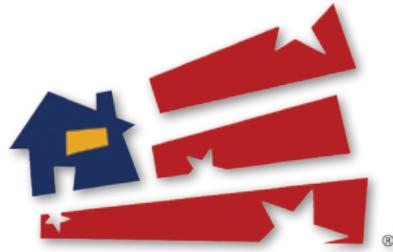
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## Featured Property:



918 Aloma Faye Ln, Fort Walton Beach, FL 32547  
\$367,900 | 3 Beds | 3 Baths | 2,607 Sq. Ft.

Beautiful Overbook Estates home with over 2,600 sq. ft.! Nestled in a cul-de-sac among mature trees, sidewalks and easy access to shopping, schools, Eglin and Hurlburt. A lovely blend of modern and traditional design. Amazing curb appeal and boasting a huge backyard, fully fenced in. The living room features a wood-burning fireplace and flows over to the bright Florida Room, perfect for a game room. Newly remodeled kitchen including a smart water purifier system that services the entire house. Upstairs you'll find 3 larger than normal rooms. Newer condition. Come see why this neighborhood is so highly sought after!

## January 2020 Market Overview:

### HAMMOCK BAY & FREEPORT

KEY METRICS	JAN 2019	JAN 2020
New Listings	62	71
Pending Sales	40	56
Closed Sales	40	49
Days on Market	88	83
Avg. Sales Price	\$240,964	\$243,223

Current as of Feb. 4th, 2020. All data from Emerald Coast Association

### BLUEWATER BAY & NICEVILLE

KEY METRICS	JAN 2019	JAN 2020
New Listings	104	83
Pending Sales	86	86
Closed Sales	58	64
Days on Market	142	53
Avg. Sales Price	\$261,199	\$340,169

of Realtors Multiple Listing Service. Report © 2020.



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