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Bid, Date and Plunge for EOD Warriors

By Lori Leath Smith

EOD Warriors are the men and women who graduate as Explosive Ordnance Disposal (EOD) technicians through all branches of the military from the Navy's EOD School at Eglin Air Force Base. EOD technicians are the ones responsible for disarming, rendering safe and disposing of bombs. Highly-trained, they serve in the Army, Marines, Navy and Air Force. As one of the most dangerous occupations in the military, EOD professionals willingly place themselves in harms way, supporting the most complex special operations missions, to protect our lives and property.

Since 911, more than 130 EOD technicians have died in combat and hundreds have sustained major physical injuries including lost eyesight, lost limbs, paralysis and major burns. In current conflicts, bombs known as improvised explosive devices (IEDs) are responsible for the majority of fatalities and severe injuries, according to EODWarrior-Foundation.org. Additionally, and alarmingly prevalent throughout the military, is the potential for suicides, as well as traumatic brain injury (TBI) and Post Traumatic Stress (PTS). These can be caused by the invisible wounds of



Staff Sgt. Geoffrey Gilmer, 96th Civil Engineer Squadron (U.S. Air Force photo/Samuel King Jr.)

war and, unfortunately, are also part of our EOD community.

The good news is, though you might be unfamiliar with EOD technicians' roles in our military, the more you learn, the more you'll likely want to support them. The EOD Warrior Foundation is a valuable and honoring way to

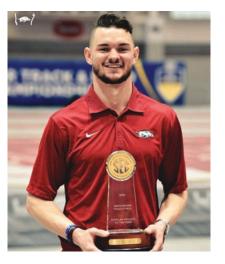
do this. The EOD Warrior Foundation (EODWF) serves the EOD community by providing financial relief and educational support, hope, wellness and memorial care to active-duty, retired and veteran EOD techs and their families. In recent years, the EOD Warrior Foundation has focused on preven-

tion of suicides among current and former military bomb techs as well as providing care and support for those who've sustained life-altering injuries including amputations and loss of hearing or eyesight.

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Meet our Hometown Hero Gabe Moore

Freeport HS Alumnus Named ASA Collegiate Male



By Ford Henley

Gabe Moore has never rested on his laurels.

We witnessed it at Freeport, where he blossomed from a football star into a D-I multi-sport athlete.

We witnessed it at the University

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HERO

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of Arkansas, where his decathlon times and scores only strengthened in becoming a six-time All-American who finished third at the NCAA championships as a senior.

And now, post-graduation, we're witnessing it in the scope of the All-Sports Association (ASA), who five years after naming Moore the Amateur Award Winner have nabbed him as the College Male Award winner.

Soon, depending on how those 2020 Summer Olympic Trials go, they may be calling his name as the Professional Award winner next winter.

"Exactly," Moore laughed. "If I can qualify and represent the U.S. well in the Olympics, I think I could place myself in the running."

For now, he'll simply appreciate the pomp and circumstance of once again gracing the stage of the 51st annual banquet, which will be on Feb. 7 at the Emerald Coast Convention Center on Okaloosa Island.

"Knowing what all went into this, the collegiate award will be more rewarding," Moore said. "To be able to win the award after a committee sifted through all the names of the best of the best, I'm humbled. It's a huge honor."

The best of the best includes the likes of Razorbacks closer Matt Cronin, Huntingdon golfer Stephen Shephard, Georgia Tech defensive back Juanyeh



Thomas, UNC running back Michael Carter and Colorado State receiver Dante Wright.

But Moore's résumé understandably stood tall, the Free-port alumnus finishing third at nationals despite a hamstring injury suffered at the SEC championship meet. Now he joins a lauded field of winners that includes Tim Tebow, Tyre McCants and Eli Stove.

And fittingly enough, Bo Jackson – the epitome of the multi-sport athlete – will be the keynote speaker.

That multi-sport athlete moniker has always followed Moore, who has been training since the fall in northwest Arkansas with Mario Sategna, an assistant coach with the Arkansas track and field program and a former NCAA national champion in the decathlon.

"I feel good. The goal is to make the team," Moore said. "To hit the stand, it's going to take 8,350 (points) and a topthree finish. It's a pretty steep challenge; U.S. track and field is the best in the world. So even being able to make the Olympic trials and compete for a topthree spot is a huge honor."

Yet before then, he's glad to accept this honor here at home.

"I've had a lot of success, but you get caught up in the training and are always focused on the next meet," Moore said. "After all is said and done in indoor and outdoor sports, bigger than that is all the people in my corner. For my coaches and girlfriend and family to celebrate this with me, it's really exciting. It'll be a great event."

The ASA is synonymous for attracting the likes of NFL and MLB MVPs, Hall of Fame coaches, Super Bowl quarterbacks, award-winning journalists and LPGA major champions.

That includes Tim Tebow, Nick Saban, Steve Spurrier, Bobby Bowden, Paul "Bear" Bryant and another dual-sport star in "Neon" Deion Sanders, each of whom has helped the ASA gain the prestige and recognition to serve the community with its rich monetary donations. Last year alone, the ASA raised around \$140,000 for the Boys & Girls Clubs of the Emerald Coast, the Okaloosa County chapter of Special Olympics, the Eleanor J. Johnson Youth Center and the Okaloosa/Walton County Fellowship of Christian Athletes.

ASA President Drew Espy, who was born into an Auburn family and had the opportunity to see Bo Jackson play as a young kid, hopes this year will be even better. At Auburn, Jackson ran for 4,303 yards with 45 touchdowns and a 6.6 yards-per-carry average. During his senior year he posted 1,786 rushing yards and 17 touchdowns en route to winning the Heisman Trophy.

From there he was selected with the first overall pick in the 1986 NFL Draft by the Tampa Bay Buccaneers. Instead he signed a three-year contract with the defending World Series champion Kansas City Royals, who drafted Jackson with the 105th overall pick in the fourth round of the 1986 draft. The following year the dual-sport athlete was drafted in the seventh round by the Oakland Raiders, who afforded the running back the freedom to play the whole baseball season before reporting. He'd become the only professional athlete in history to be named an All-Star and a Pro-Bowler, finishing his four-year NFL career

with 2,782 rushing yards, 5.4 yards per carry and 16 touchdowns and his eight-year MLB career with a .250 batting average, 141 homers, 415 RBI and 82 stolen bases.

In addition to the banquet, Costa Enterprises McDonald's will serve breakfast to over 1,100 local student athletes and coaches at the All Sports Association's 35th Annual Fellowship of Christian Athletes (FCA) Breakfast hosted at Northwest Florida State College's Raider Stadium. Student athletes from Okaloosa, Walton and Santa Rosa County high schools and middle schools will be in attendance for breakfast and Christian fellowship beginning at 7 a.m.

The All Sports Association's Annual FCA Breakfast was first held in 1985. For 35 years, the All Sports Association has gathered local athletes for a breakfast to celebrate the unification of two passions, faith and athletics.

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WARRIORS

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Believing EOD is family for life, "family" includes EOD Warriors and their families who have been wounded, are ill or injured, and families of the fallen. Support also maintains the EOD Memorial. Yes, you might be surprised to learn that there is an EOD Memorial Wall, honoring fallen EOD technicians that you can visit. Each spring, a memorial service is held citing the



Staff Sgt. AJ Massa, 6th Civil Engineer Squadron (U.S. Air Force photo/Samuel King Jr.)

names of Warriors killed in combat during the previous year.

How Can You Help?

Not Your Typical Charity Date Auction: On Fri., Feb. 7, LJ Schooners Dockside Restaurant & Oyster Bar and Bluewater Bay Marina Complex are teaming up to host its annual Not Your Typical Charity Date Auction. Held at LJ Schooners, the silent auction will

Continued next page

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Alaqua Helps Bahamas Farm Struck by Hurricane Dorian Rebound

This past October, Alaqua Animal Refuge Founder Laurie Hood traveled to Grand Bahama Island on a mission with Animal Wellness Action (AWA) to assess three farms and their surviving animals that were almost completely demolished by Hurricane Dorian back in August of this year. The catastrophic category 5 hurricane wreaked havoc across the Abaco Islands and Grand Bahama Island with rain and wind gusts up to 220 miles per hour. Laurie, the Florida State Director for AWA, and fellow members initially visited two farms that had surviving owners and animals, but they needed assistance with supplies and rebuilding. AWA was able to provide for those needs, but it was the third farm that Laurie would never forget. The entire farm, formerly a tourist destination on the east end of Grand Bahama Island, was destroyed. Sissel and George Johnson had

operated Ol' Freetown Farm for 10 years and had accumulated goats, donkeys, horses, chickens, ducks, turkeys, rabbits, guineas, and peacocks. Previously, it was a lush property that also supplied fruits, vegetables, and wellness classes for the island.

With no place to evacuate, George and his family decided to ride out the storm in their home. The 20-foot surge of water hit their home and the farm. Hundreds of animals drowned, as well as their longtime 41-year-old employee who tended to them. Three agonizing days later, rescue workers came when they spotted a plea for help on the deck by the pool. Prior to the water rushing in, George had taken siding off the house and spelled out the word "help" in hopes they would be rescued (not knowing how large the waves were). George, Sissel, Virginia and the animals inside the house all survived."We could



hear the dogs crying the whole time throughout the storm," said George. "I pushed down the attic ceiling in a couple of rooms so I could see the animals. The cats stayed on a bed's mattress the whole time, and the dogs were swimming around. I didn't think they could swim." Months later, Virginia is still recovering from her wounds and infection, and George and Sissel are trying to piece their lives back together. They returned to the farm to remove debris, but rebuilding is not an option. "One day we will

figure things out. It is very tough going through photographs and memories, but in the end very inspirational," said George. "I think what hits me so hard about this story is that this was literally Alaqua Animal Refuge in the Bahamas. This could happen to us one day, so I wanted to do something to help them," says Laurie.

In an effort that comes straight from her heart and a strong desire to help this family rebound, Laurie set up a fundraising page for the Johnson family and their farm. 100% of the donations



will go to help them rebuild their lives. Contributions can be made at www.alaqua.org/bahamas.

Laurie relayed, "In this season of doing good and helping others, I feel that this is something I can do to help them. I have also extended an invitation for the Johnson's to visit us in Florida and they have accepted. George is one the kindest souls I have ever met and it would be an honor for them to be our guests."

WARRIORS

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be live from 5 p.m. - 8 p.m.— three hours to bid! The live Charity Date Auction will begin at 8:30 p.m. with Master of Ceremonies DJ Chris Saylor. Many wonderful date packages and Valentine Gifts will be offered for bid. ALL proceeds (100%) from the Charity Date Auction will benefit the EOD Warrior Foundation. You can visit bluewaterbaymarina.com to view the packages. To

donate, email jimmie@bwb-marina.com. For additional information, call 850-897-2821. 290 Yacht Club Dr. Niceville.

2020 Chili Plunge: Join the Chili Plunge on Sat., Feb. 15 at 9 a.m. at Turkey Creek in Niceville—340 W. John Sims Parkway. Check-in begins at 7:30 a.m.—plunge at 9 a.m. And, yes, it's usually cold. Participants say in the past some people have worn a costume to the plunge. Those who decide to dress up can win prizes—best over-

all for individual and team. After the plunge, participants can try various chili recipes and vote for their favorite. The cost of the event is \$25 per individual or \$80 for a team of four and, of course, all money raised will go to the EOD Warrior Foundation. Meet under the mail Pavilion at Turkey Creek, 340 W. John Sims Pkwy., Niceville 32578. Plunging will take place down the boardwalk where the space is large enough and water deep enough! For more information or to register for the chili plunge, visit www.eodwarriorfoundation.org/events.

Your support will enable wounded EOD warriors and their families and families of fallen EOD warriors to face the future with hope, and ensure EOD heroes will never be forgotten. For more information, visit EODWarriorFoundation.org.





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- Deer Moss Creek® is an 1,100-acre master-planned, mixed-use community in Niceville, Florida. When all phases are completed, Deer Moss Creek® will include a nature trail, bike lanes, parks, approximately 3,000 residential units, 120 acres of office/technology and 90 acres of retail space.
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- Sidewalks are 5' wide. All homes require impact glass windows. Builders must be approved by Ruckel Properties; house plans must be approved by the Town Architect. There is a homeowners' association.
- The commercial area and town center plans include spaces for shops, restaurants, and professional services of all kinds.
- Ruckel Airport, a limited-use grass airstrip, is located along the western side of Deer Moss Creek®.
- The community is in central Okaloosa County, consistently ranked as one of Florida's best school districts. It is convenient to Eglin Air Force Base, Northwest Florida State College, Twin Cities Hospital and Northwest Florida beaches.

Directions: From John Sims Pkwy (Hwy 20), turn onto Rocky Bayou Drive next to Publix. At the roundabout, take second exit onto Rocky Bayou Drive. The Deer Moss Creek® entrance is 1.5 miles on the left. To continue to our Sales Office: Turn left on Deer Moss Loop, right on Angelica Place, and right on Clary Sage Lane. Sales office address is 1413 Clary Sage Lane.



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Located in Niceville near the Swift Creek community and Rocky Bayou Christian School, Parkview Place is a jewel-box neighborhood of 24 cottage-style homes encircling a grassy park

with trees and a garden arbor. Extra-wide sidewalks enable two people to comfortably walk side by side, and front porches add to the charm. A beautiful gazebo with benches serves as the mail center. Parkview Place offers high-quality homes on right-sized lots, so you can spend more time relaxing than maintaining a big yard. Builders and house plans must be approved. There is a homeowners' association.

Directions: From John Sims Pkwy (Hwy 20) in Niceville, turn north onto North Partin Drive (Highway 285). The Parkview Place entrance is 1.3 miles on the right, just south of the intersection of College Boulevard and North Partin Drive.











Boats, Fun and More Await You at the Emerald Coast Boat & Lifestyle Show!

As the late winter sun starts to warm the Emerald Coast, families who love spending time on the water or just enjoying the coastal lifestyle have an upcoming weekend all their own at Aaron Bessant Park in Panama City Beach.

The 4th annual Emerald Coast Boat and Lifestyle Show will be held February 28-March 1, located adjacent to Pier Park and presented by the Panama City Beach, Bay County Tourist Development Council and Pirates Cove Marina. Locals and visitors from as far away as Birmingham, Nashville, Tallahassee, Orlando, New Orleans and Houston all come to see more than \$40 million of marine inventory on display. If you're in the market for a boat, this is your weekend in Panama City Beach!

It's easy to think of a boat show as being indoors, crowded and something to pass away a rainy day. That may be true in other parts of the country, but not here on the Emerald Coast. This boat show offers you a chance to



compare boat makes and models from many different dealers in a relaxing, open-air setting with plenty of room to 'touch and feel' any boat in the park.

No matter what type of boat you're interested in, you can be assured it will be on display at the Emerald Coast Boat and Lifestyle show. Local, regional and national boat dealers and marine professionals all flock to this show and they bring with them their finest inventory of boats, high tech engines, electronics and marine accessories. All on display at Panama City Beach's newest and most manicured park...and all at Boat Show pricing!

What is Boat Show pricing? This is when the marine industry unequivocally offers 'The Best Time of the Year' to buy a boat! Dealers and manufacturers offer special incentives that are

only available during the hours of the show. Plain and simple, every boat dealer at Aaron Bessant Park is there for one reason... to sell boats and sell them at this show!

Many new boat owners and existing boat owners use this weekend to learn about the advantages of indoor boat storage and boating concierge services available in Panama City Beach from the both Pirates Cove Marina and Lighthouse Marina.

Equally appealing to attendees is the 'Lifestyle' portion of the show. Whether you're a resident, second homeowner or visitor, whatever makes you love our 'Coastal Lifestyle' will also be displayed on the park's 70 acres of green grass. We look forward to seeing you there!

Maybe you have been thinking about getting into stand up

paddle boarding or perhaps you want to upgrade your current board? What about a fishing kayak? Or maybe you want to learn about diving and spear-fishing? On any of these topics, and countless others, you can get advice from the pros whether you are a novice or an expert.

If you love to fish, you probably love fishing tackle too. Huge displays of lures, rods, reels and the latest fishing technology will all be on display from local tackle shops and national product reps to ensure the best pricing in the nation occurs right here in Panama City Beach!

For those who prefer to have the asphalt under them as opposed to water, you can take a test drive on street-legal electric golf carts, motorcycles, bicycles or one of the luxury automobiles that always draw huge crowds at this show.

In addition to boats, the show also features free marine art lessons for kids, coastal fashions and active-wear, outdoor kitchen products and coastal-style furniture those days spent at the beach house or condo. There is really something for everyone, including dogs! Four-Legged friends are welcome at the show, just be sure to pack your pups' leash.

It's easy to spend the whole day at the Emerald Coast Boat & Lifestyle Show and still maybe not even see everything at this ever-growing show! But there is no need to rush. You can grab a bite from the onsite gourmet food trucks. You can enjoy a soft drink, local craft beer or glass of champagne as you stroll around and listen to live music or the many fishing and boating seminars throughout the weekend.

Show hours are 10 a.m. to sunset on Friday and Saturday, February 28th and 29th and 10 a.m. to 5 p.m. on Sunday, March 1st. You can skip the line and purchase tickets online at www. emeraldcoastboatshow.com or just grab them at the gate. Either way, mark your calendars for another great, family-friendly event in Panama City Beach.





February 28 - March 1, 2020 at Pier Park



Happenings Around the Bay

JANUARY/FEBRUARY 2020

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

16 Ribbon Cutting
4pm | Stepping Stones Early Learning
Academy | Niceville

Third Thursday Writers' Group 6pm | Niceville Public Library | Niceville

Niceville Community Farmer's Market

9am | Palm Plaza | Niceville

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

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

- 22 Reading Education Assistance Dogs
 3:30pm | Niceville Public Library | Niceville
- Wild World on Animals
 7:30pm | Mattie Kelly Arts Center | Niceville
- Niceville Community Farmer's Market
 9am | Palm Plaza | Niceville

Purple Monkey
6pm | 3rd Planet Brewing | Niceville

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

Family Movie Night
5:30pm | Niceville Public Library | Niceville

John Quinones
7:30pm | Mattie Kelly Arts Center | Niceville

FEBRUARY

Niceville Community Farmer's Market9am | Palm Plaza | Niceville

Chili Cook-Off
5pm | 3rd Planet Brewing | Niceville

- Niceville Young Professionals Lunch
 11:30 am | Tisano's Garlic Grill | Niceville
- Niceville Chamber Awards Dinner & Officer Installation
 6 pm | Mattie Kelly Arts Center | Niceville
- Niceville Community Farmer's Market

 9am | Palm Plaza | Niceville

Adam Miller in Concert 10:30am | Niceville Community Center | Niceville

- 09 Bandstand the Musical7:30pm | Mattie Kelly Arts Center | Niceville
- 12 Second Wednesday Breakfast 7:30am | Niceville Community Center | Niceville
- 14 LEGO Club
 4pm | Niceville Public Library | Niceville

Niceville Community Farmer's Market

9am | Palm Plaza | Niceville

Women-Only Florida Concealed Carry Class 10am | Emerald Coast Indoor Shooting & Sport | Valparaiso

- 17 Emerald Coast Indoor League Match 9am | Emerald Coast Indoor Shooting & Sport | Valparaiso
- 19 Love for the Arts Guild Luncheon 11:20am | Mattie Kelly Arts Foundation | Destin
- Jersey Boys
 7:30pm | Mattie Kelly Arts Center | Niceville
- Niceville Community Farmer's Market

 9am | Palm Plaza | Niceville

Author Janet Scott 6:30pm | CALM Chapel | Niceville

- 23 Mardi Gras Food & Wine Festival
 1pm | Northwest Florida State College |
 Niceville
- 25 Niceville Chamber Business After Hours 5pm | CCB Community Bank | Niceville Family Movie Night

5:30pm | Niceville Library | Niceville

- Northwest Florida Ballet presents Cinderella 7:30pm | Mattie Kelly Arts Center | Niceville
- Niceville Community Farmer's Market
 9am | Palm Plaza | Niceville





Bluewater Bay on its Way to Wildlife Habitat Certification

"I've always loved all animals, domestic and wild," says Bluewater Bay resident, Steve Duresky, an animal welfare activist of sorts. "When we moved to Bluewater Bay prior to my retirement from the Air Force at Eglin Air Force Base, I knew right away that Bluewater Bay was a special place. The natural wildlife living in our community is unbelievable — as diverse and beautiful as anywhere on the planet — on land, in the air and on and in the water," Steve says. "Daily we see everything from turtles, squirrels and frogs, to fish, dolphins, lizards and snakes, to foxes, bobcats, coyotes and possums, (even a river otter) to every size and color bird imaginablechickadees, cardinals, hawks, ospreys, owls, great blue herons, and even a few eagles. One can even see dolphins in Choctawhatchee Bay that we border."

Thus, in 2016, Steve began a community project: obtaining a National Wildlife Federation Community Wildlife Habitat official certification. "I heard about the program and decided this would be a great way to build awareness about Bluewater Bay's

role as a steward of wildlife, and help celebrate the critters at the same time," he says. With the blessing of the Bluewater Municipal Services Benefit Unit, Steve registered the community, and has been working toward official certification ever since.

Steve says the Bluewater Bay community has met all of its education and outreach goals required for certification, and several businesses have been certified such as the Bluewater Bay Golf Resort and Marina Complex, Bluewater Elementary School as a "Schoolyard Habitat," and approximately 15 common areas and 50 homes. "We have about 100 of our required 150 points to reach certification. Each individual home/property counts as 1 point, and businesses count as 3 points. But we're still short of the certified property requirements to declare full certification for all of Bluewater Bay," says Steve. "If achieved, we would be the first community in all of Northwest Florida to become certified!"

From the beginning, Steve's been relentless in getting Bluewater common areas, businesses, Bluewater Elementary School



and individual homes certified. To help meet the certification criteria, he's even been hosting small seminars and presentations, sharing information at special events and working with nearby businesses to become certified wildlife habitats. Further, he sits in on a national teleconference every two months with other Community Wildlife Habitats (CWH) across the country. "We have over 130 certified communities nationally now, including major cities and some



entire counties," he says. "Florida is leading the way nationally in number of CWHs."

Steve says he just wants folks to know about the habitat project and hopes more will certify their property —and soon. "We're almost at our third anniversary as a "registered" wildlife habitat," says Steve. "Many other communities in the state and country have become certified during the three years since we've been registered."

Steve requests help in spread-

ing the word on the certification process to neighbors. He also needs one or more dedicated volunteers to brainstorm ideas on how to reach the goal, and then work to help achieve it. "The critters will be fine with or without this certification, but it would sure be nice for Bluewater Bay to become the first official National Wildlife Federation Certified Community Wildlife Habitat in Northwest Florida. We're almost there!"

To certify your property is easy! Along with the \$20 certification application fee, simply demonstrate that your property is a viable, official "habitat" for wildlife, providing critters of all shapes and sizes with food, water, shelter and a place to raise their young in a sustainable fashion. For details, visit nwf.org/garden-for-wildlife.

For updates and to share photos, visit Steve's Facebook page Bluewater Wild. "It's a win-win for all," says Steve. "Animals need someone to look out for them. There's no negative impact to being a good steward of wildlife." Contact Steve at dureskyclan1@cox.net.











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Dr. Olivier Broutin and his team at Smileology, an implant, cosmetic and family dental practice, provide superior dental care in a comfortable setting. Of the more than 200,000 dentists in the U.S, Dr. Broutin is one of fewer than 100 dentists nationally that has his Mastership in the Academy of General Dentistry and has achieved the status of Diplomat in the International College of Oral Implantologythe highest honor in the field from the largest implant academy in the world. He is also a Misch Fellow and a graduate of numerous post doctorate training curriculums. He is a leader in his field and has trained and lectured with the best implant surgeons in the world.

While his credentials and expertise are rare and impressive, it's his compassion and passion for dental care and the community that really sets Dr. Broutin and his team apart from other dentists. It is Smileology's vision to exceed their patients' expectations in every way possible. They strive to provide superb quality dental care complemented by extra care customer service on a daily basis in a state-of-the-art facility. Smileology is also actively involved in local community outreach, speaking at local schools, sponsoring many charitable causes and hosting educational seminars.

One advanced smile makeover procedure offered at Smileology is dental implants. An upcoming informative discussion on dental implant techniques with Dr. Broutin is scheduled for February 13th from 3-4 p.m. The event is open to the public and light refreshments will be served. Dr. Broutin will discuss various dental implant options and answer questions. Please call 850-897-4488 for more information or to reserve your spot at the discussion.

"We are able to show people what their dental implant options are and change their lives. We use art and science to take a patient from a smile they dislike to one they love by creating their perfect smile." he said.

Implants are an excellent option for patients who have lost some or all of their teeth, or for those who may be in danger of losing teeth in the future due to gum disease or decay issues. Implants are titanium posts inserted into the bone where the tooth's root used to be. Because titanium is biocompatible, it fuses with the bone and becomes a part of the patient's mouth, simulating a tooth root. This keeps the bone living and stimulated. It prevents further tooth loss and keeps your face youthfully supported. A dental implant can replace one tooth or a full set of top and



bottom implants can be securely attached to these titanium posts in one of his top procedures the fixed implant bridge.

Wake Up with TeethTM has quickly become one of Dr. Brou-

tin's most popular procedures. Because he is also a cosmetic dentist, Dr. Broutin has the unique ability to plan both the surgery and the final smile design. The procedure replaces the problem teeth and the IV sedation his team provides creates a relaxed experience.

Since your jaw, teeth and bones have individual characteristics, Dr. Broutin uses CT scans for precise implant measurement and 3D visualization to fully understand the structure of each person's jaw. Combining his expertise and advanced equipment,

he is able to locate the best bone structure, check for bone loss and choose the ideal implant placement sites for the patient.

"Through this procedure we take implant dentistry a step above," said Dr. Broutin. "We take teeth out and the same day put teeth in. We provide our patients with IV sedation and they wake up with teeth."

Dr. Broutin is accepting new patients. Appointments for evaluations and consultations are available on weekdays and may be made by calling 850-897-4488.













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Local Single Mom Becomes First-Time Homeowner

Aaron's, Warrick Dunn Charities and Habitat for Humanity Make it Happen

A resilient single mother became a first-time homeowner through Habitat for Humanity of Walton County when she walked through the door for the first time in January. Nancy was shocked to find each room filled with furniture, appliances and electronics from Aaron's, thanks to the business' donation valued at approximately \$10,000. Aaron's offers lease-purchase agreements so that customers who are budget- or credit-constrained can own home essentials like refrigerators, washers and dryers, beds and laptops.

The home furnishings were donated through a partnership between Aaron's and Warrick Dunn Charities, Inc. (WDC), a national nonprofit organization which helps single-parent families achieve homeownership founded in 2002 by retired NFL running back Warrick Dunn. In addition to Aaron's, all of the finishing touches, groceries and down-payment assistance were made possible from Ryan "Jume" Jumonville. The new,



fully furnished home was made available through the former NFL star's Homes for the Holidays program. This was the 177th home celebration nationwide thanks to Warrick Dunn Charities, Inc.

While Nancy was previously dependent on her husband to provide for her and her children, her situation changed drastically. After finding the strength to leave him in order to protect her children, she began working at a local financial institution to support her family and has been rapidly building her credit and savings toward the goal of home

ownership.

Habitat for Humanity is part of a global, nonprofit housing organization operated on Christian principles that seeks to put God's love into action by building homes, communities, and hope. To help others like Nancy, community Habitat ReStores, independently owned reuse stores operated by local Habitat for Humanity organizations, 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 Humanity.

Habitat for Humanity of Walton County ReStore wil have an official groundbreaking ceremony for its new location on Wed, Feb. 5 at 9 a.m. at 2260 U.S. Hwy. 98 West on the northside of the highway between Publix and Veteran's Parkway. Following the groundbreaking, guests are invited to a celebratory brunch at Grayton Beer Brewpub at 10 a.m.

The new ReStore building will be 18,500 sq. ft., providing much-needed room for growth including consolidating the donation center, warehouse and retail departments, administration and construction center all in one location. 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.

The revenue from the Re-Store funds Habitat for Humanity's operational and administrative costs, so 100 percent of every dollar donated to Habitat for Humanity of Walton County goes directly to building houses. No donation is ever used for administrative costs.

"Simply put, more space, more donations, more customers, more revenue, more profit, more houses built and more families with their dream of a home fulfilled," said J.L. Franklin, project coordinator for the new ReStore.

To attend the Groundbreaking Celebration, please RSVP to JL@waltoncountyhabitat.org. Complimentary transportation to and from the groundbreaking site will be provided by GoVetted. Attendees should park on the west side of the South Walton Publix's parking lot.

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By Maurice Stouse, Branch Manager and Financial Advisor

While sitting in the office of Santa Rosa Beach architect Jeff Margaretten, you might happen to hear a few thoughts on how things could change in various sectors or parts of the economy when solving for the last mile. The term came in to use some time ago as it spoke to what the last thing was to get done, to physically do it, when making things happen that have lasting effect in the economy: The last mile of cable to connect a community to cable TV; or perhaps the internet; the last mile of train track; or the last mile of road, as other examples. It is commonly a far and expensive

Jeff often thinks about how certain "last miles" could change the world or perhaps sectors of the world. Take electric cars, for example. Recharging stations are far from ubiquitous and recharging an electric vehicle takes a lot more time than filling the car with a tank of gas. He wonders, for example, if diners, while out to eat, could simply plug in their cars which are in the parking lot charging while they eat. Once they are done for the evening, their car has been charged and it was with little effort. It was done in their leisure time. Solve for that, as in this example, and the whole world changes. You can think of a lot more examples in technology, with 5G, in health care, with cancer—or perhaps with fitness and weight loss.

What is the implication for investors? Think about electricity generation and where that comes from. Think about the need for cleaner burning fuels and renewable sources. The most common today is natural gas (currently seen as cheaper, cleaner and abundant). Wind and solar are two more. As a

Solve for the Last Mile and the Whole World Changes

matter of fact, electric utilities are continuing to consume less coal and replacing that in direct proportion with natural gas, wind and solar.

The energy sector in the stock market would be an area that investors might want to investigate if they see the possibilities of the whole world changing. Investors should take note that the energy sector just turned in the lagging performance of all 11 sectors of the market over the past five years. Some investors might see this as an area to avoid because of the relative under-performance. Others might take a contrarian approach and see it as undervalued (cheaper) relative to the possibilities within the sector. To see if this might work for part of your investing strategy, do further research or visit with a financial advisor to learn more about it all.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and 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 are in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com.

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Bay Buzz

3rd Planet Bonfire



Join 3rd Planet Brewery for its annual bonfire on January 31st at 6 p.m. to benefit the city of Niceville fireworks fund. Live music from the band Duchess will be playing and dinner plates of pulled pork and sides will be available for purchase. Bay Life hopes to see you there!

Home Builders Institute's Open House

You are invited to attend the Home Builders Institute's open house on January 31st at 10 a.m. Join us in celebrating our grand opening with our National HBI team, our local partners: Economic Development Council of Okaloosa & Walton

Counties, the Building Industry Association, CareerSource of Okaloosa & Walton Counties and Northwest Florida State College. Located at Northwest Florida State College, Niceville Campus—Building 520, the Home Builders Institute is a new veterans program serving transitioning military members, Florida resident veterans, military and veteran spouses along with a child of a veteran who is a Florida resident. The program can serve participants from Pensacola to Tallahassee, but classes are held at the NWFSC campus only. Participants can earn up to four nationally recognized certifications for free.

C.A.L.M. Chili Cook-Off



Join C.A.L.M. for one the hottest events of the year on Sat., Feb. 1 from 5-7 p.m. at 3rd Planet on John Sims Parkway, Niceville. Whether you want to cook and compete or simply

want to come and eat, you're bound to have a whole lotta fun! Chili, celebrity judges and live music—a great combination all to benefit Crisis Aid for Littles and Moms (CALM) a 501c3 non-profit organization of Niceville, www.NicevilleCALM. com. Email Heather at 3rd-planetbrewingevents@gmail. com for more information or to enter! Entries are limited and based on a first come, first serve basis.

Apple Classic 5k and 1 mile Fun Run



The Walton Education Foundation (WEF) proudly presents its 9th Annual Apple Classic 5k and 1 mile Fun Run in Hammock Bay on Feb. 8, at 9 a.m. It's an open course, rain or shine, and dogs, strollers, and the whole family is welcome! If you don't want to run, feel free to walk at your leisure or participate virtually. Sign up at run-

signup.com. There will be three school participation awards for the most people running for an elementary, middle and high school in Walton County. Represent and win for your school, your kid's school or your alma mater!

The Apple Classic 5K course is certified and the event is sanctioned by USA Track & Field.

The Start/Finish Line is at the Town Square/Village Green where visitors can cheer runners as they cross the line.

The 5K Course is an up and back one turn-around course on the main road in and out of the Hammock Bay neighborhood. Participants receive a Long Sleeve T-Shirt, Race Bag and, for those runners over the age

Niceville Valparaiso Chamber Awards Celebration & Officer Installation Dinner

Please join the Niceville-Valparaiso Chamber for its awards, recognition, and the traditional passing of the gavel, all while dining on the Main Stage at the Mattie Kelly Arts Center Thursday, Feb. 6, 2020, from 6 - 9 p.m. Past Chairman Mike Guidry, Reliance, Test and Technology, has a fun-filled, Mardi Gras theme event planned and will be passing the gavel to 2020 Chair Teresa Halverson, The Manor

at Blue Water Bay, and introduce the 2020 Board.

Sponsor a table of 8 for \$600 or 4 for \$400, with individual tickets only \$75. Call 850.678.2323 for more info or to sponsor and visit Niceville-Chamber.com to register. The event will also feature a small silent auction. You can donate (min. retail value \$75) as a great way to promote your business and support the Chamber!



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Bay Buzz

of 21, a beer from Grayton Beer Company!

The event directly benefits Walton Education Foundation. To learn more about this outstanding organization that benefits 16 public, magnet and charter schools in Walton County visit www.waltonedfoundation.org.

Mardi Gras Golf Scramble for the Heritage Museum

The holidays are over, but the festive fun continues with the Heritage Museum's annual Mardi Gras Golf Scramble! This year's event will be hosted on February 22 at Shalimar Pointe Golf Club. Grab your friends and join the Heritage Museum family, supporters and friends at Shalimar Pointe Golf Club for an afternoon of friendly competition, all for a good cause. Tee off is at 8:30 a.m. Register as a single player or as part of a team. Please include all names if you are registering a full team. Reserve your spot on our Heritage-Museum.org or by calling (850) 678-2615.

C.A.L.M. Chapel Hosts "Chocolate and God" Author Janet Scott



C.A.L.M. Chapel at 201 Redwood Ave, Niceville, will host Janet Scott, author of "Chocolate and God: Empowering Women for Everyday Life" and many others, on Sat., Feb. 22, at 6:30 p.m. Life Coach and Published Author Janet Scott will be sharing "A night of Love, Hope, Faith and Encouragement." Doors open at 6:00, program starts at 6:30 - 8:30 p.m. Light Refreshments will be available. Children are welcome however there is no childcare available. The event is open to all women who need a breath of fresh air and encouragement. Teenagers are encouraged to attend! Single moms come get your encouragement for this year. Groups welcome. Email steadlady@gmail.com.

Santa Paddle Parade a Fun Success!



Bluewater Bay Marina Complex hosted its 2nd Annual Santa Paddle Parade in December. There were 31 "Santas" on the water paddling canoe, kayak and mostly Stand-Up Paddle Boards. The Santa "Wannabes" paddled in the back of Ward Cove and out to Rocky Bayou Bridge to the delight of neighbors and homeowners along the route. Participants registering and participating in this event raised \$540.00 for Niceville Sharing and Caring.

Walton Area Chamber Hosts 2020 Annual Gala

The black-tie optional Masquerade Gala will kick off Friday, Jan 31 at 5:30 p.m. at the Hilton Sandestin with a cocktail reception where guests will have the opportunity to socialize with other attendees including elected officials, dignitaries, business owners, Chamber members and guests, with dinner at 6:15 p.m.. Attendees are encouraged to dress in line with the masquerade theme and wear a mask.

The night's festivities will include naming the Chamber's 2020 Board of Directors, including incoming chairman, Juliet Milam, installing the Young Professionals of Walton County's 2020 Board of Directors, and several awards nominated by the community. The distinguished awards that will be handed out are Young Professional of the Year, Small Business of the Year - North Walton, Small Business of the Year - South Walton, Large Business of the Year, Ambassador of the

Year and finally, the Walton Area Chamber of Commerce Person of the Year. Award nominations are being accepted online until January 18 at www.waltonareachamber.com/annual-gala.

Cost to attend is \$75 for individual Chamber members and \$95 for non-members and includes a welcome reception beverage, dinner, live entertainment by Dream World The Band, and a special performance by Luna Ballroom. Guests will also be able to commemorate the evening in the photo booth provided by Epic Photo Co. and participate in a silent auction and wine pull with bottles ranging in value up \$100.

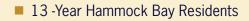
For information on how to reserve a table, become a sponsor or purchase tickets, please visit http://bit.ly/2019WACCGala or contact Gabrielle Woods at gabrielle@waltonareachamber. com or call (850) 892-3191.



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What is the Medicare Open Enrollment Period?



By Greg Durette
The Medicare Open Enrollment Period (OEP) is on right

now. If you enrolled in an Advantage plan during the Annual Enrollment Period (AEP), you need to pay close attention to your rights before time runs out.

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

During the AEP, you can sign up for or switch Advantage plans, Prescription plans and Supplement plan.

During the OEP, Advantage plan holders are given the option to make certain changes to the plan they selected in the AEP

These allowed changes are the following:

- 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

MEDICARE continued on page 16

Not Your Grandma's Attic

Ten years in the making and now Ava's Attic is a consignment shop and so much more. There are 13,000 sq. ft. of great consignment items – furniture, home décor, prints, original art, rugs and more, but, also consignment clothing, designer purses, shoes and jewelry—a little bit of everything. And for the past five years, we have carried our

own line of chalk-based paint and we offer custom painting for your own pieces. Ava's Attic employs three full time painters to transform your furniture on the showroom floor to a coastal look and they will also transform your personal pieces to your desired style. The showroom is filled with different styles of furniture—antiques and cus-



tom-painted pieces as well as a splash of modern makes the shopping experience interesting and fun. You never know what The Attic has in store for you. There is always a painter in the store to talk to you about trends and new ideas if you are thinking of a project at home. Paint, glaze, crackle...visit the store in Miramar Beach – there is nothing else like it! A "must see" stop for locals and tourists, owners Susan Henry and Courtney Hood will be looking for you. Ava's Attic 12889 Emerald Coast Parkway, Miramar Plaza, Miramar Beach, FL Unit 108B. "Whatever you are thinking, we can create." Call 850-424-6767. Open Mon.-Sat. 10 a.m.-5 p.m.



A Homegrown Business: Dispozall Dumpsters



By Lori Leath Smith

When Bryan Cuff landed in our community from South Africa, he was looking to begin a new business venture. His friend and longtime local resident Michael Ward identified a need: more roll-off dumpsters on the Emerald Coast to meet the demand of growing housing and commercial developments accompanied by impeccable customer service. After all, based on U.S. Census data for 2017, Walton County is the fastest growing county in Florida and the sixth fastest growing county in the nation. And in 2018, VPS was named the fastest growing airport in the country. That's right, people are moving here, setting up shop and doing business here at a faster rate than the counties home to Miami, Tampa and Or-

Hence, Dispozall Dumpsters was founded in 2019 by Bryan and Michael. On the surface, Dispozall might not seem very different from other dumpster rental businesses. "But, it's not only 'what we do' that sets us apart, it's the 'how we do it' that makes us special," says Bryan. "After attending a number of BIA Builders' Breakfast meetings, it was apparent that one of the challenges contractors face is the ability to get dumpsters delivered and collected in a timely manner," says Bryan. "Many have spoken about the lengthy process—the time it takes to be serviced, which impacts contractors' abilities to service sites and maintain a site's appearance as well, particularly in some of the HOAs who penalize contractors for messy sites."

"We realized there was an

opportunity to start a quality, service-oriented dumpster rental business which gives us the ability to service our clients with a reduced order-to-delivery-time and similarly on collection," says

Having successfully launched in August 2019 and based in Santa Rosa Beach on Hwy 98 West, the company has already gained significant traction and expanded its services to include 15-, 20- and 30-yard dumpsters. The two have been focused and dedicated to the company's service and consistent updating for contractors, and as a result have already exponentially grown their customer base as well as securing some credible corporate accounts. "We been listening to our customers and have expanded our dumpster capacity to support our local customer base which continues to grow in the area," Bryan says. "And stay tuned...we have some exciting developments for the second half of the year which we believe will make our clients' lives significantly easier."

Dispozall Dumpsters services the panhandle of Florida with roll-off dumpster rentals for large commercial construction companies, general contractors, and even homeowners, whether for demolition, remodeling project or any other type of clean-up project. "We carry a variety of different dumpster sizes and we will work with you to set up your delivery and pickup when it works best for you," says Bryan. There are short-term (10 days), long-term (30 days) and customized rental plans available.

Bryan says Dispozall Dumpsters seeks to differentiate itself by offering upfront pricing along with flexible rental structures, which can be project specific. "As a small business, we strive to exceed customer expectations by providing a personal touch to meet your changing schedule and requirements," he says. "We'd

like nothing more than to have the opportunity to care for your business, home or community with timely quality and care. We really do look forward to being of service to you, our contractors, businesses and the region." Contact their team with questions,

quotes or more information at (850) 460-1927 or email them at bryan@dispozall.com.









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Meet Our Local Pro: Dr. Fred Ruder, Seacrest Dental

Dr. Fred Ruder with Seacrest Dental says his favorite part of being a dentist is that he has the chance to positively affect people's health as well as their self-esteem.

Dr. Ruder fell in love with our area while on a trip here after University of Maryland Dental School graduation. "I went to the beach and the sand was white and the ocean was emerald green. I was floored by its beauty and was hooked. I thought if I ever get the chance I would move here." And we're glad he did! "Living here is like living twice as long, since you are not cooped up inside half the year."

Since 1981, Dr. Ruder has been on the frontline when it comes to finding health issues a person might be unaware of. "Many diseases affect the mouth and certain mouth issues can cause systemic problems. For example," he says, "our team is often the first to discover di-

abetes, leukemia, osteoporosis, Sjogern's syndrome, oral cancer, gerds, throat cancer, sleep apnea, anemia and heart disease, just to mention a few. Many of these diseases leave telltale signs in the mouth. Diabetes, for example, commonly will manifest with poor healing or as gingivitis and periodontitis even in patients with good oral hygiene."



Before



After

"Teeth that have chronic infections and gum disease will cause systemic inflammation. If a patient has an artery that has a 50% blockage or more, this inflammation can cause the plaque to block the blood flow which can cause bleeding. The body will try to clot the bleeding area which can completely block the artery resulting in either a heart attack or stroke if it happens in your brain or heart, respectively," says Dr. Ruder.

But the most satisfying for him is improving someone's smile. "We can do that with veneers, crowns, implants, partial or full dentures, and just common fillings. These changes can make a big difference in the way people feel about themselves and their appearance. It can be quite dramatic and satisfying."

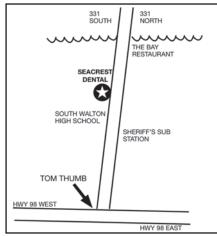
As an example, Dr. Ruder says a patient came in missing his upper left lateral, the tooth next to the front tooth. "He requested no anesthesia we started the procedure at 12:50 p.m. and were finished by 1:10 p,m. This is a permanent replacement of his front tooth; it doesn't come in and out like a partial denture. But it makes a big difference in his appearance." The results are dramatic and quick.

Dr. Ruder enjoys his career also because it allows him to influence others by example. "I was the first dentist in my family. My first cousin visited from Pittsburgh and I extracted his wisdom teeth. He went home, quit his job and became the second dentist in the family four years later, now practicing in Lake Winola, Pa. Both of my sons attended University of Maryland Dental School. Reese, the first to graduate dental school, married a classmate and he and his wife. Sarika work at their Seacrest Dental office in Miramar Beach. My sister became a hygienist and married a dentist. My other first cousin's son became a dentist and practices in Houston. Ross, my younger son, is practicing with me at our new office."

Dr. Ruder's new office recently opened on 331 South next to Elmore's Landing and South Walton High School with easy access and more parking. Two offices, one in Miramar Beach, 66 N. Holiday Rd., 850-213-2626, and one in Santa Rosa Beach, 24696 U.S. Highway 331 S., 850-231-3736, are ready to serve and take your appointment.







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MEDICARE

continued from page 14

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 don't need any reason to switch plans provided you do

so before the OEP expires on March 31st.

The best options for your particular situation should be thoroughly with your insurance agent/broker to make sure 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 almost 37 years of experience to help readers navigate the complexities of Medicare. He can be reached at 850-842-2400.

Take Flight and SOAR!

NWFSC Partners with Crestview Technology Park and the Hsu Educational Foundation to launch Airframe and Powerplant programming in the Panhandle

The Northwest Florida State College (NWFSC) Board of Trustees recently unanimously approved a long-term lease with the Crestview Technology Air Park (CTAP) at Bob Sikes Airport and a Memorandum of Agreement with the Hsu Educational Foundation to house its new Airframe and Powerplant Program. This transformational partnership serves as a catalyst for workforce training to support the growing aerospace community in our region.

"A first for Okaloosa County, the A&P Program will make a have the opportunity to utilize the state-of-the-art facilities for STEM education around the College's A&P programing with the ultimate goal of introducing them to advanced technology in high-growth industry sectors.

"The Hsu Educational Foundation is committed to inspiring and preparing a strong pipeline of students from an early age to seek and take advantage of these high demand aviation training opportunities, leading to promising careers and a stronger economic future for the region," said Amanda Negron, Executive

to enter into this agreement with the Crestview Technology Air Park and the Hsu Educational Foundation to bring Airframe and Powerplant programing to our community, and I am humbled to be surrounded by such great visionaries for our College and this region," said Dr. Devin Stephenson, President, Northwest Florida State College. "I am sincerely appreciative of the enthusiastic support we received from members of our Board of Trustees to advance our mission of educational opportunity, economic development and improvement of the quality of place for the citizens of Okaloosa and Walton Counties. We stand ready to Take Flight and SOAR!"



Dr. Paul Hsu (left) shakes hands with Dr. Devin Stephenson.

long and lasting impact not only at Bob Sikes, but in Okaloosa County and across Northwest Florida. It is my understanding, for the next 20 years the world will need 800,000 pilots, 700,000 A&P technicians and 40,000 new airplanes," said Dr. Paul Hsu, CEO, CTAP. "We are at the right time and the right place! I am excited and look forward to working with the college to make Okaloosa a better place for growing aerospace and other high-tech industries."

Northwest Florida State College's collaboration with the Hsu Educational Foundation creates a unique learning environment where students in grades K-12

Director, Hsu Educational Foundation. "As a liaison with industry employers, we will extend outreach to support and sustain the program's role as a strong local source of workforce talent for many years to come."

Also on hand to lend strong support for this pivotal partnership were Carolyn Ketchel, Okaloosa County Commissioner, District Two and Okaloosa County Aviation Board member; Tracy Stage, Okaloosa County Airports Director; and Nathan Sparks, Executive Director of the Economic Development Council – Okaloosa County.

"It is a historic moment for Northwest Florida State College



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



South Walton Academy "Dreaming Big"

By Rita L. Sherwood

Walton County is one of the fastest growing counties in the state of Florida, and the demand for an alternative learning environment is here. Enter South Walton Academy, (SWA) the only school of its kind within a three hour drive on the Emerald Coast. And what makes this school different? Since 2016, SWA has provided individual instruction depending on the child's needs which range from educational to therapeutic opportunities. They provide guided instruction for behavior, social skills and communication in order to maximize potential for children under the age of 18. On site licensed therapists and certified teachers work together to achieve curriculums for gifted students, special needs students, and neuro-typical students. SWA's low student to teacher ratio allows one-onone instruction as well as socialization and group work in each classroom.

Currently, 50 students age 3-13 are enrolled in their academic program, and they also



are working with 80 pediatric therapy children. Public programs are available and include aftercare, playgroups, a summer program and a therapy clinic. Art programs for adults and children, as well as parent trainings and a kids night out round out the extra curricular activities.

Speech, Developmental, Occupational and Behavioral Therapy are used here, as well as tutoring. Groundbreaking new therapies such as the iLS Program, Safe and Sound protocol and Integrative Reflex therapy also are practiced here.

And what's the most reward-

ing part of being involved with SWA? Founder Callie Mid-dlebrook says, "Celebrating a non-verbal child speaking for the first time, or watching a student surpass their grade level." She also shares that learning, growth and development in a child starts with movement and sen-

sory exploration. "We take this knowledge and provide targeted movement activities throughout the day for each class which improves motor skills, sensory detection and processing in order to achieve academic success."

In their third year of operation, SWA has grown more than 300 percent, so the need for a new facility is paramount. On January 1, 2020, SWA will be moving to their new campus on Mack Bayou. SWA is a private, non-profit school that collects tuition and is highly dependent on fundraisers. Please consider donating to their "Dream Big" capital campaign at www.mightycause/story/Southwaltonacademy or by calling (850) 213-4595, emailing Southwaltonacademy@ gmail.com, or visiting online at Southwaltonacademy.com, or on Facebook and Instagram. SWA also accepts most insurance carriers, as well as private and state funded scholarships such as Gardiner, McKay, Hope, Florida Tax Credit and more.



January 2020 **REAL ESTATE UPDATE**



By Lisa Hughley

2020 is going to be an amazing year for real estate in Freeport! Inventory is low. So, if you or someone you know is interested in selling your home, now is the time! I would love to have the opportunity to talk with you!

There are currently only 89 Detached Single Family Homes available. The price range is \$145,900 with 728 sq. ft. to \$745,000 with 4225 sq. ft. The average home is listed at \$357,354 with 2185 sq. ft. and 134 days on the market.

- Ashton Park has two homes available built in 2019, \$402,345 with 2347 sq. ft. and \$417,345 with 2554 sq. ft.
- Bay Harbour has one property available at \$390,000 with 2770 sq. ft.
- Bay Grove has one property at \$630,000 built in 1956 and 816 sq. ft. but includes 6 lots being sold together!
- Bear Creek has 4 properties available ranging from \$419,900 to \$451,000.
- Brandon Oaks has 3 properties available ranging from \$210,000 to \$235,900.
- Cross Creek Estates has 1 property available with 2018 sq. ft. at \$264,990.
- Freeport Town has 2 properties available ranging from

\$155,000 with 728 sq. ft. to \$448,000 with 1608 sq. ft.

- Hammock Bay has 42 properties available ranging from \$269,900 to \$650,481.
- Howell's Bluff has 1 property available at \$399,999 with 2838 sq. ft. almost 4 acres and 350 ft of waterfront!
- Lafayette Creek Landing has 6 properties available ranging from \$249,900 to \$337,000.
- Lagrange Bayou has 5 bedrooms, 2 baths and a pool on 3.11 acres, 210 waterfront with views!
- Lagrange Shores has 2 properties available, one being \$349,500 with 2100 sq. ft. and one at \$435K with 3063 sq. ft.
- Laurel Oaks has 1 property at \$317,300 with 2361 sq. ft. built in 2018.
- Marina Village has 3 properties available ranging from \$313,753 to \$353,245.
- Windswept Estates has 4 properties available ranging from \$323,862 to \$479,900.
- No Subdivision: There are 8 properties located in Freeport, not in a subdivision, ranging from \$149,900 to \$699,900 being a property with 6.68 acres and 4 beds/2 baths.

There are currently 71 properties under contract!

- Ashton Park: 3
- Bear Creek: 1
- Brandon Oaks: 2
- Cross Creek: 1
- \bullet Forest Shores: 1
- Hammock Bay: 29
- Lafayette Creek: 19Lagrange Landing: 2
- Landings 1
- Marina Village; 3
- \bullet Metes & Bounds: 3
- Paradise: 1

- Waterview Cove: 1
- Windswept Estates: 3

There have been 444 SALES in the last 12 months! Amazing! The lowest sale is \$50,000 with 640 sq. ft. and the highest is \$890,000 with 4988 sq. ft.! The average property that sold was \$302,836 at 99% of list price with 2151 sq. ft. and \$143.24 per sq. ft. and 66 average days on the

- Bay Grove had 4 sales ranging from \$354,000 with 1540 sq. ft. to \$630,000 with 2080 sq. ft.! The average sale being \$513,500 at 95% of list price, with 2134 sq. ft., priced at 4255.62 per sq. ft. and 105 days on the market.
- Bay Harbour had 2 sales ranging from \$335,000 to \$479,500.
- Bear Creek had 4 sales ranging from \$343,500 to \$479,500. The average sale being \$380,625 selling at 98% of list price with 2264 sq. ft., selling at \$169.24 per sq. ft. and 249 days on the market.
- Brandon Oaks had 9 sales ranging from \$207,500 to \$250,000. The average sale is \$231,044 selling at 96% of list price at 1752 sq. ft., \$132.44 per sq. ft., and 108 days on the market
- Canopies of Freeport: had 5 sales ranging from \$205,000 to 257,000. The average sale being \$224,800 at 98% of list price with 1584 sq. ft., and priced at \$142.70 per sq. ft. and 45 days on the market
- Choctaw Beach had 3 sales ranging from \$134,500 to \$165,000.
- Cross Creek Estates had 21 sales ranging from \$206,900 to \$275,445. The average sale is \$236,794 at 1.01% of list price

with 1848 sq. ft., at \$128.45 per sq. ft. and 92 days on the market.

- Creekside had 2 sales with one being \$222,000 to \$375,000.
- Emerald Shores had 2 sales ranging from \$270,000 with 2016 sq. ft. to \$450,000 with 1980 sq. ft.
- Forest Shores had 2 sales ranging from \$280,000 with 1800 sq. ft. to \$585,000 with 3193 sq. ft.
- Windswept Estates had 29 sales! The sales range from \$273,000 to \$650,000! The average sale is #346,343 selling at 98% of list price with 2735 sq. ft. at \$127.24 per sq. ft. and 78 days on the market.
- Marina Village had 21 sales ranging from \$276,045 to \$335,902. The average sale is \$302,280 at 100% of list price, with 1982 sq. ft., at \$152.78 per sq. ft., and 121 days on the market.
- Lagrange Landing had 6 sales ranging from \$222,000 to \$241,000 with the average sale being \$233,500, selling at 97% of list price with 1753 sq. ft., priced at \$133.91 per sq. ft. and 10 days on the market.
- Lagrange Shores had 2 sales being \$610,000 with 2733 sq. ft. and 100 ft of waterfront, with 4 bedrooms and 3.5 baths. The other being \$890,000 with 2814 sq. ft. with 164 ft of waterfront and 4 bedrooms and 3.5 baths.
- Lafayette Creek had 50 sales ranging from \$201,663 to \$274,294! The average sale being \$236,705 at 100% of list price, with 1818 sq. ft., selling at \$130.78 per sq. ft. and 22 days on the market.

Hammock Bay Sales per FlexMLS

 \bullet Central Park: 31 sales ranging from \$274,900 to \$441,600



- \bullet Buxton's Mill: 3 sales ranging from \$412,904 to \$460,900
- Meadows: 20 sales ranging from \$361,700 to \$594,958
- Gardens: 7 sales ranging from \$250,000 to \$276,000
- Firefly: 6 sales ranging from \$\$259,900 to \$278,202
- Whispers: 11 sales ranging from \$275,000 to \$427,500
- Symphony: 12 sales ranging from \$225,000 to \$355,000
- Sounds: 4 sales ranging from \$334,930 to \$420,000
- Passages: 13 sales ranging from \$260,000 to \$365,000
- \bullet Brighton: 7 sales ranging from \$320,000 to \$415,000
- • Seasons: 2 sales at \$362,501 to \$363,950
- Harmony: 2 sales at \$340,000 to \$402,000
- Bay Cove: 3 sales ranging from \$340,000 to \$377,000
- \bullet Orchard: 5 sales ranging from \$289,500 to \$410,000
- Crescents Mill: 26 sales ranging from \$198,900 to \$240,625
 - Rhapsody: 1 sale at \$285,000
- Sweetwater: 5 sales ranging from \$376,831 to \$424,614

Please call or text me if you have any questions! I would love to help you sell your current home or purchase your new one!

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

NEW LISTING in Hammock Bay!

145 Symphony Way: \$450,000

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







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

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





By Matthew Vanderford

Recently someone came up to me and asked if there was anything that could be done for a family member who had been involved in a very serious auto accident. As they began to explain the situation, it became clear that the accident not only affected the young adult involved, but the parent who was relaying the story too. As the story unfolded about that terrible day, the mom began to describe the impact being so severe that the woman's daughter was rushed away unconscious in an ambulance to the ER. Alone and being worked on by hospital staff, this just old enough to be out on her own daughter regained consciousness to find

An Accident's Mission

herself face to face with a Sheriff. And who, after answering questions as they were fired off one after another, was left in such a state that college had to be put on hold.

Here's the facts:

- It was raining and the roads were slick.
- A truck pulled out in front of her daughter.
- Her daughter hit the vehicle in front.
- "Full Coverage" was in place for the daughter's car.

After things settled down a bit, the daughter's insurance company proceeded to pay for damages to the vehicle and driver in front, but then failed to compensate the insured daughter for her losses as believed covered in the policy. After going around and around with the carrier, the daughter was left with expenses and the carrier stood by their position, "NO, we won't pay for that." So what's a person to do and how do you protect yourself in a situation like this?

Here's some basic "Insurance Rules of Engagement:"

Know what type of policy you have – most people assume they're covered only to find out too late when they're not.

Keep your auto ID cards, registration and emergency contact information together so those that need to know about an accident can be notified quickly.

Be Your Own Defense – take photos, gather as much information as you can – speak to witnesses who might be around. (If this can't be done at the time, you can ask the police or sheriff's office to send a copy of the report which might identify witnesses to the event.)

When speaking to investigators of any kind, know that you can wait until you feel safe, secure and of sound mind to answer questions. You might want to have an attorney present.

Don't take no for an answer – just because the insurance company says "NO, we won't pay for that" doesn't mean "NO, we won't pay for that." What that means is, "NO, we won't pay for that until you prove to us why we should."

Although the story of this daughter hasn't turned out too well so far, perhaps a goodness that can come from this tragedy now is that it can be shared to better prepare and help those who could find themselves in a similar situation now or in the future. Sometimes the only thing we may see come from a tragedy is the experience of being able to help those suffering the same. And it's with that thought that this writing is dedicated to the tragedy this family has experienced, so that their experience might not be in vain, but used to help someone else in need.

Perhaps this accident was no accident at all...

Ruckel Properties Opens Two New Constrution Hangar Buildings

at Ruckel Airport

Ruckel Properties is pleased to announce Ruckel Airport, a private limited-use grass airstrip in Niceville, is home to 22 new hangar spaces available for lease. Located three miles due east of the center of Niceville - one mile north of the Rocky Bayou Bridge - Ruckel Airport continues to provide a solution for local pilots.

"We're proud of our airport and the new hangars which enhance the 1100-acre Deer Moss Creek development and serve the local private aviation community," said Marion Ruckel Skalicky, President & CEO, Ruckel Properties, Inc.

For over 60 years, Ruckel Properties Inc. has been a premier developer in the Niceville area, a community-rated by Businessweek in 2012 as the "Best Place to Raise Kids in Florida." From Swift Creek and Parkview Place to the developing the Deer Moss Creek community, Ruckel Properties has created some of the most sought after residential developments in Northwest Florida. Shopping centers, Ruckel Airport and Heritage Gardens Funeral Home & Cemetery are examples of the commercial community development that has helped the Niceville area grow and flourish.



Back Row: Paul Karczewski (RPi), Greg Goodwin (Greg Goodwin Construction), Laverne Young (Young's Contracting), Wade Farmer (RPi), Brett Hinely (pilot liaison), Lee Lewis (AvCon) Front Row: Dora Cawood (RPi), Marion Ruckel Skalicky (RPi)

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

Have Questions about Property Damage or Insurance Policies?

Call Us: (850) 684-4794

You could have it answered in one our columns.

INJURED?

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By Gail Pelto, Realtor

In Part 1 of this series we covered the A.C.E.S. Plus – Appreciation, Cash flow, Equity, Shelter your taxes and Leverage, and in Part 2, we reviewed Research, Planning your Expenses, Budget, Starting Small and then Expanding your Portfolio. (Please see November and December 2019 articles in Bay Life at My-BayLifeNWFL.com.) Now let's talk about the types of real estate investment properties: Turn-key or Turkey Properties, and what works best for you!

A Turn-Key Property... this one is ready to go! You may buy at retail or close to retail price and this may be most appropriate for you if you're not a handy-person. The property is ready to go "as is"...you get the deed and immediately start generating revenue. This type of property may have a tenant in place, have great rental history and if it's a short-term rental property, it may have many rentals already on the books for the coming year, and is often best for the long-distance investors.

A Turkey Property... Fix and Flip or Fix and Keep. These are distressed properties that need some work. One of the benefits: you buy at a lower price. The seller may have deferred maintenance issues and/or may need to sell – this is a good opportunity for you to get

THE A.C.E.S of Real Estate Investing: (Part 3)

Turn-key or Turkey

it at a lower price and maybe also solve someone else's problem. For example – let's say you purchase the "turkey" property at \$200,00, you put some sweat equity and capital into it, and then sell it (the flip) at \$350,000. Or you keep it and start generating long-term cash flow. These are ideal properties for a local investor, if you're a handy-person or for the long-distance investor, if you have a local and reputable contractor.

The Wholesale **chase...** This is where you buy low and sell low quickly. This can be a physically distressed property, a homeowner that needs to sell or maybe a foreclosure. These properties are more likely considered Turkeys. Why this type of investment? If you're a newer investor without a lot of capital, it may be a great place to start building your reserves to get into more expensive Turn-Key Properties. They can be bought with little or no funds and can typically be sold very quickly to other landlords or rehabbers for a quick profit for you and a great deal for them.

So, with these ideas and a terrific real estate consultant (yes, ME!) along with other pros, you can be certain to make the right investment choices. Keep in mind that many of the wealthiest folks around the world invest in real estate. With real estate you're holding all the A.C.E.S. Plus in your hand and you have one of the finest investments on the planet to create wealth for you and your family.

ferred maintenance issues and/ I'm here to help you in any or may need to sell – this is a way. Reach out to me at 850-good opportunity for you to get 374-0454 or email Gail.Pel-

to@kw.com. Full disclosure: A MUST: Always seek the advice of smart, licensed and reputable members for your investment team...me (again) and a CPA and/or attorney, Ok? Look forward to working for you!

Gail Pelto is not only a full-time real estate agent with Keller Williams, she's also a board member with the Mattie Kelly Arts Foundation and The Rotary Club of Destin and yes, she's also VERY SMART...just sayin'.







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By Dan Jones

I definitely DON'T need flood insurance.

If you live in a blimp, you probably don't need flood insurance. You've got bigger problems. If you live in a condo above the fifth floor, you are probably not going to get flooded any time soon. An earthguake in 1958 in Alaska's Lituya Bay generated a wave 100 feet high and a random rouge wave 84 feet high was recorded off the coast of Norway in 1995. Basically, your property has to be really far off the ground or in a place it never rains before you are free from the worries of flooding. But there's a reason property in the Atacama Desert is so cheap; not only has no one heard of it, but it's probably a sad place to live.

I PROBABLY don't need it.

There are plenty of properties that have a very low risk of flooding, but none of those

Do I Need Flood Insurance?



properties are in Florida. The average elevation in Florida is 6 feet and no part of Florida is more than 80 miles from the coast. Hurricanes easily maintain their strength hundreds of miles inland and drop an average of 16 inches of rain. Hurricane Harvey dropped over four feet of rain 50 miles inland on an area that is 100 feet above sea level. If that kind of thing happened in Destin, it could rearrange the coastline and cause serious damage to even the most well prepared properties.

I probably DO need it.

If you are asking yourself this question, you are probably already worried about flooding. So you might as well get the coverage and quit worrying about it. There are a lot more options for flood insurance than there used to be, with non-government policies available in all flood zones, including the CBRS zone (sometimes called Cobra zone) which includes areas along the Gulf Coast shoreline.

Use this tool to check out your flood zone here: https://msc.fema.gov/portal/search.

I HAVE to have it.

Your bank may require it if your property is in a flood zone. Two houses right next to each other might get different prices for flood insurance based on their individual characteristics. Prices range from a few hundred dollars to many thousands so be careful and know your insurance costs before committing. An Elevation Certificate is the form insurance companies use when determining flood insurance prices, you can find it on the FEMA website or through your insurance agent.

Do I need Flood Insurance?

A better question would be, what are my odds? It's all a numbers game; you could always take the risk and, as long as nothing bad happens, it seems to pay off. An insurance agent would tell you to get flood insurance because there is always a chance your property could be flooded. Just because your property is in an X zone or is a third floor condo unit doesn't mean you are immune from floods; it just means there is a smaller chance. An insurance policy won't reduce your chance of flooding but it might give you the weightless feeling of flying on a blimp.



February 20-21 Hyatt Place Sandestin at Grand Blvd.

Join the NWF Coast Chapter of the Florida Public Relations Association at the Northwest Florida Communications Summit (formerly ER for PR) on Feb. 20-21, 2020, at the Hyatt Place Sandestin at Grand Boulevard! This one-and-a-half day, premiere professional development event for public relations, marketing, communications and business leaders and professionals will include three keynote sessions from industry leaders at Porsche, Salter Mitchell PR, and more; two interactive events; and many informative breakout sessions; PLUS a lot of networking!

CALL FOR SPEAKERS:

Interested in leading a breakout session? Contact Shaye Smith at shayesmith@csscenter.com.

CALL FOR SPONSORS:

Interested in getting your business in front of 100+ area marketing/PR/biz leaders? Contact Britt at britt@beachybeach.com.

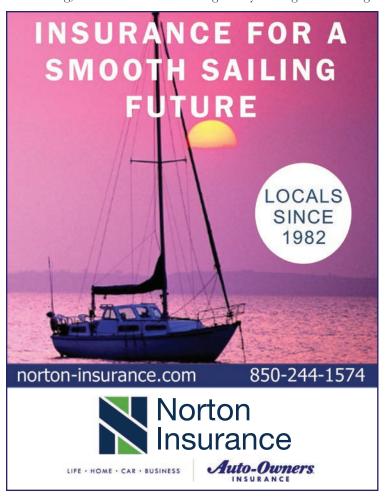
Last year, this event SOLD OUT, so make plans to be there and register early! For more information and to purchase tickets, visit Northwest Florida Communications Summit (Formerly ER for PR) on Facebook.

Twin Cities Hospital Expands ER



Twin Cities Hospital (TCH) recently broke ground for an expansion of its ER to allow for continued growth and larger capacity for quality care. The average annual ER volume growth of 6% from 2015-2017 has led to capacity constraints. In 2018, TCH treated 18,629 ER patients and 18,750 in 2019. In order

to address capacity constraints and improve the layout of the ER, TCH personnel proposed an ER expansion and renovation, as well as the relocation of the CT adjacent to the ER. This much needed expansion will allow emergency personnel to better serve the residents in Niceville and the surrounding areas.





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 beverag-



es 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.

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 pur-

chased (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.

White-Wilson Medical Center Expands Family Medicine Clinic In Niceville

White-Wilson Medical Center is pleased to welcome family medicine physician, Claudia Molina-Pierce, M.D. to the Niceville Family Medicine Clinic. In 2019, the Niceville Family Medicine Clinic also welcomed Meghan Lanzola, APRN, and Gary Mousseau, PA-C, in to help meet the growing need for quality primary care in the Niceville area. Dr. Molina-Pierce has joined Dr. Lee Barnes at the Niceville Family Medicine Clinic where she is ac-

cepting new patients. The team also offers same day appointments.

Dr. Molina-Pierce is board-certified by the American Board of Family Medicine and has more than 30 year of experience as a family medicine physician. She began her career in Massachusetts before relocating to the Emerald Coast in 2006. Dr. Molina-Pierce offers comprehensive care for adults and specializes in annual wellness exams, preventive care, women's wellness and the treat-



ment of chronic illnesses. She is also fluent in Spanish and Italian.

White-Wilson Medical Center is committed to providing access to quality care physicians in our community. In 2019, White-Wilson welcomed 14 new healthcare providers and Dr. Molina-Pierce is the first of several providers the multi-specialty clinic plans to welcome in 2020.

"We are excited to grow our Niceville Family Medicine Clinic and for what the rest of 2020 will bring," said White-Wilson CEO Alan Gieseman. "Our focus remains on meeting the demand for quality health care in our area, and we plan to continue welcoming exceptional new physicians like Dr. Molina-Pierce to the White-Wilson family this year."

For more information about Dr. Molina-Pierce or to schedule an appointment with her online, visit, white-wilson.com/bios. To schedule an appointment, call (850) 314-6194. For a complete list of White-Wilson's health care providers, visit white-wilson.com.

Drip Tide Provides "Ebb and Flow"

"The EBB is the outgoing phase, when the tide drains away from the shore; and the FLOW is the incoming phase when water rises again."—The Ocean

Drip Tide offers an "ebb" and "flow" for you through IV Vitamin Therapy, a fast, safe and easy way to replenish, revitalize, revive, refuel, restore and receive the fluids, vitamins and minerals for your thirsty body. From the inside out, Drip Tide provides hydration and sends blends of vitamins, minerals, antioxidants and nutrients directly into your bloodstream to deliver dramatic results beyond those of oral and other traditional medications. Treatments can be used to aid with health conditions, to boost your energy and immunity, or to help with athletic training and recovery.

Whether you're a business owner, a competitive athlete, a hard working parent, or you just partied a bit too hard over the weekend, IV Vitamin Therapy can help you recover faster. Just a few of the many health benefits you can experience include the following:

- Energy Boost
- Illness Prevention
- Enhanced Immune System
- Detoxification
- Chronic Fatigue Help
- Nutritional Support

All IV staff are certified and licensed nurses or practitioners. The Drip Tide Process takes approximately 45 minutes. You need only relax and enjoy your time! Done correctly IV hydration therapy is a safe procedure and some formulations have been around since the mid 1950's.

Drip Tide's revitalizing menu covers several types of IV drips you might need, from anti-aging beauty blends to immune system boosting, super antioxidant, to athletic recovery/optimization. Drip Tide also offers a rewards program for returning customers with up to \$250 in clinic credit. To make an appointment, call 850-424-3600. Located at 1049 John Sims Parkway E, Ste 2, Niceville, 32578. www.easycarewalkinclinic. wixsite.com/easycare.

NEED A DOCTOR IN NICEVILLE?

Same Day Appointments Now Available

White-Wilson Family Medicine Clinic in Niceville is proud to offer same-day appointments. Our experienced Family Medicine team specializes in wellness exams, physicals, urgent illnesses and preventive medicine. To schedule today, call 850.314.6194.



Family Medicine

Lee Barnes, M.D., MPH is board-certified by the American Board of Family Medicine and has more than 20 years of health care experience. Dr. Barnes believes that by listening to his patients, together they can achieve the best outcomes.



Dr. Claudia Molina-Pierce

Claudia Molina-Pierce, M.D. is board-certified by the American Board of Family Medicine and has more than 30 years of experience. She is the newest addition to our Niceville team and is excited to begin caring for the community.



Meghan Lanzola, APRN

Meghan Lanzola, APRN is a nurse practioner with extensive primary care experience working in military health systems. Ms. Lanzola enjoys working closely with patients over time to fully understand their health history and prevent illness.



Family Medicine

Gary Mousseau, PA-C is a physician assistant with over 40 years of health care experience. Mr. Mousseau served as a physician assistant in the Air Force before retiring after 26 years of service. He recently returned to the Emerald Coast to care for patients.

WHITE-WILSON

white-wilson.com

850.314.6194

Wellness



By Lisa Leath Turpin, Health & Wellness Coach

Here we are starting a new decade and making new resolutions to encourage ourselves to strive to be the best version of ourselves. Not sure about you guys, but I am ready more than ever to get my health and STRENGTH back! Just like many, I partook a little too much and missed a lot of workouts. But that's okay.... now it's time to RECHARGE and stop letting it drag on. Set short-term goals and make them specific. Write them out and put them in sight so you see them A LOT,

Recharge For 2020!

ACSM Names "Wearable Tech" as the Top Fitness Trend for 2020

like on the refrigerator, bathroom mirror or dash of your car. I have signed up for The Terrain Race at the end of February as a motivator. As you age, you might notice it can be more challenging to keep your strength up. That's the natural progression of our bodies; the only way to combat the decline is to do some type of strength training. "Use it or lose it!" We have to use our muscles or they will get weak and I don't like feeling weak. Join a fitness class, hire a qualified personal trainer, or grab a partner and hit the gym-anything to develop a consistent schedule. There will be days you don't want to work out, but the less you give in, the more you mentally train yourself to overcome. When you do, you learn how good you feel after, both mentally (proud) and physically.

So what does 2020 look like for the fitness industry? The American College of Sports Medicine (ACSM), which sets the standards for the industry as a whole, conducts a study each year where they survey 3000 + health and fitness pros from every continent worldwide. Now in its 14th year, the "Worldwide Survey of Fitness Trends" has named wearable tech to be the number 1 trend for 2020. So, if you use your smartwatch or fitness tracker to track your exercise, heart rate, calorie consumption or sleep quality, you are already hitting the top fitness trend. The lead author of the survey, Walter R. Thompson, Ph.D., FACSM, states: "Tech advances have made it easier than ever for users to collect important health metrics and work with fitness professionals and health care providers to improve exercise efficiency, develop healthy lifestyles, manage chronic diseases and, ultimately, increase quality of life."

This year's survey provided 38 potential trends to choose from,

including possible new trends like mind-body movement (e.g. Tai chi) & lifestyle medicine. Lifestyle medicine is the evidence-based practice of helping individuals and families adopt and sustain healthy behaviors that affect health and quality of life. Examples of target patient behaviors include, but are not limited to, eliminating tobacco use, improving diet, increasing physical activity, and moderating alcohol consumption. More notable trends include the continued popularity of high-intensity interval training (HIIT) and group training (both in the top 3 for three years in a row). Group training refers to more than five people such as spin classes or group exercise classes at gyms. There's increased interest in Exercise is Medicine and fitness programs for older adults; and a growing emphasis on health and wellness programs. Exercise is Medicine

is a global health initiative that focuses on encouraging primary care physicians and other healthcare providers to include physical activity assessment and associated treatment recommendations as part of every patient visit, and referring their patients to exercise professionals recognizing exercise professionals as part of the healthcare team. Rounding out at number 20 is children and exercise for the treatment/prevention of obesity—exercise programs specifically aimed at children and weight loss. Childhood and adolescent obesity continues to be a major health issue. Exercise is such a great way to spend time with your kids and will promote healthy habits for life!

To view the full list with the descriptions go to journals.lww. com/acsm-healthfitness.



EasyCare Clinic

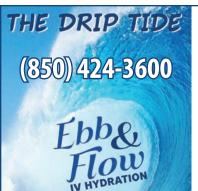
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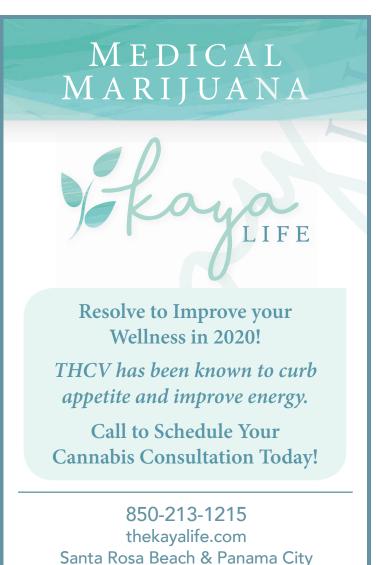
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 - PAP: \$60 base fee+
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 - Sport Physicals: \$35 flat fee
- Flu shot: \$20 flat fee (Walkins welcome.)
- Lab Draw Service Fee: \$10.00 flat fee per visit (On Site Quest Diagnostic Labs)

Call (850) 424-3600 to schedule an appointment. Located at 1049 John Sims Parkway, Ste 2, Niceville, 32578 in the Palm Plaza Shopping Center. Visit Easycarewalkinclinic.wixsite.com for more information.













By Marty Kernion, Ph.D.

QUESTION:

I have been taking herbal medicine for my prostate and have been feeling so much better. Then suddenly, for the last few days, I started feeling bad again. Now this morning I'm feeling much better. What's going on?

Ask Doctor Marty: Healing Crisis

ination get overwhelmed. The bowels may not be working two to three times a day. Our kidneys may not be filtering out enough impurities. Our lungs may not be eliminating effectively. And the skin may not be expelling enough waste through perspiration.

So how do you prevent a healing crisis? Start out with a small amount of herbal medicine, vitamins and minerals and build up to the appropriate amount. After all, when you start out on an exercise program, you don't race walk 10 miles the first day. Your cells will dump more acids in the bloodstream than your body can handle and your muscles and joints will wish you had taken a gradual approach. Drinking enough water to flush

juice or herbal tea you need in a day. Adjust that figure upward if you drink diuretics (like coffee or tea) or perspire a lot. It's best to work up to this amount gradually.

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 writ-

ten 39 college level courses in natural approaches to health. She has published two books on natural health. She can be reached on askdoctormarty@cox.net for scheduling a class or consultation, or for sending in your questions for this column.



ANSWER:

Chances are excellent that you were having a healing crisis, also called a healing cleanse, which sounds less melodramatic. A healing cleanse often occurs just when we're feeling much better. When you start taking herbal medicine, more nutrients reach the cells. When that happens, the cells will respond by functioning better. They are able to get rid of waste through the normal detoxification processes that all healthy cells perform. That waste includes normal metabolic waste, acids (from the food we eat, the beverages we choose, and the stress we experience), and chemicals that our bodies have absorbed.

So why does this healing cleanse happen to some, but not others? Sometimes waste gets stirred up faster than our bodies can take care of it. Some people take larger doses of herbal medicine than their bodies can handle. And others take an appropriate amount of herbs, but their normal processes of elim-

out these impurities makes a real difference in kidney health and allows the bowels to work. Eating plenty of fresh fruit and vegetables also keeps the bowels working like they should and provides lots of nutrients to strengthen your overall health.

And what do you do if a healing cleanse knocks on your front door?

- Keep taking your supplements to build and cleanse the body.
- Skin brush or exfoliate to allow the skin to eliminate waste, and get blood and lymphatic fluid on the move to help move that junk out of there.
- Drink the appropriate amount of water. Sip all day. To avoid stress on the kidneys and to avoid beating a path to the nearest bathroom, no chugging!
- Eat lots of fresh fruit and vegetables.
- Practice deep breathing for lung health.

Hot Tip: Take your weight in pounds and divide that in half. That number is the amount of ounces of water,





Musing



By Rick Moore

Reading, writing and arithmetic are commonly referred to as the "Three Rs." This phrase first appeared in "The Ladies Magazine" in 1818. It seems like someone at that magazine was really hooked on phonics. Obviously, only one of these words

A Pastor's Ponderings: The Three "Rs"

actually begins with the letter R. While reading, writing and arithmetic are very important, there are three "Rs" which can be even more life changing. They are: (or as they would say in 1818) They R: Restoration, Resolution and Revolution

Restoration Hardware is one of my favorite stores. Even though their products are new, many of them look like antiques which have been refurbished. Much like young people purchasing new jeans with holes in them or shirts made of materials which look faded, there is something cool about identifying with the past. But true restoration takes time. Whether stripping and old

piece of furniture, refurbishing a 57 Chevy, or restoring our relationships, it takes time. Have you ever tried to restore a botched relationship? It's not easy. Maybe it's impossible. Maybe you could do it, but it wouldn't be worth the time, energy and resources. In today's "throw away society" many people miss huge opportunities by walking away from what is damaged. Can something be restored and become even better than it was originally? That may depend on the definition of better, but the answer is yes. A restored marriage can be better than ever before. A relationship between a parent and a child can be better than ever before.

What comes to my mind when I hear the word resolution may be different than most because I spend much of my time evaluating technology. High-definition, 4-K, dots per inch, and megapixels all describe the amount of "resolution" a monitor, printer or camera has. It is a matter of degree. The same is true for making a New Year's Resolution. Losing weight, working out and being a nicer person are all matters of de-

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gree. Even if you made the same resolution last year, you can go deeper this year. Think of a corkscrew. Each time it goes around it goes deeper. Some people who read the bible all the way through each year speak of going deeper in their understanding each time they read it. They see things they didn't notice before. We can go

deeper in our understanding of nutrition or how to obtain better sleep. Perhaps we do not need more new resolutions as much as we need to be more resolved.

Most of us think of war when we hear the word revolution. Similar to the word revolve, it means to experience a complete turnaround. When a person goes from zero exercise to exercising every day, they are experiencing a revolution in their life. When one goes from eating several sweets a day to zero sweets, that is called a revolution. Some problems in life can not be sufficiently dealt with by incremental change. Maybe your challenges require an all out war, a revolution, a complete turnaround from whatever is holding you back.

While walking near a commercial dock, I came upon a boat that appeared to be in desperate need of repair. I do not know any details about the vessel. It may be a casualty of a hurricane. It may have leaks. The engine may not work. Perhaps there was a fire. It definitely has rust. It's possible the cost to repair it may be more than it's worth. But this one thing I do know; it didn't completely sink! As long as that boat is not on the bottom of the ocean, there is hope. The same can be said of your life. Whether you need a restoration, a resolution or a revolution to get back to where you want to be in life, today can be a new start. The possibilities are endless. "R" you

Rick Moore is Pastor of Communications for Destiny Worship Center.







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LESLIE H. DUBUISSON

Musing



By Sean Dietrich

CRACKER BARREL—I am eating breakfast with a cute date. My date is a baby. A fat baby. She is my niece, Lucy.

I love fat babies. They do something to me. They make me feel like the world is warm and squishy. When I hold Lucy, I feel nothing but squish.

It's as though the entire world is one big wonderful bouncy castle with all the cynical people standing outside, and all the happy people jumping inside, playing tag, laughing, and eating popsicles.

Maybe it's Lucy's fat little thighs. You should see them. They are Virginia hams. I could just eat her. And her cheeks. They are big and round, and when you kiss them you taste baby.

Babies have a taste and smell. Their skin is so new that it gives off a fresh scent. It's the same idea as new vehicles with new-car smell.

This year, my wife and I bought a van that we use for traveling to my speaking engagements. It's not a new van, mind you. In fact it's not even a pretty van. It looks like the kind of utility van that LabCorp medical professionals drive when collecting urine samples from reputable places of business.

But it is the newest car I have ever had, and it still has new-car smell. Sometimes I just sit in our van and breathe in and out until I get a headache.

Still, new-car smell is not half as nice as new-baby smell. Babies smell like flowers, and lavender, and cheese grits, and cookies, and biscuits.

Here in Cracker Barrel, I am watching Lucy demolish a biscuit with her bare hands. She is wearing a pink ribbon around her head and a floral-print onesie. She is a non-stop eating machine.

All she does is eat. She finishes the biscuit, then starts eating strawberries, yogurt, four strips of bacon, eight sausage links, a supreme pizza with Canadian bacon and extra peppers, and two live goats. That's how I know that Lucy and I are soulmates.

I was a fat baby. My mother said I would eat anything put before me. Even liver. My father loved liver and onions. So did I.

Sometimes we would eat liver and onions together, contest-style. And even when I was a kid, I could outdo my father. He'd start falling apart after two livers. I could down four or five and still have room for pound cake.

I still love liver and onions, but it's very difficult to find in restaurants these days. I guess modern Americans don't like to eat the internal organs of animals. But I like them all. Hog livers, chicken livers, beef livers, you name it.

Veteran owned



Biscuit

The only place I can find liver these days is at a little joint named Annie Pearl's, outside Dothan, Alabama. The liver is top notch. Tell them Sean sent you.

When Lucy eats, I can't help but admire her because I remember when she was a newborn with meningitis.

It was frightening. Doctors weren't giving us a lot of hope.

My wife and I spent New Year's Eve at the hospital with my sister in ICU. When the clock struck midnight, my wife was holding Lucy against her chest.

Meanwhile, I was back at our pet-friendly hotel, taking our dogs out to pee. And I'll never forget that holiday. I looked up at the sky. The brand new year was only seconds old. There were fireworks, people cheering in the distance.

And I was talking to the sky. "Please," I was saying. "Let Lucy live"

A lot of other people were saying the same thing. And a few days later, Lucy pulled through. Her skinny body went from tiny to large and in charge.

When I hold her fat little feet,

or smell her newbaby smell, I think about that. I am not only grateful that she is healthy, but that she is part of our little family.

I feel the same way about Lucy as I once felt about Lucy's mother, my kid sister. It was difficult watching my baby sister turn into a woman. It stung a little bit, I don't know why.

Our father died when my sister was so young, so I was all that was left. During childhood, my sister needed someone who had answers. So I pretended to have all the answers, even though I was about as intelligent as ditch water.

I enjoyed being her answer man. And when she didn't need me anymore, it was bittersweet.

I gave my sister away at her wedding. It was a simple court-house wedding. My father should have been there to do it, but he was not alive. So I did it.

It was hard to hold myself to-

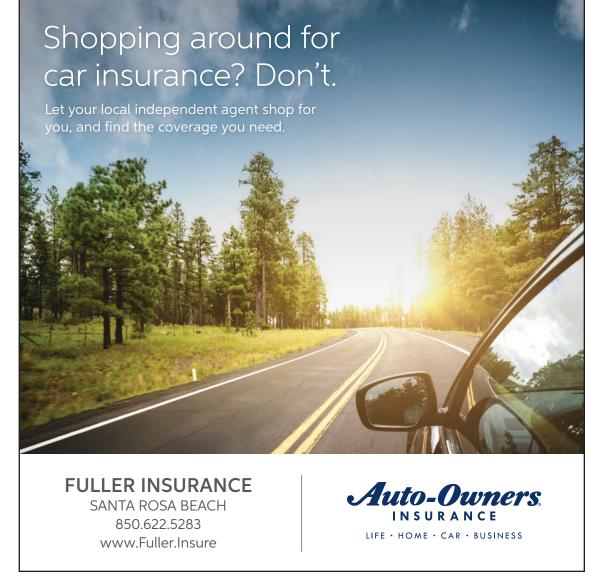


gether that day. I've always been a little bit of a cry baby, but big days make it worse.

My sister has made a life for herself. A good one, too. It has a lot of love in it. And it has many biscuits. I watch her healthy, fat baby destroy the biscuit.

I smile. Lucy smiles back at me. I know that this is as close to heaven as a man can get without being dead.

There is just one thing missing. It's too bad Cracker Barrel doesn't serve liver.





Mattie Kelly Arts Foundation Resurrects Beloved Arts Guild Luncheon for 25th Season

In honor of the Mattie Kelly Arts Foundation's (MKAF) 25year historical journey, the popular Arts Guild Luncheon titled "Love for the Arts" returns on Feb. 19, 2020. Hosted at the Emerald Grande, Emerald Ballroom from 11:30 a.m. – 1 p.m., the Arts Guild Luncheon will feature acclaimed guest speaker, Wendy Rodrigue, presenting "The Life & Legacy Tour of George Rodrigue." This MKAF event is sponsored in part by the Emerald Grande at Harbor-Walk Village.

Award-winning public speaker, author, and art historian,

Wendy Rodrigue, is a native of Fort Walton Beach. Since 1991, Wendy's work, has been to share and celebrate her late husband's life and art in as quality and broad a manner as possible. George and Wendy partnered on the development of all aspects of his career and life, including his galleries, museum exhibitions, a dozen books published both nationally and internationally on his art, and extensive education outreach. Wendy now continues this tradition with Life & Legacy, honoring one of America's most important artists, George Rodrigue.







The George Rodrigue Life & Legacy Program inspires audiences with the life and art of George Rodrigue (1944-2013), explaining his vision by showing how one person can overcome obstacles to achieve their dreams, while also making a positive difference in the world. Within each piece of Rodrigue's artwork, audiences will find common elements, including the distinctive Rodrigue Oak, the Cajun people, the "famed" Blue Dog as well as flowers, suns, butterflies and even hurricanes. The enlightening program will feature many works from Rodrigue's private collection.

George and Wendy enjoyed a long partnership with MKAF. Together they brought unique

art experiences to many Florida Panhandle schools, a form of outreach that Wendy continues today. "Bringing back the Arts Guild Luncheon is an exciting initiative as part of our 25th Anniversary celebration," said MKAF CEO Marcia Hull. "We believe this program will be engaging for all ages and look forward to welcoming back members who have fallen out of touch with MKAF over the years as well as welcome many new faces including young professionals and winter guests.'

Tickets are available online at MKAF Love for the Arts Guild Luncheon at \$40 per person for MKAF Members and \$50 per person for non-members. Space is limited and tables and spon-

sorships are available. For more information on how to join the MKAF 25th season as a member, please visit the Foundation's website at www.MKAF.org or call (850) 650-2226.

The Mattie Kelly Arts Foundation (MKAF) is a non-profit member and volunteer organization that has inspired over 320,000 children in over 70 schools, and United Way agencies including children with special needs and wounded warriors. For more information on MKAF events, community outreach program, volunteering or investing in the arts, visit online at www.MKAF.org or call (850) 650-2226 to get involved.

Swabian Potato Salad

People often talk about "German potato salad." But there is no pure "German potato salad." We have different types that differ from region to region. In the north of Germany, a variation with mayonnaise, onions and pickles is mainly prepared. In Swabia, the potato salad is served warm and prepared with a marinade made from broth, vinegar and oil.

Ingredients:

2 lbs. of hard-boiling potatoes 250 ml. beef broth 3 tbsps. white wine vinegar 5 tbsps. rapeseed oil 2 tsps. medium hot mustard Salt & pepper to taste

2 onions 100 g. bacon in one piece 1/2 bunch of chives



Instructions:

Wash the potatoes. Cook in water over medium heat in a closed pan for about 25 minutes.

Drain the potatoes. Peel them. Let them cool slightly and cut them into slices (or dices) about 0.5 cm. wide. Heat the beef broth. Stir with vinegar, 3 tablespoons of oil, mustard, salt and pepper and

pour over the potato slices. Mix the whole thing carefully and let it steep for approx. 10 min.

Meanwhile, peel the onions and finely dice them. Finely dice the bacon. In a pan, heat the remaining oil to medium heat and fry the bacon cubes in it. Add the onions and fry for about 5 minutes over low heat. Mix the bacon and onions with the potato slices and let the salad steep for another 5 minutes

Wash the chives. Shake them dry and cut them into fine rolls. Mix in the salad just before serving.

Enjoy!

Dirk Bosner, owner The Schnitzel Lodge





By LISA CVR

When congratulating our youngest son, Luke, on his 26th birthday, I mentioned to him a song entitled "Clair de Lune" (moonlight) by Claude Debussy which he performed on piano at around age 12. I recall him performing it beautifully. His response was:

"I remember I took up learning to play piano because I loved watching you play from your books. I thought that was very magical. I specifically remember that song 'She'll be Coming

Studio 237 Music School Magical Musical Moments for 2020

Around the Mountain.' I must've been like 3 years old."

Little did I know that moment would carry him through college, composition, performance and completing a bachelor's degree in music from FSU - shaping his personality, character, creativity, and drive for adventure. His study of music became like food for living.

A love for music happens at a young age. At the time, I didn't realize how much of a lasting impression I was making inside of Luke. Piano was fun and something I naturally wanted to share. I tried to choose songs that the children related to (not always the classics).

I suppose magical moments happen all the time when expe-

riencing music. Holiday music tends to evoke nostalgic memories of times with family, friends, and "the season." It changes a simple living room into a winter wonderland of cozy blankets and hot chocolate. Fond memories of simpler times. Specific periods of time such as the 60's with the advent of the Beatles' songs bring a smile to one's face, rose colored glasses, and rainbows. What carefree fun their music gives us! Then came the rock of the 70's. Oh yeah! "Schools out for Summer," "Bohemian Rhapsody," "Stairway to Heaven" and, of course... "Sweet Home Alabama." Each decade's styles seemed to evolve into new magically creative tunes. It's just end-

So here we are entering 2020. A new decade of young musicians. What might that bring to us now? Soon we will see collections of music entitled "Songs of the 2020's!" I hope that the next generation of young musicians will use their musical study of past styles to bring inspiration, positivity, and happiness into our future. Teaching music isn't just about learning classics (like "Claire de Lune"), but learning the mechanical technic of how the song develops. Debussy heard layers of sound that morphed from one chord to the next with the use of single note changes. Sort of like you are floating. He definitely made an "innovative impression" on people by breaking away from the

predictable melodies of the early 1800's. So keep your ears open, listen for the changes in popular music. Seek ways to affirm and support your friends and family as they study, learn, create, and develop the music of 2020! It's going to be a fun ride. Oh! and listen to "Claire de Lune" on your phone, YouTube or Spotify, etc....or even on "vinyl." It will take you away. Happy New Year!

Studio 237 Music of Santa Rosa Beach, FL, teaches music lessons (violin, cello, guitar, ukulele, voice, piano, drums, and more) to students of all ages. For more information call Ray or Lisa Cyr at 850-231-3199, visit our website www.Studio237Music.com or email at Studio237Dawson@gmail.com.

Sinfonia Gulf Coast Annual Fundraiser Crescendo!

Sinfonia Gulf Coast, our region's only fully professional symphony orchestra, is pleased to announce the full line up for its annual fundraiser Crescendo! A Cultural and Culinary extravaganza, slated for February 14-16, 2020. On Friday, Feb. 14 at 6 p.m. Crescendo! will begin with a series of carefully curated vintner dinners hosted in elegant homes and venues throughout the Emerald Coast, which pair the talents of local and regional "celebrity" chefs with some of the country's most acclaimed vineyards for a delicious evening of food and wine.

Participating vintners include: Bouchaine Vineyards, Tournesol, Rombauer, Theorem, and On Q. Culinary maestros include top chefs from the Gulf Coast region and beyond including: Luis Pous of Asia de Cuba, Orion Cordóves of the Savory Restaurant Group, and Ryan McNay & Richard McCord of MARROW, plus more. Vintner Dinner tickets are \$295



per person and include all food, wine and gratuities. This year's main event is themed, "La Vie en Rosé [Life in Pink]" and is set for Sunday, Feb. 16 at 11:30 a.m. at the Hilton Sandestin Beach Golf Resort & Spa in Miramar Beach. This energy-infused event experience will celebrate the cultural and culinary arts by showcasing worldclass vintners, expert spirit purveyors, amazing auction items, and an "electrifying" performance by award-winning musical guest Violectric. Enjoy reserved table seating, hors d'oeuvres, a full, seated lunch, live and silent auctions, and an all-inclusive afternoon of incredible fun. Tickets to Crescendo! 2020 are \$150 per person and include all food, wine, reserved table seating, performance and valet parking. Tables of 10 may be reserved by calling (850) 460-8800. Sponsorship opportunities are still available.

Proceeds from Crescendo! will benefit Sinfonia and its music education programs, which include: musicians/guest artists in schools, free orchestra concerts, bus transportation for students, Sinfonia Youth Orchestra program, Arts in Medicine initiative with Sacred Heart Hospital and LINK UP concerts for third through fifth graders in partnership with Carnegie Hall.

For more information on how you can join Sinfonia's team of volunteers, contact Beth Clavier at (850) 460-8800 and bclavier@

sinfoniagulfcoast.org.

Tickets for Crescendo! 2020 are now on sale. For more information or to purchase tickets for Sinfonia Gulf Coast's Crescendo events, visit www.sinfoniagulf-coast.org or call (850) 460-8800.







Radiant Barrier: Alien Technology?



ENERGY TIPS

by Emerald Coast Energy Solutions

By Chris Balzar

I have been in the home improvement industry for more than 17 years and have heard just about all the sales gimmicks and cheeky techniques used by sales people to wow customers.

One slightly stretched story I heard about radiant barrier is that radiant barrier was developed by NASA from alien technology! If only radiant barrier was so glamorous. Actually, in 1925 two German businessmen filed patents on reflective surfaces for use as building insulation. This became the launching pad for reflective insulation. NASA did help to improve this technology and adopted it for the Apollo program. This metalized film was used to protect spacecraft, equipment and astronauts from the extreme heat of space. Even the student housing at MIT (Massachusetts Institute of Technology), Princeton, and Frank Sinatra's residence in Palm Springs have used radiant barriers to become more energy efficient. In 1996, Radiant barrier was even inducted into the Space Technology Hall of Fame, now that's pretty cool.

So why use radiant barrier? When the Sun's rays strikes a roof, heating the roofing material (shingles, tiles or roofing sheets) it causes the underside of the roof surface and the roof framing to heat up causing radiate heat to flow downwards through the roof space towards the attic floor, heating up the entire attic. When a radiant barrier is installed on the rafters in the attic, much of the heat radiated from the hot roof is reflected back toward the roof allowing for a cooler attic.

Why is that important? Many of our attics will reach into the 150° F to 160° F range this summer, lately in fall too, heating up insulation, ductwork and many times our stored belongings. Anyone who has stored candles in the attic knows what I mean. This extreme heat makes our current insulation and air conditioners work harder to keep our homes cool costing us money and comfort. Properly installed radiant barrier on the roof rafters will reflect 97% of the radiant heat reducing the attic temperature during this extreme heat by 40° to 50° degrees allowing your insulation, ductwork and HVAC systems to perform better saving you money and increasing your comfort.

One common misconception regarding radiant barrier is that the heat reflecting off the radiant barrier back to the roof has the potential to increase the roof temperature and possibly damage the roofing material voiding warranties. Performance testing by Florida Solar Energy Center showed that the increase in roof materials temperature, at the hottest time of day, was no more than 2° to 5° degrees. RIMA (Reflective Insulation Manufacturer Association) wrote a technical paper on the subject which included statements collected from large roofing manufacturers, and none said that radiant barrier would in any way affect the warranty or lessen the life of the roof.

To improve on this technology, we sandwiched a piece of high density insulation between two pieces of radiant barrier allowing our radiant barrier to help fight against not only radiant heat, but conduction and convection heat as well. My son recently did a science fair project on the performance of different types of radiant barrier, the results, our multilayer radiant barrier out performed both silver and copper single layer radiant barriers. If you would like to learn more or see a demonstration on how radiant barriers works, contact us at 850-588-2870 or visit us at www.trusteces.com.

Chris Balzer is the Founder and President of Emerald Coast Energy Solutions which is a Smile Provider Company. We provide smiles to our customers after installing our 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.trusteces.com or email wecare@trusteces.com and Beat the Heat!



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Business

Emerald Coast Indoor Shooting & Sport Celebrates First Year in Business

The newest and most modern indoor shooting range on the Florida Panhandle celebrated its first anniversary in January with a schedule of events, classes and competitions. Rounding out the celebration is a membership promotion offering local and frequently visiting shooters the best value and exclusive range access.

With a successful first year of firearms sales and rentals, a rapidly growing social media presence, and a daily special schedule to include something for everyone Monday through Friday, Emerald Coast Indoor Shooting & Sport has much to celebrate. "We are extremely blessed to be able to serve the community here at Emerald Coast Indoor Shooting & Sport. It has been a pleasure to provide quality service, gun safety, and enjoyment to our customers! This has been a phenomenal first year, for which our success would not have been possible without the dedication of our team. Our staff, management, and qualified instructors all helped to make this possible! We look forward to many more years and much more to come in the future," says Tom Hammonds, Owner, Emerald Coast Indoor Shooting & Sport.



In January, the range began to offer new incentives for those looking to gain the full range experience through membership. New and renewing members will enjoy the following benefits:

- ullet 1 Free suppressor rental
- 1 Free firearm rental
- FREE T-Shirt
- 5% off ammunition
- 10% off accessories
- 10% off CCW classes/Instruction
- (1) Free machine gun rental on members birthday

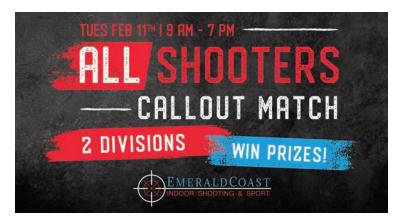
- (1) Free FFL Transfer
- (5) Free Guest passes yearly
- Exclusive Access to 'Members Only' events yearly
- Lane reservations (reiterate that it should be done in advance)
- 50% off 2nd shooter (same lane)

In addition, the range offers a daily special Monday through Friday as well as a robust website where customers can purchase gift cards, ammo, firearms, and range merchandise.



Frequent customers stay in the know through Facebook, Instagram, and Twitter where the range posts gun review videos, events, and new inventory. For more information, visit the range online at www.theshootersrange.







Local Coupons

CRY0850

TWO FOR ONE CRYO

DURING THE MONTH OF FEBRUARY. Couple must utilize cryotherapy chamber together for this special.

Offer expires 2/29/20 4495 Furling Lane, Suite 10, Destin 850-279-4145 | Cryo850.com

850-835-3200 | shopskippersfurniture.c

AVA'S FURNITURE & DESIGN

10% OFF ONE ITEM

Offer expires 2/29/20
12889 Emerald Coast Pkwy, Miramar Beach, FL
Miramar Plaza | 850-424-6767

SKIPPER'S FURNITURE FREEPORT

ADDITIONAL

15% OFF

OUR ALREADY LOW PRICES W/THIS COUPON

Offer expires 2/29/20 66 Highway 20 East, Freeport 850-835-3200 | shopskippersfurniture.com

DISPOZALL, LLC

\$10 OFF ANY SERVICE

Offer expires 2/29/20 (850) 460-1927 | bryan@dispozall.com 5438 U.S. Highway 98 West, Santa Rosa Beach

AIRESERV

\$49.99 SYSTEM TUNE UP SPECIAL

FOR FIRST TIME CUSTOMERS

Offer expires 2/29/20 850-678-9522 www.aireservec.com

JOHN-JOHN AUTOMOTIVE \$10 OFF

Offer expires 2/29/20 5438 U.S. Highway 98 West, Santa Rosa Beach www.santarosabeachauto.com | 850-267-2750

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THANK YOU!











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Step 1. SIGN UP at HomesForHeroes.com/affiliate/paige-peterson -OR-

HomesForHeroes.com/affiliate/mary-kay-phillips Step 2. Work with our Specialists Step 3. Buy, Sell or Refinance Step 4. Receive Your Rewards!

SAVE MONEY!

Receive significant Hero Rewards™ savings when you Buy, Sell or Refinance a home with our real estate, mortgage, title and home inspection specialists.

AVERAGE HERO REWARDS SAVINGS: \$2,400