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Sleeping Tight and Dreaming Bright

A Bed 4 Me Celebrates 1,000th Bed Delivery

By Lori Leath Smith

"I'm so overwhelmed! The girls are lying in bed giggling! Thank you so much. Y'all are amazing! May God bless many more babies. We can't thank you enough! — The Grier Family

My little boy is one happy little boy! He loves his Spiderman bed sheets! Nobody can touch! Thank you so much."

"This is the greatest group of folks! ALWAYS so warm and welcoming. They really make families feel at ease and a part of a thoughtful and important improvement to their home lives."

A grand delivery! A milestone celebration! The non-profit organization, A Bed 4 Me, recently celebrated its 1,000th bed delivery! Four children received new beds after a Ft. Walton Beach Chamber ribbon cutting and grand delivery. Executive Director Diane Freeman reminisced about the group's start in 2016. "Imagine bedtime with-





nerships and now, mostly, through donations, mattresses are delivered to an applicant's home who is usually referred by a social services agency. "Community caring is what this effort is all about," says Diane.

Included with the new bed are a new frame, mattress, comforter, sheets and pillow. Each is personalized after an interview with a child is conducted; A

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Emerald Coast Turtle Watch

Helps Protect our Sea Turtles



By Rita L. Sherwood

Starting their sixth season of monitoring and protecting our local area's precious sea turtles, dynamic father/ daughter duo George and Sara Gray continue their labor of love with the Emerald Coast Turtle Watch organization. George founded the Emerald Coast Wildlife Refuge 12 years ago,

> **TURTLES** continued on page 2



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A BED

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Bed 4 Me volunteer obtains the child's favorites, such as colors, super heroes or sports teams. "One of the most rewarding and fun aspects of this," says Diane, "is that it's interactive. Not online, but the child actually gets to play an active role in the bed delivery process, helping to carry the essentials to their space and make his or her bed. We call it 'decorating the bed.""



A Bed 4 Me has grown and streamlined services and operations. In partnership with the Okaloosa County school district, A Bed 4 Me can now store bedding and bedding materials in a district warehouse, a great need. It also received a grant from Impact 100 in 2019 for a van of its own to help with pickup and delivery.

Diane says they hope to expand in the future. "We understand the critical role of sleep in a child's development, health,

academic performance and self-esteem," says Diane. "A Bed 4 Me qualifies each child and provides a bedding kit at no cost to the families. We want to ensure that children have a place of their own to sleep each night."

The Foundation serves children ages 2-18 from low to middle income families within the Okaloosa County area. After a referral and introductory visit are completed, new bedding is provided for those with

economic struggles or lack of financial resources, or those who have been displaced or starting over due to domestic issues. "Our teams have found children sleeping on floors, sofas, recliners, floor pallets or crammed into beds with siblings or parents," says Diane. But, she says, "we can touch the life of a child in one moment that will carry on for years to come by providing a place for them to sleep, dream and feel cherished."

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TURTLES

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and was also the Gulfarium's show director for 20 years. He had an idea six years ago to do a turtle watch and teach a sea turtle conservation class, and that's how the Emerald Coast Turtle Watch began.

In case you don't know, Florida beaches are the No. 1 place for sea turtle nests in North America from May to October. Northwest Florida beaches attract many endangered species including Green, Loggerhead, Leatherback and Kemps Ridley. A female will return to the beach where she was born to lay her eggs.

You will find George and Sara beginning the first Tuesday and Wednesday in June teaching all about how to protect this natural happening at 7:30 p.m., weekly until the end of October. (Nesting season in our area runs May 1-October 31, although in some areas of Florida, it begins in March.) Simply meet at the Okaloosa Island fire station to participate in a class which teaches about our beloved sea turtles, then after, follow them on a beach walk, to observe a sea turtle's nest. And if you're lucky, maybe even watch a nest hatch, revealing anywhere from 80-140 tiny little sea turtle babies racing their way to the Gulf of Mexico.

What's the most important thing to remember if you see a mama sea turtle on the beach? Sara says, "Be respectful, stay quiet and stay back at least 50 feet. Don't get excited or be loud or take pictures with the flash on your cell phone which disorient the turtles and stress them out. They return to the water unable to lay their eggs." Sea turtles need the dark and also calmness when laying their eggs.

"If you're lucky enough to see it, it's incredible to watch a 300-400 lb. Loggerhead sea turtle crawl up the beach which is no easy task, dig an 18-20 inch hole with only her back flippers, deposit her eggs, and then cover them back up with sand and pat it all down (all with only her back flippers). The whole process takes 30 to 60 minutes.

Then 40-60 days later, the Emerald Coast Turtle Watch comes in by monitoring the nest, and ensuring the turtle hatchlings make it safe into the water. Sea turtles can live to be over 100 years old, but unfortunately only one hatchling in a thousand makes it to adulthood (15-25 years). There are many hazards and further complications if a



PHOTOS COURTESY EMERALD COAST TURTLE WATCH

sea turtle hatches during the daytime.. For example, a sea gulls' favorite snack is a baby sea turtle. The nest, also, is at risk of predation by animals as well as of high tides during storms, which can wash out and drown nests. Once hatched, they must make it to the water without becoming disoriented by artificial light or killed by predators. Finally, they arrive to their home in the Gulf where they are at risk of sharks, fish, fishing lines, ingesting debris and trash, boats and pollution. For the females who survive and return to shore to nest, it is a great victory. By the way, once she lays her eggs on the beach, the sea turtle mama never returns.

And how do you know if you come across a sea turtle nest on the beach? "Usually from the tracks from the turtle crawling up the beach, or from a concave shape in the sand," Sara says.

Also, Sara encourages all of us locals (and visitors) to continue to clean up the beach, especially the straws and plastic bags which can harm the sea turtles, as well as other wildlife. Plastic bags in particular, look like jellyfish to the turtles and they try to eat it, which causes them great harm.

If you're interested in learning more about sea turtles and would like to attend a class and see a nest, go online to fill out an application at Emeraldcoastfl. com click on Explore, then Ecotourism and then Beach Walks, or visit the Facebook page.

How You Can Help

Limit lights at night: If you live or are staying at a Gulffront property, keep the lights off on the balcony and close curtains/blinds during turtle season.

Use turtle safe flashlights or flashlight covers when on the beach at night.

Fill in any holes you dig and smooth out sandcastles when you leave the beach each day.

Remove all belongings and trash from the beach every day.

Do not release helium balloons, which end up in waterways where sea turtles confuse them for their favorite food—jellyfish.

Report any sea turtle activity to the Emerald Coast Turtle Watch Emeraldcoastfl.com.



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Meet Our Hometown Heroes:

Niceville High School Men's Soccer Team

Each with the Heart of a Champion

By Scott Miller

Congratulations is in order. The Niceville High School Men's Soccer Team is now also known as Florida State Champions! That's something which is earned only through hard work and dedication, through teamwork and homework. Not only did they finish their 2020 season, undefeated and ranked number one in the state of Florida, the Eagles also finished their season ranked as the No. 2 team in the nation according to MaxPreps!

On February 29th, for the first time in school history, the Niceville High School men's soccer team had positioned themselves to play in the Class 6A State Championship game. So, they traveled to Deland, Florida, led by Head Coach Wes Nelson, and in dramatic fashion, in DOUBLE overtime, defeated their opponent, South Broward High School, 7-3, in a game for the ages.

How does this happen? With so many other high schools fielding great soccer teams both here in Florida and all across the county, how did the young men from Niceville High School rise above to finish their season ranked 2nd in the nation and earn the honor and the title of State Champion? Discipline, commitment, love of the school, incredibly strong support from family, friends, teachers and fans and something deep down inside of each and every team member...The Heart of a Champion!

These players deserve to be celebrated not just for winning soccer games, but also for everything else that goes into winning those soccer games...every single game they played this season. The Heart of a Champion is an extraordinary quality that few people truly possess and, in my opinion, is what separates these players from the rest. I'm



not saying that other teams don't have team members who work hard and give it their all. They do. Each and every team out there does. What I'm saying is when you look at the Niceville High School soccer team, ALL of these team members have demonstrated that this rare quality lives inside of them. And that's what truly separates one team from another.

This is true not just in soccer

or sports in general—this is true in life. So, let's all celebrate with these young men and learn a little something from them, too. To be successful at whatever we choose to do in life, certain core values should be present. Values such as loyalty, determination, perseverance, trust and love for each other are essential. Thank you to all the team members of the 2020 Niceville High School men's soccer team and congrat-

ulations for an amazing season and a job well done!

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

A BED

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The foundation will thankfully accept donations of cash or gift cards to Amazon or Walmart. If you'd still like to shop, a few items they can always use are twin size, solid color sheets in any color except white. Also, twin size solid color

comforters are always needed—pink, purple, red, blue or black—no white please.

Another way to help is by attending the 4th Annual Dinner of Dreams to be held at 3rd Planet Brewing in Niceville—date to be determined, so stay tuned! The night includes live jazz, specialty beer and wine, main street style outdoor dining

to include a four-course meal prepared by local restaurant favorites and paired with wine.

For more information, to access an application or to donate,

visit www.abed4me.org, call 850.280.5519 or email diane@abed4me.org.

"Thank you for supporting the dreams of children in our community," says Diane. "I'm looking forward to the next 1,000! Keep dreaming with us!"





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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.
- Phases 1 and 1A include 116 single-family lots ranging from 0.11 to 0.38 acres. Old Florida cottage-style homes face the park, which is graced by a gazebo. The community center and pool to be built in Phase 2 will be shared with Phase1/1A.
- Sidewalks are 5' wide. All homes require impact glass windows. Builders must be approved by Ruckel Properties; house plans must be approved by the Town Architect. There is a homeowners' association.
- The commercial area and town center plans include spaces for shops, restaurants, and professional services of all kinds.
- Ruckel Airport, a limited-use grass airstrip, is located along the western side of Deer Moss Creek®.
- The community is in central Okaloosa County, consistently ranked as one of Florida's best school districts. It is convenient to Eglin Air Force Base, Northwest Florida State College, Twin Cities Hospital and Northwest Florida beaches.

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



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Are We Worried?

By Dave Saviola

Fear. Anxiety. With election hacking, international tensions, politics, viruses and stock market corrections, these emotions seem to be commonplace these days. Interestingly, fear and anxiety are often used synonymously with one another, but they are actually quite different. Fear is an essential emotion built into our body to warn us of impending danger. I'm sure you've heard of the flight or fight response before. Healthy fear is a respect, or reverence for something much more powerful than you and I. It is a feeling that can be harnessed and used to our advantage in many situations.

Being anxious on the other hand, is something quite separate, and is more related to worry about misfortune that might or might not be happening in the future.

Not surprisingly, we see this difference outlined over and over again in God's Word. Fear is used many times in the Bible putting the word in context and making it clear we are not to fear anything besides our



Lord. Knowing who is ultimately in charge and in control of all things, brings that reverent, healthy emotion of respect for our Creator. Like the loving Father He is, often times when there are accounts of us coming into intimate contact with His presence, the first message is "fear not!"

In juxtaposition to the use of fear, anxiety is spoken against almost universally in the Bible and most often in the context of money and possessions. There is a clear message here for us: We are not to worry about resources. How do we do this? Jeremiah Chapter 7 has the answer: "Blessed is the man who trusts in the Lord, and whose hope is in the Lord. For he shall be like a tree planted by the waters, which spreads out its roots by the river, and will not fear when

heat comes; but its leaf will be green, and will not be anxious in the year of drought, nor will cease from yielding fruit."

The opposite of anxiety and worry about money is trust and hope. Notice also that "heat" will come, but just as a tree planted by Living Water, we shall not wither and will still bear fruit, because during that 'year of drought' we shall not be anxious.

When we are planning for the future through the lens of trust and hope, we will start to see times of drought as opportunities instead of obstacles. Our focus will shift from being reactive to proactive. We take time to reflect on the most important assets in our lives here, which are not money or possessions. This takes time and patience, just as it takes time for roots to grow

ly, others around us can't help but notice that we are bearing fruit in every season, and they

deep into the ground. Ultimate- are drawn to our 'fruit,' which leads them to know the source: The Living Water by which we are planted.

Recommended **Scriptures for Reflection**

from Mel and Mona Ponder, Business Empowered:

Isaiah 59:19b – "When the enemy comes in like a flood, The Spirit of the Lord will lift up a standard against him."

Psalm 91 – "He who dwells in the secret place of the Most High, shall abide under the shadow of the Almighty" - protection

Exodus 12 – Regarding the Passover and praying for and over your families, households and businesses - protection to pray over your home/family/business

2 Timothy 1 – "For God has not given us a spirit of fear, but of power and of love and of a sound mind." - reminder that fear is not from God, but a sound mind is

John 14:27 - "Peace I leave with you, My peace I give to you; not as the world gives do I give to you. Let not your heart be troubled, neither let it be afraid." - peace











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White-Wilson Medical Center Continues to Serve Community Health Needs

White-Wilson Medical Center is home to more than 20 specialties of medicine along with walk-in immediate care. All four of its clinics remain open and poised to continue providing a full range of health services to the community.

"For those who are in need of health care, we are here," said White-Wilson Medical Center Chief Executive Officer Alan Gieseman. "We have established protocols to serve patients who have questions or are seeking evaluation for possible COVID-19 exposure, but we are also working to ensure that we are fully equipped to serve all patients seeking routine and sick care."

White-Wilson has established a call line for individuals who are experiencing symptoms and have travelled internationally or been in contact with someone who has travelled internationally and individuals who are experiencing symptoms and have been in contact with someone diagnosed with COVID-19. Those individuals are encour-



aged to stay home and to call 850-314-6300 to be evaluated over the phone and provided with guidance on next steps. The goal of this process is to continue to serve patients while limiting the threat of potential exposure to patients, staff and the community.

For those seeking other

health services: "We are making every effort to ensure that our facilities are safe for all patients to receive care and to see their doctor," continued Gieseman. "While coronavirus is at the top of everyone's mind, it does not mean that we can overlook those who need routine or managed care or those who become sick or injured. We have the staff, the supplies and the commitment to continue to care for those who enter our doors."

The center is maintaining regular business hours and offers

extended and weekend hours at its Fort Walton Beach, Navarre and Niceville clinics. Gieseman assures that they are taking extra preventive steps to keep their facilities safe and exploring ways that they can best meet their patients' need for care.

White-Wilson Medical Center cares for patients in Destin, Fort Walton Beach, Navarre and Niceville. The clinics offer primary and specialty care for patients of all ages.

The Sentinels Back on Duty!

By Cami Adams

Did you know Walton County is one of nineteen Florida counties that employ chickens to help guard against mosquito-borne diseases? Sentinel chickens perform a very important job for the public because they are our first line of defense for monitoring arboviruses in the area. Samples are taken weekly from the chickens (except in winter) and sent to a testing facility to be analyzed for West Nile Virus, Eastern Equine Encephalitis, and St. Louis Encephalitis. There are numerous benefits to this early-alert system for both our district and the public. By utilizing chickens as "mosquito monitors", the district can make a better-informed

decision on control efforts based on the virus present and the mosquito species that are known to vector the virus. This also narrows down our control response to specific geographical regions, decreasing our response time and increasing the chances of control before an outbreak can occur. Furthermore, the resulting data provides historical heat maps/ hot spots of arboviruses, allowing us to map out zones of higher arboviral concern that may require further surveillance and/or control efforts. SWCMCD employs 16 coop sites across the county and 94 total chickens in the field, the most of any Florida county.

The biggest advantage to using chickens for testing is their

asymptomatic nature, meaning they do not get sick from the viruses or exhibit symptoms. This is because chickens are not an effective amplifying host for the viruses. In other words, the virus will never replicate to a high enough level within its chicken host to be transmitted back to any biting mosquito. Consequently, this also means the viruses cannot be transferred from chickens to humans through mosquito bites, providing a safe and effective way to monitor for arboviruses within the county.

As of March 9, the sentinels were back in the field to continue protecting the public! The Walton County Mosquito Control inspects property north of the



Choctawhatchee Bay for mosquito breeding areas as well.

Along with the sentinel chicken surveillance program used to monitor the presence of Eastern Equine Encephalitis and West Nile Virus in an area, light traps are used to monitor mosquito populations in selected areas. The traps help us collect and identify mosquitoes by species to help determine the best method for control.

If you have any questions, please contact the South Walton Mosquito Control District at (850) 267-2112 or email publicrelations@SWCMCD.org. A good rule of thumb is to always remember the five D's of Protection: Drain, Dress, Defend, and Dusk to Dawn.





Spring Energy Tips

By Chris Balzar

Say goodbye to winter and hello to spring. The official first day of spring is March 19 and summer will follow close behind. If you are looking to save energy and money this spring, here are some tips:

Switch to LED lighting

Consider replacing your incandescent bulbs with LED bulbs, which operate at a lower wattage and produce much less heat. LED bulbs use 75% less energy and last 50 times longer than incandescent bulbs, saving you money on electricity and replacement costs. A 6 -10 watt LED bulb is comparable to a 40- 60 watt incandescent bulb. In fact, 90% of the energy used to light an incandescent bulb is heat and only 10% produces light wasting energy and produces unwanted heat in your

Lower water heater temperatures

Many of our water heaters are set to 140° from the manufacturer. Lowering the setting to 120° will save energy and money. When showering, most people start with the hot water turned all the way up and then add cold water for a comfortable temperature. By doing this, you are cooling the hot water which

ENERGY TIPS

by Emerald Coast Energy Solutions

you spent energy and money to heat. Lowering water heater temperatures saves energy and money. Also, by switching on bathroom fans when showering will suck out the hot and humid air from your shower, so your air conditioner doesn't have to work as hard.

Leaky faucets

My faucets don't leak. Are you sure? One way to find out is to put a dry cup under the faucet in the sink overnight, when not in use. In the morning check the cup and if there is water in it, your faucet leaks. Well, my faucet only drips a little and I'm not really worried about it. Even the slightest of drips waste energy and costs you money. Let's say you have a faucet which drips once every two seconds. It's hard to be precise on volume so we are going to estimate the drip volume at 1/4 ml. One gallon contains roughly 3,785 ml. Our leaky faucet will waste approximately 2.5 gallons of water per day and approximately 912 gallons of water per year. Now

think if you have two or more dripping faucets. Faucets can easily be fixed and some manufacturers will send you replacement parts for free, you just have to ask.

Ceiling fan directional settings

Most, if not all ceiling fans have a directional setting. This setting is normally a small switch located on the side of the fan motor. In the spring and

summer, the fan should spin in a counter clockwise direction to push cool air downward. In winter, fans should move in a clockwise direction. Using ceiling fans can save energy by making you feel cooler. Ceiling fans do not actually cool rooms, they make you feel cool by producing a breeze over the skin which evaporates the moisture on our skin making us feel cooler. By using ceiling fans we increase our air conditioner setting a few degrees warmer which saves energy and money.

By just following a few simple steps you can increase your comfort and save energy. It is always a good idea to consult with a professional when looking to be more energy efficient when it comes to larger projects. The DOE (Department of Energy) states that properly insulating and weatherizing your home can save up to 30% on heating and cooling.

Chris Balzer is 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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Olivier Broutin, DMD, MAGD, DICOI, FMIII, AFAAID





By Gail Pelto, Realtor

Many renters are renting because they don't think they have the substantial down payment or the good credit necessary to get a mortgage in order to purchase their own home. So they get trapped in the rental market, paying a landlord instead of themselves. I'm here to tell ALL YOU RENTERS OUT THERE, as well as possible INVESTORS, YOU HAVE OPTIONS!

First: **GO AND TALK TO A MORTGAGE LENDER**and find out if you do qualify for a loan. If not, they can advise you on what you need to do in order to qualify for a loan at a later date. If you do meet the qualifications to get a loan, know that mortgage rates are REALLY LOW right now and

I Just Can't Afford to Buy a Home.

What Can I Do, Gail?

some allow you to have a down payment as low as 3% of the sales price—great time to buy! If your credit isn't so stellar, FHA Loans may be available to you with a credit score as low as 580. Once you determine that you can get financing, **HIRE A PROFESSIONAL REAL ESTATE AGENT,** like me, to assist you with your property search, offer, negotiations and all the "stuff" that gets you to closing and home ownership.

Rent-to-Own or a Lease-Option:

So, you've spoken with a mortgage lender and you find out you can't qualify for loan to-day, then this may be an avenue for you to pursue. It can be a great way to get a property, pay rent (which you're already doing) and then either all or some of the rent is applied towards the purchase price. There's a whole lot that goes with this option—terms of the lease, rental terms, property maintenance/repairs, options fee/deposits, financing and more. However,



if you don't have the funds today to buy, this can be a great path to get you into a primary residence while you're working towards loan qualification. This is also an avenue to research if you're looking to buy an investment property. Full disclosure: Before you sign any contracts for a rent to own or lease option, it's important to always consult with a real estate attorney; the agreement should be amenable to both parties. Your professional real estate agent can guide you though this process.

Some reasons why it's better to buy than rent:

• It's yours, so you can pret-

ty much do anything you want to do to it. Of course, there can be some limitations if it's a registered historical home or you have a homeowner's association.

- Mortgage payments stay the same while rents tend to increase year after year.
- Tax benefits! You can deduct the mortgage interest you pay on your taxes = more money in your pocket.
- Appreciation bennies... chances are good that you will sell your first home for more than what you paid for it. Good investment!

Have questions? Want to stop paying rent? Call me! I'm here to help. 850.374.0454.

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

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Water Damage and Leak Detection Systems



By Victoria Ostrosky

Eric was in an important meeting. He kept stealing glances at his cell phone, showing he'd missed three calls from his property management company. That didn't bode well. As soon as he was able, he stepped out of the conference room and called them back.

Nope. It wasn't good news. That very morning his property manager had stopped at his rental condo to make sure everything was ready for the next renter due to arrive on the weekend, and discovered the unit three inches deep in water. The cause of the leak was a faulty shut off valve under the kitchen sink. To say it ruined Eric's day was putting it mildly.

He called his insurance agent, filed a claim, then prepared for the fallout. His renters were contacted, their deposit returned, and when he saw how awful his once nicely furnished condo looked, he almost cried.

The disaster restoration company vacuumed up the water, then set up heavy-duty fans and a dehumidifier to dry everything out. Next came the tear out and renovation. The total cost? Close to \$60,000 dollars. Now he had a water claim on his record.

This, unfortunately, occurs too often in Florida. Water heaters, ice makers, toilets, washing machine hoses, leak. Did you know water claims are the second highest percentage of claims in the state? It's true. And many times, these scenarios can be avoided.

Here's an excerpt from Insurance Journal, March 2, 2016, written by Amy O'Connor,

"The frequency of water loss claims has increased by 46% since 2010, equaling an average annual increase in frequency of 8.3% each year. The severity of water claims has increased 28% since 2010, representing an annual increase of 5.4%."

Carriers are now getting on

board with some amazing discounts available for homeowners who are willing to spend a little money to avoid a possible water claim, with leak detection systems.

Leak detection systems are designed to detect unusual water flow in your home. Some systems attach directly to your water meter or main pipe. Their purpose is to monitor your water flow where you can receive instant alerts to your phone. Some also give you the ability to shut off your water from your smartphone app. Still others will automatically shut it off for you.

It all depends on what your setup is, and how much money you're prepared to spend.

Water leak detection systems are not just for the homeowner, they're also available for commercial applications, condos and townhomes.

Since coverages under policies for water incidents vary significantly from one carrier to another, you should examine and understand your policy language including conditions and exclusions. Typically 'sudden and accidental incidents like a burst pipe or failed water shut off valves are covered. For older homes, water damage may be limited or even excluded, with a \$10,000 buyback of 'limited water damage' coverage possibly available.

Of course, there are other discounts homeowners can take advantage of. Centrally monitored burglar and fire alarm systems, sprinkler systems with waterflow, permanently installed generators, surveillance cameras, and lightning suppression systems are just a few. Keep in mind, not all carriers offer the same discounts.

When Eric told his colleagues about his water woes, Jack, his immediate supervisor, said he should check into a water leak detection system. "Just last month," Jack said, "I got an alert on my phone about a possible leak in my home. That one alert saved me a ton of money and headaches. The \$800 cost of installation was well worth it."

"What was it?" asked Eric.

"It was my water heater. It had started leaking, so I shut off the water before it became a problem. I was getting ready to replace it anyway since it was 15 years old, and I'm glad we caught it before there was any damage done."

"Yeah," replied Eric. "Getting a water leak detection system in place is my next goal. I never want to deal with a water problem again."

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











By Maurice Stouse, Branch Manager and FINANCIAL ADVISOR

The world economy has slowed over that past year, wages have increased in the U.S., there have been disruptions to trade and most recently, concern for the public's health. The uncertainty has brought significant volatility to stock markets around the world.

As an investor it is always good to take caution and consider several things with respects to your goals and investments. The first would be is it indeed different this time? Market uncertainty comes in a lot of different shapes and sizes. Investors have seen it before and will see it again. The words of Sir John Templeton, who first uttered this many decades ago are something to think about. In other words, uncertainty is not different although the causes may be. Next, how much attention should you give the daily if not hourly updates on all the bad news? Another famous investment manager, Peter Lynch suggested that in the volatile times, try not to pay too much attention to what he called "background noise". In other words, stay focused on the long-term plan, assuming your plans are long term. Staying on course with a certain strategy is most often been the best way to go unless you need these funds now or need to depend on these to live or for an emergency.

Next would be to reflect on your belief in commerce long term. Will the consumer continue to consume? Will there be more and better goods and services and will commerce continue? And lastly, in the most volatile times not to give up hope when things seem most dire.

Interest rates appear to continue to soften and the Federal Reserve continues to lean on the tools that it must maintain liquidity and encourage borrowing and

Your Investments

Current and Future Considerations

commerce. The one variable is that the consumer, be it an individual or a business probably won't invest and spend if they are scared. That hurt the recovery badly in the 1930s. So, it probably is not different this time but perhaps investors can research the history of times like these and act or react accordingly.

If you are investing for retirement, do you have a goal or a number in mind? There is a plethora of tools that advisory and brokerage firms make available for you to chart your way to retirement. There are also a couple of simple rules of thumb that many retirement investors have used over the years and perhaps these can help you at times like

Number one: What is a tool to help you solve for how much of a retirement nest egg you will need? A very simple and popular one is the 25 times rule. In other words, what do you think you will need or want to live on in retirement per year by way of income? Take that total and multiple it by 25. As an example, if you need or want to live on \$100k per year then you would need to have saved \$2.5 million (100K X 25). You would still want to avail yourself to planning tools, but this is a way to do a quick check or quick assessment in your mind.

Number two: The rule of 72. That is, at a given rate, how long does it take money to double? An example would be if you can average 6% a year, a given amount invested would double in 12 years (72 divided by 6 = 12). Put another way, if you started with \$10k and average 6% per year, that would be \$20k in 12 years, \$40k in 24 years, \$80k in 36 years and so on. Young people and investors with a long-term time horizon would do well to think about this.

Lastly, as you plan and assess and reassess, do you keep a balance sheet for yourself? A balance sheet is a great way of knowing everything you own (stocks, bonds, cash, home, real estate, etc.) and everything that you owe and ultimately what your net worth is. Many investors update this often to help them keep moving on track to their goals. An income personal income statement

is also a good idea to constantly keep top of mind.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola and Tallahassee. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Maurice.stouse@raymondjames.com.Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.







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

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Amy Parrish Financial Advisor

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Meet our Local Pros: Skipper's Furniture

Skipper's Furniture and Mattress Depot is the ideal place to find the right mattress to give you a good night's sleep, or to find just the right furniture to give your home the look and comfort you desire.

"We are a locally-owned hometown furniture store," said Stan Skipper Sr., who owns and operates the store with his wife Karen, his son Stan Skipper Jr., daughter Olivia, and son Karl. They also employ a full sales and delivery staff.

"I grew up here," said Skipper. "I have worked as a manufacturer representative for mattress companies including Sealy, Serta, and other well-known brands, before becoming an independent representative dealing with many mattress and furniture manufacturers, before opening my first store here in the Niceville/Valparaiso area."

One of Skipper's Furniture and Mattress Depot's best features is the wide variety of mattresses and furniture available. "We have a 40,000 square foot showroom," said Skipper. "That's more than an acre of



furniture and mattresses for you to choose from. We carry all major mattress brands, such as Stearns and Foster, Sealy, and Tempur-Pedic, as well as our own private label."

Furniture brands available include Ashley, Catnapper, Klaussner, Benchcraft, and other well-known brands, including the Klaussner Trisha Yearwood furniture collection.

"You can choose furniture from many categories," said Skipper. "We have bedding, reclining and stationery furniture, bedroom and dining suites, sleeper sofas, and other furnishings. We can help you do your whole house exactly the way you want it, and also offer a wide selection of outdoor furniture to help you prepare for your backyard gatherings throughout the year."

When asked what advice he would offer someone searching for just the right mattress, Skipper replied, "Look for a mattress that provides comfort, with good support. A mattress that is too firm may prove to be uncomfortable to lie on for hours at a time, making it difficult for you to get an uninterrupted night's sleep."

One example of a comfortable mattress, he said, is a new Tempur-Pedic model made of special pressure-relieving material, which means less tossing and turning throughout the night.

Also we asked if the internet "bed in a box" craze has hurt his business?

"Absolutely not, we have had the bed in a box for 10 years for much less! We are at an advantage as a brick and mortar store because the customer can come in and actually test the mattress before they buy. They can also take it home in their vehicle the same day, or delivery is available.

"Don't wait too long to replace an old mattress," Skipper said. "Mattresses wear out gradually, and you may not notice how uncomfortable yours has actually become, until it really becomes a problem. Most mattresses should be replaced every 8 to 10 years. People often take great care in selecting just the right furniture to put in parts of their home that will be seen by others, while neglecting to select a high-quality mattress."

"Your mattress is really the most important piece of furniture in your house. After all, you will spend about one third of your life sleeping on it."

March/April 2020

Another item that is growing in popularity, Skipper said, is the adjustable bed. Formerly regarded as something only for the sick or elderly, adjustable beds have now become a big part of a comfortable and modern lifestyle.

Such beds enable people to watch TV, read, and play video games before going to sleep. Modern beds also provide such features as massage, USB ports, and lighting systems.

"We have more than 80 models to choose from," said Skipper.

Skipper's Furniture and Mattress Depot has four locations: 597 N. John Sims Parkway, Niceville, 66 Hwy. 20 East, Freeport, 503 Mary Esther Cutoff in Ft. Walton Beach and 11840 U.S. 98 W., Miramar Beach. Visit a store or call 850-678-7800 or 850-837-3454 for a personal appointment.

"Come visit Skipper's Furniture and Mattress Depot," said Skipper, "and let us show you just how beautiful and comfortable your home can become."



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Walton County Schools Update

SUPERINTENDENT

A. Russell Hughes

The 2020 school year is moving quickly! March 12 was the official end of the 3rd 9 weeks. The week of March 16-20 was Spring Break.

As of March 17, Gov. DeSantis announced and the Florida

Department of Education sent guidance for the closing of all K-12 public and private schools and career and technical centers in Florida through April 15, 2020. Please visit our website at www.walton.k12.fl.us/ for the latest updates.

Additionally:

- State testing and school grades are being waived for the 19-20 school year.
- Graduation, promotion requirements, and final course grades will be evaluated as though state assessments which were canceled did not exist.

• Eligibility for Florida Bright Futures scholarships shall be based on available data.

Beginning Monday, March 23, the WCSD will provide one meal for students, lunch, and starting Tuesday, March 24 through Friday, March 27, the WCSD will provide two meals a day, breakfast and lunch. Time and locations are being determined. Our Food Service Department is currently collaborating with the Florida Department of Agriculture, FLDOE, Food for Thought, local businesses, and more. Access the most current updates at www.walton.k12.fl.us.

Okaloosa County Schools Update

Okaloosa County Schools will remain closed through April 15.

- All school activities and events are cancelled until further notice.
- All statewide testing for the school year has been cancelled.
- We have not received final guidance on Advanced Placement, International Baccalaureate, or AICE testing at this time.

Education for students will resume from home March 30. It will consist of age-appropriate online curriculum and will have dedicated pathways for teachers and students to communicate. Students will remain connected to the teachers they've had all year.

Grab and Go lunches are available weekdays from 7:30 a.m. – 11:30 a.m. for students under 18:

BAKER - Baker School; LAU-REL HILL - Laurel Hill School; CRESTVIEW - Northwood Elementary, Riverside Elementary; NICEVILLE/VALP - Lewis School, Plew Elementary; DES-TIN - Destin Elementary; FORT WALTON BEACH - Wright Elementary, Mary Esther Elementary, Edwins Elementary

State food service guidelines require the student to be present in order for meals to be distributed. They will be able to receive up to two meals for the day (breakfast and lunch).

The District will notify parents if meal sites are added the week of March 23rd.

Visit www.okaloosaschools. com/district/coronavirus for updates and information.

Bay Life acknowledges this is a fluid situation and information is subject to change. At the time of this printing, we've provided the most current information. However, please check your school's websites for continued updates.

www.walton.k12.fl.us | www.okaloosaschools.com

Our Area's Crisis Resources:

Centers for Disease Control (CDC): cdc.gov

Okaloosa County Health Department: okaloosa.floridahealth.gov

Walton County Health Department: Walton.floridahealth.gov

Walton County Emergency Management Department: www.WaltonCountyEM.org Florida Department of Health: www.floridahealth.gov

CDC recommendations for Workplace and Commercial establishments best practices: www.cdc.gov/.../workplace-school-and-home-guidance.pdf

CDC COVID-19 Information: www.cdc.gov/coronavirus

US Centers for Disease Control (CDC) Resources for Businesses and Employers: www. cdc.gov/coronavirus/2019-ncov/community/organizations/businessesemployers.html

Florida Chamber of Commerce: www.flchamber.com/follow-facts-not-fear/ U.S. Chamber of Commerce: www.uschamber.com/coronavirus

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Questions on COOP: Call (850) 951-2017 or email wcem@waltoncountyem.org Florida Dept of Health: www.floridahealth.gov/

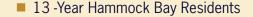
Okaloosa County COVID-19 Updates Page: www.co.okaloosa.fl.us/bcc/covid-19
Gov. DeSantis Emergency Bridge Loan Program for Small Businesses impacted by
COVID-19: floridadisasterloan.org



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Bay Buzz

Niceville's Special Election for Mayor





Judy Boudreaux and Daniel Henkel, both long-serving members of the Niceville City Council, are slated to run for Mayor of Niceville. Balloting for the special election is 7 a.m. to 7 p.m. at City Hall on April 14, 2020. The special election is needed to fill the remaining term of Niceville Mayor Randall Wise who passed away Jan. 20 having served as Mayor of Niceville since 1971. Voters may vote by mail by requesting an absentee ballot from the city clerk's office.

Feeding the Gulf Coast Responds to Increased Needs During COVID-19

Feeding the Gulf Coast is actively working to develop strategies for the distribution of

emergency food boxes for those affected by school closures, quarantines and the growing economic impact of any crisis. Community support is always needed, especially during these uncertain times. . With schools closing over the next few weeks, the food bank is working with the local school systems and other partners to identify distribution sites for our child nutrition meals which will be listed at www.feedingthegulfcoast.org. The "Find Help" feature is the best source of information for families and individuals seeking assistance. Individuals can also call (888) 704-FOOD. Healthy volunteers and donations are critical. Individuals looking to donate or volunteer can do so by visiting www.feedingthegulf-

ECCAC's Annual Gala & Golf Weekend Raises Noteworthy Amount

Raising over \$250,000, this year's Emerald Coast Children's Advocacy Center's (ECCAC) 20th annual Gala & Golf events were a big success thanks to the generosity of sponsors and guests. Both events benefited children to help ECCAC provide services at no cost to identify, treat and support children and their families in abusive situations. This year's Roaring 20's themed Gala honored Zeke Bratkowski, an NFL professional football player, and an assistant coach in the NFL for over



two decades and a passionate supporter of ECCAC, founding the first gala and golf in 1999. The recipient of the first Zeke Bratkowski Advocate Award was longtime ECCAC supporter and volunteer, Doug Ingram, owner of Coastal Accounting. For further information about the Emerald Coast Children's Advocacy Center, or to donate, visit ECCAC.org.

CALM Chili Cookoff



3rd Planet Brewery hosted the 2nd annual Chili Cook Off and raised over \$1,900.00 for Crisis Aid for Littles and Moms (CALM), a non-profit 501c3 home at 201 Redwood Ave. in Niceville. CALM offers homeless single moms and their children transitional housing and life skills training to enable successful independent living after six months. For more information, visit www.NicevilleCALM.com.

Accepting Applications for IMPACT 100 NWF 2020 NextGen Program

IMPACT 100 is now accepting applications for their 2020 NextGen Program. For women between the ages of 21 to 39 who might not have the financial resources to join IMPACT

100 NWF, the NextGen Program offers a young woman the opportunity to become an IMPACT 100 NWF member and engage with the community while learning the lessons of philanthropy. The program aims to empower these women to be ambassadors for a generation that is dedicated to giving and serving in Okaloosa and Walton counties. NextGen members will receive a scholarship of \$500 to be used in the first year of membership to help pay the \$1000 membership donation, followed by a scholarship of \$250 to be used in the second year of membership. They will be able to enjoy full membership privileges during the two-year scholarship period including the opportunity to participate in the grant-making process and to cast a vote for the grant recipients. Five scholarships will be awarded in 2020. For additional information and to apply for a NextGen scholarship, visit www.impactnwf.org/ nextgen-program/. Applications

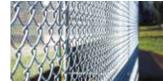
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Ask APEX: A Homeowner's Worst Nightmare



By JEREMY NEEL

Sewage backups are a homeowner's or renter's worst nightmare. Backups can cause flooding, broken pipes, and introduce raw sewage into your home. Cleaning up after and fixing a problem like this is a task that is best left to a professional. Raw sewage carries a variety of germs and bacteria that can make you ill. If you, or someone in your family, is pregnant, elderly, or has a compromised immune system, you should not risk exposing yourself to the germs that are carried within raw sewage. It is best to immediately call a professional sewage cleanup crew for remediation of a flooding or sewage backup. They will follow specific safety protocol and use protective gear designed to prevent the spread of disease.

The longer water and sewage remains, the worse the problem will get. Significant water damage can occur in as little as 12-24 hours. Most people do not have the flexibility to drop everything at a moment's notice to dry out and disinfect their homes after a sewage backup. Apex Disaster Specialists can be at your home within a few hours to minimize water damage and begin sewage cleanup. Recovering from a sewage backup is more than cleaning the dirt and waste out of your home. Problems can occur such as water damage, mold growth, bio-hazard threats, or a broken plumbing or septic system. Disaster Specialists will also be able to advise you on which of your possessions can be safely cleaned or restored, and which should be replaced. If your property remains under sewage water for long, the damage will be considerable. Flooring and insulation materials that have been soaked up will need to be removed, as well as mattresses, leather products, stuffed toys, and paper products (including books and documents).

What To Do After Sewage Backup

- 1) Do not flush toilets or attempt to drain tubs and sinks - just don't use the water supply system in your home until the problem has been detected and taken care of.
- Do not use harsh chemicals in an attempt to unclog the drainage system quickly and easily. They can damage your pipes and sewer lines and make the matters worse. Opt for treatment options which use enzymes instead of chemicals - they will most likely solve your problem and will prevent future clogging.
- Keep children and pets away from the affected area.
- If it is still safe, shut off the power. Otherwise, don't go near electrical equipment.
- Wear protective clothing: gloves, eyeglasses, rubber boots and a face mask.
- Open windows to allow fresh air in and ventilate well to remove any fumes.
- Add small amounts of chlorine bleach to standing water to ensure some disinfection.
- Use sump pumps to remove excessive water.
- Call for professional assistance.

Remember that sewage backups should be dealt with as quickly as possible to prevent further damage. Apex Disaster Specialists has the most adequate equipment and the experience required for a quick and efficient intervention. We can come up with the most appropriate and safest solution. Apex also offers not only water extraction but quality repair work, odor removal, and overall sanitization. Before returning to your everyday life, make sure the entire property has been perfectly sanitized, the electrical and plumbing systems have been checked and fully repaired, and good working order. Should you experience a sewage backup,

will reach your property in a timely manner and restore your

all the appliances are safe and in Apex is the company to call! We home as quickly as possible. Call 850-660-6900 Apexdisasterspecialists.com.





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Bears in the 'Hood:

How to Live Safely with the Florida Black Bear

By J.S. Green

Imagine seeing a large male bear hanging out by your backyard firepit as if he were ready to watch the sunset while waiting on an evening cocktail of honey in a highball glass. What about a bear cub climbing the ladder of your child's playhouse in your backyard, fortunately while your

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child was not around? Welcome to my life and my neighborhood. I've seen night cam footage of a mama bear and her two cubs walking down the sidewalk, looking for a full trash can. Then there was the other time a cute bear cub entertained itself by spinning a garden windmill decoration, again caught on a night cam, in our neighbor's backyard. Cute? Fascinating? Maybe. If it's not in your backyard.

Living in our thickly wooded Walton County area, I feel as if I've been transported back in time to the wilds of 19th century Florida. As a newly developed neighborhood, we love our community and its surroundings. But, wild animals in our backyards is dangerous. What measures can a community take to keep bears from getting too comfortable? Too close?

"Removing attractants is important to prevent human and bear interactions," says Florida Fish and Wildlife Conservation Commission (FWC) spokesperson, Bekah Nelson. Attractants are trash cans, bird feeders, pet food bowls, and uncleaned grills and smokers, etc. When a bear sees a neighborhood as a food

source, they become reliant on that food source, and they don't hunt as much. The likelihood of a bear being hit by an automobile, killed by illegal shooting, or trapped by FWC and killed because it's become a hazard, is higher. So, "a fed bear is a dead bear." After preventative measures have been consistently made in a neighborhood, it can take several weeks for a bear to learn that the community is no longer a place to find food.

Relocation isn't a likely option as the bear will come back, often crossing highways, potentially causing danger for motorists. However, the FWC considers trapping on a case-bycase basis. Also, it is against the law in Florida to shoot a black bear. If you see a bear, the first action should be to give the bear space and walk away. Learn how to "Scare that Bear," or deter a bear by using bear spray; view this one-minute video by hunting journalist, Craig Boddington, to learn how.

"We're impeding on their home. From a law enforcement perspective: do your due diligence and don't give them a reason to come to your neighborhood. Don't put garbage cans out until morning of trash pick-up." Public Information Officer, Corey Dobridnia, Walton County Sherriff's Department.

Six "at-home" practices to exercise bear safety, according to

the BearWise website:

Do not feed or approach a bear – Feeding a bear teaches it to approach humans as a pet would its owner for a "treat." A bear may feel threatened and "bluff charge" or stomp and make noise; it's not preparing to attack. It wants you to go away.

Secure food, garbage, and recycling. Set garbage out on the day of your trash pick-up, not the night before.

Remove bird feeders when bears are active. It's a treat to them. Learn of other ways to feed birds.

Do not leave pet food outdoors. Pet food is high in protein and fat, which bears love.

Clean and store grills. Thoroughly clean and cover your grill or smoker.

Make neighbors aware of bear activity. Whether you're intentionally or unintentionally attracting bears, their presence is a safety issue. Alert neighbors and your local fish and wildlife agents of bear activity.

Protect your family as well as bears by educating yourself and others. You may contact your local fish and wildlife commission and invite a bear biologist or wildlife assistance biologist to a meeting in your community. Visit myfwc.com/wildlifehabitats/wildlife/bear/wise/ or www.bearwise.org/ for further information on how to live with bears in your area.

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Bay Buzz

continued from page 14

must be received by March 31. For additional information about IMPACT 100, visit www. impactnwf.org or contact Cindy McCue, president, at impactnwf@impactnwf.org

Plew Elementary Requests Help



The Plew Parent Leadership Association (PLA) seeks monetary donations to purchase and install sun shades over the main play structure on the school's lower grades playground. Currently, the structure is only usable during cooler months when outdoor temperatures pose no burn risk. "Cuts in state-funding have made it challenging for

public schools to make critical enhancements to student resources, facilities and learning environments," said Danielle Lear, treasurer, Plew Parent Leaders Association. "At James E. Plew Elementary School in Niceville, we rely heavily on the generous support of businesses and individual donors to carry out our educational mission. As a 501(c)(3) non-profit, donations are fully tax-deductible (depending on your individual tax situation).

Hallmark Channel Features Alaqua Animal Refuge on Tails of Joy Show

Alaqua Animal Refuge joined the Bissell Pet Foundation, along with nine rescue organizations from throughout the U.S., to rescue 180 dogs in danger of euthanasia from St. Landry Animal Rescue in Louisiana. Cathy Bissell, founder of the Bissell Pet Foundation, organized the mission and Hallmark Channel's Tails of Joy show was on site to document the process.



The Hallmark Channel is hoping to bring about more awareness of animal rescue, transportation and adoption. The show highlights the multiple processes it takes to run an animal shelter, from the physical rescue and transportation to the adoption, and everything in between. "The dedicated director of the shelter had put in her resignation because of the lack of support from the parish and all of the animals in the shelter were in danger of being put down. Some of these animals had been there for over a year," said Laurie Hood, Alaqua founder. "Our emergency kennels were brought out and staff worked overtime," said Laurie Hood. "We depend on donations to be able to save entire groups of animals like this, so all donations are appreciated and can be made at alaqua.org."

NWFSC One of Highest Performing State Colleges

The National Council on Teacher Quality's (NCTQ) Teacher Prep Review listed Northwest Florida State College as one of 16 colleges in Florida to receive an "A" grade in the area of Early Reading Instruction. In addition, this year the program received recognition as a "consistently high-performing undergraduate program." Faculty members Dr. Lynn Ketter and Therese Sweeney are credited for the exceptional work in developing and teaching the reading and literacy curriculum at NWFSC. To view the full report visit: https://www.nctq. org/publications/2020-Teacher-Prep-Review:-Program-Performance-in-Early-Reading-Instruction.



Hannah Martin's Sixth Annual Birthday Bash, La Lumière: Madly Giving, Raises \$50,000

Broker Associate, Hannah Martin, announced "La Lumière: Madly Giving," presented by Destin Plastic Surgery and Duckies Shop of Fun, raised



\$50,000 for three local charities, Special Olympics Florida — Walton County, Westonwood Ranch and Princesses of Paradise. The funds raised by La Lumière will provide Westonwood Ranch and Special Olympics Florida — Walton County each with \$20,000 and Princesses of Paradise with \$3,000. The remaining \$7,000 raised will be distributed to additional special needs programs locally throughout the year.



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5 Ways to Protect Yourself from Identity Theft



By Nellie Schlachter, Vice PRESIDENT-RETAIL MARKET Manager, Synovus Bank

Writers have spun countless books and movie plots around the theme of one person pretending to be another. But the real-life crime of identity theft is serious business. The impact on victims can include damaged credit, financial ruin and a lengthy, frustrating recovery

LIFE . HOME . CAR . BUSINESS

Here's what you should know about how identity theft can put your financial safety at risk and what you can do to protect yourself.

What is identity theft?

According to the Federal Trade Commission, identity theft occurs when someone uses your personal information (such as your name, address, Social Security number, your bank account or credit card information) without your permission.

Tip: Be sure to check your credit report for errors or fraud at least once a year.

Frequently encountered forms of identity theft include:

Tax ID theft - Using another person's Social Security number to file a phony tax return and steal the refund

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Medical ID theft - Using someone else's personal information to obtain medical services or submit fraudulent bills to a health insurance company

Child ID theft - Stealing the identities of minors (who may not catch up to the deception until they become adults) and using their Social Security number to open bank or credit card accounts or apply for a loan, government benefits, rent or utilities

Senior ID theft - Using a senior citizen's personal information to fraudulently access their financial assets or benefits (a crime usually committed by medical and long-term care services employees or caregivers who have access to a victim's personal information)

Social ID theft - Setting up a bogus social media account with another person's name, photo and personal data

The best defense against identity theft is to be on alert for warning signs, use available technical safeguards, and react promptly to any potential breach of your personal data. USA.gov offers several guidelines.

Review your credit reports at least once a year.

You can get a free copy of your credit report once each year from the three national credit-reporting agencies: Experian, Equifax and TransUnion. Be sure to check the reports for errors, especially any accounts listed that you didn't open yourself. You can request your free credit reports through this central website: www.annualcreditreport.com/index.action.

Use strong, complex passwords.

It's especially important to use strong passwords for sensitive information, such as your bank, credit card, shopping and other financial accounts. Enable the security features on any mobile devices where you have downloaded any banking apps.

Keep important documents in a safe.

Instead of carrying your Social Security card in your wallet, lock it away in a safe, along with your passport. Keep copies of your driver's license and credit cards in a secure place so that if the original items are lost or stolen, you can quickly have them cancelled and replaced.

Freeze your credit reports.

If you learn about a data breach or other event that may have exposed your personal information to potential theft, one option for stemming the damage is contacting the three main credit bureaus to freeze your credit reports, notes the Better Business Bureau. This prevents any fake "you" from applying for new credit in your name. If you want to apply for credit later, you will need to temporarily "thaw" the reports so lenders can access them. Credit freezes and thaws are usually free for victims of identity theft. The Better Business Bureau notes that if you're taking this step as a precautionary measure, you'll pay a \$3 to \$10 fee in most states.

Watch out for mobile accounts.

Even the armor of a credit freeze can have chinks, as cybersecurity expert Brian Krebs points out. For instance, many identity thieves have managed to open mobile phone accounts in the names of people who had frozen their credit reports. That's because, instead of using Equifax, Experian or TransUnion to vet customers, some mobile companies check applicants' credit through the National Consumer Telecommunications and Utilities Exchange (NCTUE).

To prevent this problem, be sure to place a separate freeze with the NCTUE as well as the big three.

A Good Defense

The long list of things you must do to protect yourself against identity theft shows that a good defense requires significant effort. Each of these steps, though, will make identity theft attempts that much more difficult. Get into the habit of blocking identity thieves wherever you can, and your financial security will be that much stronger. If you believe you've been the victim of identity theft, follow steps from the Consumer Financial Protection Bureau: www.consumerfinance.gov.

Important Disclosure Information

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By Lisa Hughley

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

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

March 2020 REAL ESTATE UPDATE

Freeport: Detached Single Family Homes

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

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

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

Niceville, Detached Single Family Homes

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

There are currently 95 pend-

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

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

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

Hammock Bay

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

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

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

Windswept

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

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

There have been 26 homes sold this past year! The low is \$273,000 with 2127 sq. ft. to \$650.000 with 4988 sq. ft. The average sold is \$349,260 selling at 98% of list price, with 2737 sq. ft. and \$128.23 per sq. ft. with 74 days on the market.

Bluewater Bay

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



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

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

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

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5300 Tivoli Drive, Miramar Beach \$550,000.00



145 Symphony Way, Hammock Bay \$450,000.00 UNDER CONTRACT!



300 Eastern Lake Rd, Seagrove Beach \$875,000.00 SOLD!



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!







All Sports Association Honors Area Athletes

By Lori Leath Smith

Each February, many of the area's top high school, collegiate, amateur, professional, Special Olympics athletes, and individuals who have fostered youth activities are honored during the annual All Sports Association's (ASA) Awards Banquet.

The ASA is a Northwest Florida non-profit organization whose primary mission is to help raise money for local youth-oriented non-profit organizations with an emphasis on sports programs. The annual awards banquet is used to identify, then recognize and honor some of the finest athletes from Northwest Florida who are contributing to their sports and their community.

The recognized individuals not only excel in their sports, but also are at the top in academics and community involvement. For example, Adelle Strickland, the Taylor Haugen Award Winner from Freeport High School, says basketball has always been her game since age 6 when she began playing at her church. But she's also a member of the

National Honor Society, VP of Fellowship of Christian Athletes, senior class vice president and on student government. Adelle says one of her only challenges was Trigonometry as a pre-requisite Calculus. But with determination and hard work, she was successful in that, too. She plans to attend Marion Military Institute and hopefully transfer to the Naval Academy. As a role model with a legacy to leave, Adelle says, "I would have others know if you always give your best, you'll never regret it. And make sure to have integrity in everything you do-that means doing the right thing when no one is looking."

This year's additional award winners included Jon Wassink, Wuerffel Trophy Winner, Western Michigan University; Gabe Moore, Male Collegiate Winner, University of Arkansas (Read about Gabe in Bay Life, Jan. 2020); Cade Kootsouradis, Male Scholastic Winner, Crestview High School; Tori Orcutt: Female Scholastic Winner, Fort Walton Beach High School; Jor-



dan Leggett, Professional Award Winner, Tampa Bay Buccaneers; Patrick Rosser, Special Olympics Award Winner, tennis, pickleball, swimming, golf, basketball, bowling, and cheer captain; and Aaron Hale, Amateur Award Winner, marathon running.

Winning the 2020 Col. Al Byrne Award was Tom Brassell who has emceed every ASA event and is the only two-time ASA President's Award recipient, all while serving as the voice of Choctaw basketball and football and Northwest Florida State basketball and serving as ASA president in 2003.

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. And this year was no exception with Heisman Trophy winner Bo Jackson as the keynote speaker. Mike Martin, former head baseball coach

of the Florida State Seminoles baseball team and all-time winningest coach in NCAA history, was the keynote speaker at the Fish Fry. He was emphatic that what's most important for a player is academics. "Graduating from college and preparing yourself for the future is what this part of your life is," he says. "Think right thoughts. Always believe in yourself. Say good words about your teammates. Take responsibility. Choose real friends—those who are team players. And never, never, never give up!"

In addition to supporting our local high school athletic programs, last year the ASA raised roughly \$210,000 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 said Drew Espy, ASA president. For more information, visit allsportsassociation.org.



Fishing

Off the Hook:

Gray Triggerfish is Open in Gulf State and Federal Waters

The recreational gray triggerfish season reopened to harvest in Gulf state and federal waters March 1, and will remain open through May 1, closing to harvest May 2. If you plan to fish for gray triggerfish in Gulf state or federal waters from a private recreational vessel, you must sign up as a Gulf Reef Fish Angler (annual renewal is required).

To learn more, visit MyF-WC.com/Marine and click on "Recreational Regulations" and "Gulf Reef Fish Survey" under "Reef Fish." Sign up today at GoOutdoorsFlorida. com. Learn more about gray triggerfish regulations at MyF-WC.com/Marine by clicking on "Recreational Regulations" and "Triggerfish," which is under the "Reef Fish" tab. NOAA Fisheries recently announced that the Gulf recreational gray triggerfish fishery is estimated to meet its quota in early May, prompting an early quota closure in federal waters of May 2. At its February meeting, the Florida Fish and Wildlife Conservation Commission (FWC) approved also closing recreational harvest of gray triggerfish in state waters when Gulf federal waters close.

Snook Open to Recreational Harvest in Some Gulf Waters

The recreational harvest season for snook opened March 1 in some Gulf waters, including Escambia through Hernando counties, and waters south of Gordon Pass in Collier County through Monroe County (also includes Everglades National Park). Unique to the region, snook are one of the many reasons Florida is the Fishing Capital of the World.

Snook remains catch-and-release only in state waters from the Hernando/Pasco county line south through Gordon Pass in Collier County (includes all of Pasco County, Tampa Bay and Hillsborough County) through May 31, 2021, in response to the impacts of a prolonged red tide that occurred in late 2017 through early 2019. Because snook has a May 1-Aug. 31 an-



PHOTO COURTESY OF JENNY AND MARK NICHOLS / FWC.COM

nual season closure, this species would reopen Sept. 1, 2021.

Seasonal harvest closures and anglers using proper handling methods when practicing catch-and-release help conserve Florida's valuable snook populations and can ensure the species' abundance for anglers today and generations to come. To learn more and see a video about catch-and-release fishing and the best way to handle a fish, visit MyFWC.com/Marine and click on "Recreational Regulations" and then "Fish Handling Tips."

Visit MyFWC.com/Marine and click on "Recreational Regulations" and "snook" for more information on snook. Improve data and report your catch on the Angler Action Foundation iAngler app at AnglerAction-Foundation.com.

Mark your Calendars: 2020 Lionfish Festival May 16-17

The Florida Fish and Wildlife Conservation Commission (FWC) is excited to announce the 6th annual Lionfish Removal and Awareness Festival May 16 and 17 at AJ's Seafood and Oyster Bar and HarborWalk Village in Destin. Come out and celebrate the fight against invasive lionfish with the FWC and Destin – Fort Walton Beach.

Activities will include fillet demonstrations; family-friendly games and activities; art, diving and conservation booths; and the world's largest lionfish spearfishing tournament, the Emerald Coast Open. Satisfy your taste buds by visiting any of the participating locations of Lionfish Restaurant Week (May 11-14). Learn more by visiting FWCReefRangers.com. you harvest lionfish? Register for the Emerald Coast Open lionfish tournament at emeraldcoastopen.com. Are you interested in being a volunteer or sponsor? Learn more at EmeraldCoastOpen.com.

SUP Board Races

Thursday Throw Downs through Oct. 29

LJ Schooners Dockside Restaurant & Oyster Bar & Bluewater Bay Marina began its Thursday Night Throw Downs on Thursday, March 12. These races continue until October 29, every Thursday evening! This is a fun Stand-Up Paddle Board race with a unique race format. All Stand-Up Paddlers are welcome, all ages and all levels of expertise. Points are awarded throughout the season and overall winner will be recognized on October 29 at an awards ceremony. For more information visit bluewaterbaymarina.com or call 850-897-2821.

Invasion on the Bayou!



2014 PHOTO BY TOM PHILLIPS

On Saturday March 28, water vessels are invited to come together on ROCKY BAYOU as a season kick-off and call to safe water practices. Boaters, Sailors, canoers, kayakers, SUP's, Jet Skis and Seaplane's are invited to anchor and float on the west side of the Rocky Bayou Bridge for a group photo at 10 a.m. A Fun Stand-Up Paddle Board paddle to the back of Rocky Bayou will immediately follow the photo. Pirate Costumes

are encouraged with a costume contest at noon for "best costume!" The United States Coast Guard Auxiliary will be available at the Bluewater Bay Marina, Bluewater High & Dry and boat ramp to do safety inspections on your vessel to get you safe on the water. Call the marina to schedule your inspection, 850-897-2821. For more information, please call Bluewater Bay Marina at (850) 897-2821 or email frontdesk@bwb-marina.com.







By Dr. Richard Chern, MD

Unless you've had your head in the sand, you've heard about coronavirus. Coronavirus is very similar to influenza and many of my peers have asked,"What's the hype? Am I missing something here?" The rate of death from influenza is about 0.5% and the rate of death with coronavirus is about 3%. This is still fairly low, but there are concerning differences between coronavirus and influenza.

Currently, there are no available immunizations. Immunizations provide herd immunity. This means if I am sick and you are susceptible and we have mutual friends, you avoid exposure if the mutual friends are immunized. This can slow or stop the spread of influenza, but not coronavirus.

The virus spreads like influenza. It can transfer from an infected person up to 10 days *before* they display symptoms. And, it stays alive on surfaces for up to 9 days! This means that someone who didn't look sick can transfer the virus to a surface and infect second person who can infect a

Healthy Practices for Staying Well

third person *before* anyone shows signs of illness. When you combine these two factors, coronavirus becomes much more of a problem. Essentially, every person on the planet is susceptible so it will be impossible to prevent the spread of this virus.

Next, even though the death rate is 3%, children and healthy adults rarely have complications. This means older individuals with medical conditions are at much higher risk of serious complications. The good part for us is the virus does *not* do well in warm weather. So, as we approach summer, the chances of getting infected will diminish.

What can we do?

There is one thing I want everyone to change today. Stop coughing into your hands! This spreads disease! Unless you immediately wash your hands, whatever you touch is now contaminated with a virus that could kill the person next to you. Starting right now cough into your elbow! It is easy and very effective. Teach your children right now to do the same. I still see kids every day that cough into their hands and then wipe it on whatever is close or worse just cough directly on other people! These acts only serve to spread the virus. Unfortunately, and more than once, I have seen grandchildren infect their own grandparents with infections that were only lethal to the older of the two.

Wash your hands regularly

with soap and water. Although I'm not a fan, using hand sanitizer can also help. Clean surfaces with alcohol or bleach.

I have discussed peptides in the past and two fantastic peptides to boost immune function are Thymosin Alpha and Thymosin Beta. We have both available. There are others but these are my favorites. These are natural peptides which help us fight viral and bacterial infections. Unfortunately, they are lost as we age. The nice part is we can now put them back in the body.

Call Dr. Richard Chern, MD at 850-837-1271 to find out how.







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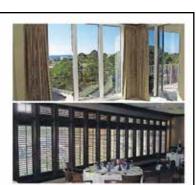


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QUESTION:

I'm really worried about Coronavirus (COVID-19). Do you think I should just order all my groceries online, pull the covers up over my head and stay home?

ANSWER:

The first consideration for each of us is whether you are elderly, or if you have an underlying medical problem (like emphysema, chronic bronchitis, heart failure, or diabetes) or if you have a weakened immune system. This is common sense during cold and flu season if you are in a high-risk category. According to the U.S. Centers for Disease Control and Prevention (CDC), almost 61,000 people died in the United States of influenza in the 2017 - 2018 flu season. So, do we always need to be vigilant during flu season? Yes. Always. But fearful? No. Never.

Ask Dr. Marty



el of all sorts. We should be wise when it comes to properly washing our hands. We should be wise about not touching our mouths, eyes, or noses unless we have just washed our hands. We should be wise about seeing our health care professionals if we develop a severe cough, high fever, or shortness of breath. But above all, we should be wise to build our immune systems so that our bodies are more able to fight off any bacterial or viral infections.

For updates on statistics and for more details, check the CDC's website cdc.gov.

Hot Tip: Wash hands with hot soapy water for a FULL two minutes (no cheating) immediately when returning home. Sing the Happy Birthday song twice at a normal pace when you're washing your hands and that will do it.

Stay well and stay calm. Wisdom will serve you well

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



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We can't do anything to turn

back the hands of time and be-

come younger. But we can do

whatever our health care pro-

fessional advises to keep any

underlying medical problems

well controlled. And we can do

a lot when it comes to boost-

ing our immune systems. Ooh.

I think I hear some moans out

there already. Some of the an-

swers are simple, but not always

easy to take to heart. Are you

getting enough sleep, exercise,

and water? The right amount

of water is so important because

our bodies must be working op-

timally to flush the body of any

waste (including viruses and

bacteria) and keep us strong.

Eating more alkaline foods sets

our bodies up to be less likely

to develop inflammation and

illness. (That was a spoiler alert

for next month's column.) Eat-

ing well, like avoiding sugar and

eating lots of organic vegetables

and fruit, provide the nutrients

to our bodies that we need to

fight off the crud that may head

our way. Yes, I think crud is a

technical medical word. Well,

The bottom line here is that

none of us should be making

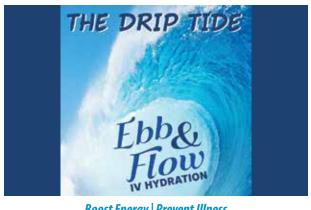
decisions from a position of

fear. What will serve us well is a

position of wisdom. We should

be wise when it comes to trav-

maybe not...



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Wellness



By Janet Hardy, LMT, BCTMB

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Unexplainable tightness or pain could be caused by restrictions in our fascial tissue. Wrapping every cell, even infusing some cells, our fascia, or connective tissue, forms one continuous web from head to toe throughout the entire body, surrounding all structures, not just the muscles. Ideally, the fascia's ground substance is fluid, but injuries, surgeries, stress and

Unraveling Myofascial Pain

poor posture can cause it to become dehydrated and shortened or 'restricted.'

Restrictions can pull, twist and squeeze muscles, nerves, blood vessels, organs and lymphatic vessels with an enormous amount of tensile strength. Fascial restrictions do not show up on many standard diagnostic tests such as X-rays and CAT scans. So, it's possible that people experiencing pain or limited mobility could often be dealing with undiagnosed fascial restrictions. Although fascia, now considered to be a part of an organ system, has been known to scientists, it was greatly overlooked and neglected as an area of study. In most anatomical drawings, fascia is usually removed so the student can more easily see other structures.

As a result, curricula in health care fields didn't pay much at-

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MYOFASCIAL RELEASE

JANET HARDY

FL Lic. & Board Certified Massage Therapist

Expert Myofascial Release Therapist

tention to how this miraculous tissue influences so many areas of health and disease. Fascia Research Congresses held biennially are shining new light on fascia. Worldwide scientists and researchers are sharing their latest discoveries with health care professionals and clinicians.

All myofascial release (MFR) therapy treatment methods are not the same. John F. Barnes, PT, has been working in the field of MFR for 50 years and is considered by many therapists to be the guru of this therapy. He has, to date, trained more than 100,000 physicians and therapists and recent scientific research is now supporting what he has been teaching for all of those years. Barnes' method of therapy uses gentle, not forceful, sustained pressure into fascial restrictions.

Initially, the elastic part of the fascia will stretch but for a true release to transpire, where a transition phase occurs, similar to ice melting, it will take five minutes or more. This softening takes pressure off of nerves and sensitive areas and anti-inflammatory interleukins are then released allowing for lasting results

A Barnes MFR therapist often begins a session by looking at the patient's posture. Deviations are used as a guide as to how to treat each individual. In balancing the stance often pain can be alleviated without having actual work done on the specific troublesome area.

A JFB MFR therapist will most likely give suggestions for self treatment. There are a lot of simple, yet effective home therapies to release our own myofascial restrictions. Being aware of the major influence connective tissue has on our health can be key to choosing a lifestyle of wellness. Myofascial release can make a difference in the way we feel and move, as well as serve as an adjunct to prevention and treatment of

disease. MFR can relieve tightness and pain and even help achieve optimal health.

Janet Hardy, LMT, BCTMB, is a board certified massage therapist, a JF Barnes expert level myofascial release therapist and a stretching and flexibility instructor. She recently relocated her office to Freeport and also teaches a Stretch Therapy class every Friday at 10:30 a.m.

Contact her at 850-835-2231 or Caring Touch Therapy, net.









Santa Rosa Beach & Panama City



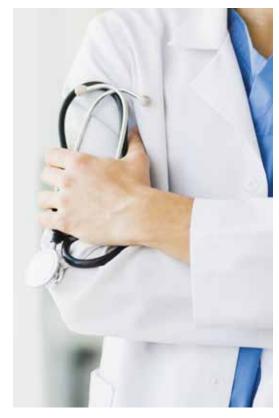
DPC: A Possible Solution for Your Health Care Needs

By Dr. Kimberly P. Hood

Attempted solutions America's health care issues have left doctors and patients with big government/insurance companies, who dictate how physicians run their offices and see patients, only to reimburse doctors 70% of the time. This interference has caused higher overhead expenses due to the need to hire more employees to satisfy the demands of these dictators. The higher overhead means the physician must see more patients per hour, creating long office wait times for patients, with visits lasting only 6-10 minutes.

The contribution of big corporate managed medical entities has not been any better. "Streamlining" protocols, and "red tape" in offices, have made patients a faceless number and doctors disposable. Humanity's been removed from medicine. The days of your personal physician sitting with you for a while and really listening when you're not well are gone, or are they?

Many physicians have walked away from burdensome, bureaucratic practice models in order to offer their patients the doctor-patient relationship so many patients desire and so many doctors train for, a "DPC"



model of practice. DPC stands for Direct Primary Care. This model allows for a physician to contract, for a periodic fee, directly with patients to provide defined services without interference from nonmedical administrators and big corporate entities. DPC providers do not take insurance, thus, freeing the physician for patient care. The doctor works for the patient.

The contracted services could consist of labs, x-rays, generic medications, electronic communication 24/7, same day appointments, procedures, etc.

Small business owners and their employees often find it difficult to obtain affordable health insurance. Most policies have high deductibles and will only help if there's a major illness, car wreck, or need for emergency surgery. It does not pay for basic health care, labs,

medications, etc. A DPC practice model is a great solution in this situation. It is also perfect for patients without insurance or for patients who just want personalized time with their physician.

Because the overhead expenses are considerably lower, it allows the physician opportunity to see less patients, therefore, spending more time with the patient. Visits may actually be 30-60 minutes or longer. Studies show this model has fewer medical errors and actually lowers healthcare costs. In my practice, my patient visits are 30-60 minutes, and wait time is five minutes at most. I offer traditional and functional medicine solutions, discounted medical-grade supplements, and virtual appointments to my members. Patients can meet with me online for urgent care needs or for follow-up visits. Labs, radiology, or prescriptions can be sent from my computer. Patients don't have to leave their home to sit an hour or more in an of-

fice, especially when they're ill.

If you have minimal healthcare coverage, no healthcare coverage, or just want a personal physician to be available to you, consider a DPC physician. Other than myself, there are several in the area. Three that I personally know to be great DPC doctors and who've helped me get started are Dr. Michelle Vandenbosch in Baker, Dr. JD Bailey in Crestview, and Dr. Calvin Blount in Destin. DPC docs provide personalized patient care that's perfect for you and meaningful to us.



Kimberly P. Hood, MD DPC GYN

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Musing



By Rick Moore

A few years ago, in one of America's larger cities, a diverse group of seventy adults were asked to grade the artwork scattered throughout their town. Using an app, their grades and personal remarks were accumulated in order to influence what future artwork would be placed in city parks and common use areas. The overwhelming favorites were not pieces of art that made people think, nor was it the artwork that made a social statement. It was art that made people smile. It

A Pastor's Ponderings: Happy Art

was happy art. For centuries, philosophers have argued over the meaning of the word art. Singers are called artists. Great chefs are able to master the art of cooking. Creative architects design buildings that are viewed as works of art Movie directors create the art of cinema. But are these creations really art? Director Martin Scorsese's recently shared his view on Marvel Movies saying "I don't think they're cinema." Does that mean these movies are not art? Is the late great Stan Lee, comic genius, not truly an artist? What is art?

It seems art communities have become more open to a wide range of various works in the last hundred years. Even a single frame from a Disney classic film painted on celluloid (known as a cel) is now taken seriously as art. One such example is the cel from "The Band Concert" a movie re-



leased by Disney in 1935, which is noted as the first color Mickey Mouse cartoon. In this classic. Mickey is trying to conduct a concert, while trying to overcome various distractions such as Donald Duck playing the wrong tune on his flute, a pesky bee, or a violent storm. This original cel was sold in a private transaction in 1999 for a reported \$420,000. Somebody thinks it's "real art." One of the greats from the same time frame as Disney is Norman Rockwell. While a few of his paintings dealt with tough so-

cial issues of the day, most of his paintings simply found a way into your heart and warmed your soul with a heaping dose of Americana that, at the very least, made you grin.

Some credit Andy Warhol for pop art becoming accepted by mainstream art collectors in the 1960s. Andy's philosophy was everybody should like everybody, and that pop art is all about liking things. Much of the art from this period aimed to blur the boundaries between "high" art and "low" culture. The majority

of pop artists also began their careers in commercial art. Unlike many "high art" themes of morality, pop art celebrated simple happy reflections of everyday society. One example would be David Hockney's "The Splash." At Sotheby's auction in February, 2020, the 1967 painting sold for over £23,000,000. I hope it put a smile on the face of the person's face who bought it; I'm sure it made the person who sold it very happy.

What about the local artists of the Emerald Coast? Recently my wife and I (and our two dogs) were visiting some of the cute shops in Grayton Beach where some artist who loves dogs (or a dog lover who is an artist) painted a wall dedicated to the "The New Dogs of Grayton." That's definitely happy art. Located a few feet away is local artist Andy Saczynski's cool art studio. His works of mixed media are mind blowing. A few days after my wife and I visited Grayton Beach, I went to see my new dentist at Miramar Beach Dental & Orthodontics, and what do you know, they had several of the fun and lively pieces of Andy's artwork scattered throughout their facility. Seems like dentists really do know how to make people smile, and so do our local artists. Even at my church, Destiny Worship Center, they recently lined the halls with portraits of joyful students, and covered the vestibule with giant murals of church members donning huge smiles. No, it's not the fancy artwork from the Vatican, nor does it have the opulence of the Louvre. But it is happy art.

Always remember; the greatest artwork in the world is often attached to a refrigerator by a magnet.



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By Sean Dietrich

I went to the mailbox today and found a package. Before I opened the parcel I already knew what was inside. And it brought my whole life back in a

Sometimes, my memory can be foggy. But sometimes it can be remarkably clear. On rare occasions I can remember everything.

Like the first time I went to the fair. My old man took me to ride the carnival rides with my cousin. We paid our tokens. The glorious rides only lasted a blazing ninety seconds. They were so surprisingly short that you felt cheated at the end.

Or the way I once told Eleanor Nelson I liked her, by giving her a ceramic sculpture I made in art class. A figurine of two people paddling a boat.

What's this?" said Eleanor.

"It's two people in a boat, what else?"

"Is that supposed to be me?" "Maybe."

"I look like I fell into a bee's nest."

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"You mean a hive."

"Huh?

"You're a dork, you know

"I do."

I remember my first taste of corn liquor—and I'm not making this up. My friend's father let me take a sip at a Church of God barbecue. I was visiting. The old man's name was Mister Travis, but everyone called him Big T.

After one tiny sip, I knew why Big T always spoke in tongues at Little League games.

My wedding ring, I remember buying it. We went to the jewelry store to pick out rings. The man behind the counter had white hair and an accent that was pure Alabama. He greeted us with:

"Well look at this pair of lovin' younguns."

Now there's a little gem of a phrase.

The honeymoon my wife and I took, I'll always remember that. It was one for the books. I had never been to Charleston before, and I certainly never thought it was possible to spend that much money in seventy-two

I will never forget how my wife tutored me through highschool courses and college-level math classes. Math doesn't register in my brain. I won't forget how close my wife came to murdering me over the simple concept of My Dear Aunt Sally.

I can't forget our almost fatal car wreck on the interstate. Nor

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Family, Locally and Veteran owned crawled from the crumpled Ford truck.

The Novelist

Neither will I forget the day I walked across a community college stage and accepted a slip of paper with my name on it, or the way my wife clapped in the audience.

I will never forget receiving a letter in the mail telling me that a small essay I wrote had been published.



You get a little fatter with the years, and the lines on your face get deeper. And certainly, you change inside, too. But you are forever a child, even if you're an old one, and you remember it all—even when you aren't thinking about it. It's all there.

Your first kiss in the choir loft, and how disappointing it was compared to the movies. And Mary Ann Oliver's breath, it tasted like orange-flavored bubble gum. You hated orange-flavoring, ever since the doctor gassed you with orange-flavored laughing gas and you woke up the next morning with no tonsils and wearing a buttless hospital

You will never forget when your mother placed a fifty-dollar bill in your hand on the day of your wedding and said:

"I know it ain't much, but have a good time in Charleston."

Your mother was a woman who didn't have fifty dollars to spare, but gave it anyway.

You won't forget the woman who has been beside you, cheering you on, who calls herself your wife.

And, you will always remember today. Right here. Right now. At the mailbox. A March morning. Sunny. Humid. Birds singing. Your dogs nearby, playing in the tall grass.

The package, crammed into your small Postal-Service-approved cavern.

You cut it open with your

pocket knife. Inside is a copy of your first full-length novel.

Your name is on the cover.

That's when everything floods your memory. Every millisecond. The people who loved you, who convinced you that you were special.

You remember kindred souls who said your name with affection, instead of just saying your name. People who took time to teach you to change your own motor oil, how to do your taxes, how to cook breakfast, how to play guitar, and how to be a

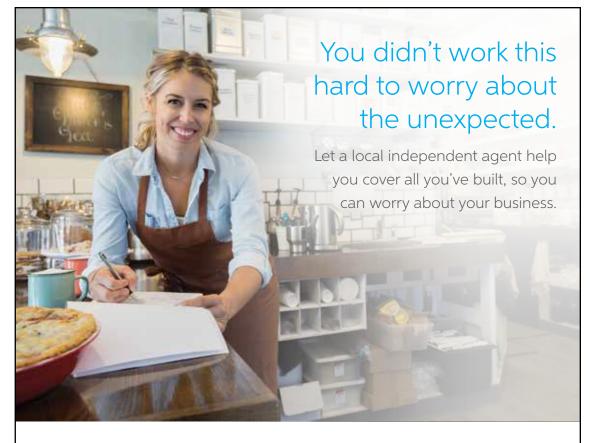
These people must've known something. They must've seen you for who you were, instead of who you weren't.

Yeah, it's only a novel, but you were the one who wrote it. And when you hold it, you realize this is more than just paper and ink. This is everything. This is your life. And it's taken you a long time to learn to love it. Too

You only get to enjoy the carnival ride once, and it is so surprisingly short.

Thankfully, love isn't.





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Studio 237 Music School Meet the Teacher:

Amy Delivorias

Amy Delivorias moved to the Santa Rosa Beach area in 2009 along with her husband Bradley and their four children. Originally from Macon Mississippi, Amy's love for music began at a very young age with the release of the classic musical film, "Grease." She began performing vocals at age seven, singing in church, and at local events in Mississippi with her father, a talented guitarist and vocalist. She's been singing in church and at local events for over thirty years.

Amy's performance of music extends to multiple styles. Her most loved ones are country, pop, rock, and gospel. She has a pas-

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sion for the older rock and roll, and enjoys the music of Queen, The Eagles, Fleetwood Mac, Credence Clearwater Revival, and similar rock bands from the 60s, 70s, and 80s. Amy has recorded several demo tracks in professional recording studios in Nashville, TN and recently participated in auditions for "The Voice" in Nashville.

Amy says, "The emotional connection to the music is where each vocalist best performs. It is my goal as a vocal instructor to help each student reach their full potential, by developing exercises and choosing songs best fitting the vocalist's personality

and emotional connection to the music."

Amy believes that unlike other instruments, the voice is unique to each person. Teaching voice enables her to help each student develop and grow with their unique instrument. Amy encourages students to develop their own style, and to avoid trying to sound exactly like the original artist. A student "sounding like themselves" is where the student connects emotionally with their music

As a teacher, her first focus is to determine what genre of music the student most closely relates to or moves one's emo-

The Journey Tribute

Tribute - On The Border

tions. Amy then develops vocal exercises which are student specific, to enable the individual to obtain their own personal goals and where the student desires to "go" with their vocal ability. "I encourage students to be themselves, sing from their hearts. My message to all aspiring vocalists is, 'The best thing to do in life is to do something that outlasts it."

Amy adapts each vocal lesson to the needs and musical preferences of each student/artist. She encourages every artist who loves to express their unique creativity through

music, to use their unique set of qualities. "Qualities" will set any singer apart from the others.

Amy says, "If singing is your passion, then you should always go for it." Pursue your dreams and do what you love. I feel blessed to be able to have this opportunity, to share my love of music with others, who feel it in their spirit as I have since my early childhood."



You may listen to Amy singing at www.spaces.hightail.com/receive/T4E6PITSb4.

To schedule voice lessons with Amy Delivorias, call Studio 237 Music Lessons at 850-231-3199 and ask for Ray Cyr. To find out more about our studio, visit the website www.Studio237Music. com or call us to schedule a studio visit tour. Our studio email is Studio237Dawson@gmail.com.







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There will be a special appearance by the Easter bunny so be sure to bring your camera. Members and guests welcome. You must register online to participate. https://cliffdrysdale.regfox.com/bbtc-easter-egg-hunt.

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"Alsatian Tarte Flambée"

For the dough:

2 cups all-purpose flour

3 tablespoons canola, vegetable, or olive oil

1 teaspoon kosher salt

1 cup room temperature water

For the topping

1 medium onion

4 ounces sliced bacon (about 3-4 strips)

1/2 cup sour cream or crème fraîche

1/2 teaspoon kosher salt Black pepper

Nutmeg

For the dough place the ingredients in a mixing bowl and knead the dough with your food processor or by hand for a few



minutes till the dough is smooth and elastic. Then cover the bowl with the dough with a clean kitchen towel.

Arrange a rack in the middle of the oven and heat to 500° F.

Line a baking sheet with parchment paper.

Cut the bacon strips into 1/4-inch-thick strips. Peel the onion and slice thin rings.

Roll the dough out on a work surface (flowered) into an oval measuring about 10 inches wide by 15 inches long. Transfer the dough to the parchment-lined baking sheet.

Cover the dough evenly with the sour cream, leaving a 1/2inch border. Sprinkle with the onions and the bacon.

Bake the Flammkuchen for 12 minutes or until it's brown and crispy.

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Business Empowered Celebrating 10 Years!

Who We Are

Imagine if there was no help with spiritual encouragement, empowerment or equipping in today's business marketplace? Fortunately, there is a way you can be "Business Empowered" and it's right here in our community!

Business Empowered (BE) was established in 2010 to bring hope, light and joy to workplaces throughout the city and our local community through faithful leadership, marketplace fellowship, and walking out and exemplifying Christian values where God has called us.

We're celebrating 10 years of operation and ministry. Come and celebrate with us! Our vision is to equip, empower, and encourage leaders in their calling and their community. We believe that every person and city has a call and purpose that when realized and rightly connected to God and others, achieves even greater things. We strive to bring honor, good character and faithful values to the marketplace and encour-

agement to our community and region. Our members are actively making a positive contribution for stronger families and businesses built on God's principles, pursuing unity within the "Church" of our city. We, too often, know who is on our "team" on Sunday mornings. We also need to know who is on our "team" Monday through Saturday. The Church of the city is meant to play such a key role in our cities and communities.

If you're interested in finding like-minded friends and business connections built on these principles, then Business Empowered may be exactly where you are called to continue your growth and connection for the calling placed on your life and in your community.

Now, 10 years later, we have seen God do amazing things in and through our city and in and through BE. The more we think about how good God is and what He has in store for each of us, we are encouraged and excited again about the mission

BE

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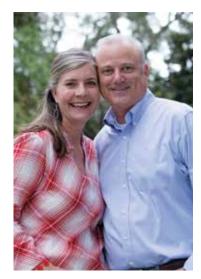
and vision of BE. We believe the Church was meant to have a seat at the table in every city. BE is just one of the vehicles God is using today to accomplish this. We are excited to see what He has in store for BE, our city, your city, and you! And, we are thankful to play a part! BE activities and benefits include monthly meetings, weekly prayer, directory listing, special gatherings and workshops, support and promotion at local events and

outreach. Join our next meeting in Niceville or Destin for an opportunity to meet our members and join in on what is growing right here at home.

Meet the Founders:

Mel and Mona Ponder began Business Empowered with a vision for impacting business leaders and individuals to exemplify and advance the goodness of God in their workplace and community through Godly principles.

They each have more than 20 years' experience in owning, managing and operating businesses, and have a keen understanding of the unique challenges and lifestyle demands business people face. They have worked with Fortune 500 companies, achieving national recognition for results. In addition, Florida State Representative, Mel Ponder has a decade of experience in government, which furthers his understanding of today's business challenges. Most importantly, Mel and Mona each possess over 12 years of ministry



leadership. This combination of experience in both ministry and the marketplace make Mel and Mona Ponder uniquely qualified to provide vision, leadership and expertise to help Business Empowered Members improve their results and impact their communities.

Visit businessempowered.net to become a member or for more information on meetings in Niceville led by Alan and Susie Niedbalski or email alniedbalski@gmail.com.





Getting to the Cracks



By Matthew Vanderford, Claimology

Spring is upon us and soon the winter's chill will be just a memory. Earlier this morning I went outside attempting to pause for a moment and enjoy the transition. I heard the birds chirping, the sounds of saws and construction - the sounds of progress well underway. I heard the sounds of planes overhead, the sounds of things dropping from the great heights of beautiful pine trees behind the house, the sounds of nature starting to rebirth itself from its wintery slumber.

As I sat under our trellis to enjoy the slight shade and cool breeze, I noticed that one end of it wasn't looking the way it did a few months ago. It wasn't in bad shape, but a little worn and drooping. The outer frame was outlined by a thin wood end cap helping to maintain the shape of the archway. Unfortunately, the weight of the now larger jasmine vines climbing and weaving their way up the sides to the top was adding more weight than I had planned for, causing some of the problem.

I continued to review the trellis to see what else may need

deeply invigorate as it enters the lungs but send chills all over the body as it leaves.

The very essence and nature of cold is to change things into a different state, to create change, to demand change, to even force it. It gets rid of the old and makes way for the new. Cold can be violent, or it can be gentle. It can come in a blast of wind or it can float down as snow. I know that's the reason

tention – that's why they crack. I mean, I'm a little cracked.....a lotta cracked in fact.

There's a beautiful Japanese tradition which tells the story of what happens to things when they break in life, like a vase. Instead of throwing it away, the tradition is to glue all the pieces together in gold filigree transforming the vessel back into usefulness, with purpose, and beauty. It's a great reminder for

me when I see my cracks in life. With enough care and attention to detail, I too can make cracks amazing. And an even greater reminder as I took notice of the wear and tear Mother Nature has wrought on things built by the hands of men, that these too can be put back together. It may not be the same.

But is it really ever supposed to be?



repairing. A few more little areas presented themselves in need of attention. While noticing the present condition and the repairs needed to maintain the purpose of the structure, a thought came to me about the importance of winter. The vital nature of what cold does, what it brings, how in the same breath a shot of cold air can

why I left the northeast – to get out of the 23-degree days and into the less freezing cold days of 55 in Florida. But this year I enjoyed the return of a deeper winter chill and the fact that it still wants to hang around. The cold has become comforting to me in a sense, because cold causes things to crack. And cracked things need a little at-

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

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Look for our next Hometown Hero, Freeport local, Kurt Freudenreich and read about his Man on a Mission -Walking for Wells project.

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Featured Property:





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

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

Recent 2020 **Market Overview:**

HAMMOCK BAY & FREEPORT

	KEY METRICS	JAN 2019	JAN 2020
See of the last	New Listings	62	71
	Pending Sales	40	56
	Closed Sales	40	49
TATE AND DESCRIPTION	Days on Market	88	83
The state of the s	Avg. Sales Price	\$240,964	\$243,223

BLUEWATER BAY & NICEVILLE

	KEY METRICS	JAN 2019	JAN 2020
Bluewater Bay g	New Listings	104	83
	Pending Sales	86	86
	Closed Sales	58	64
	Days on Market	142	53
A CONTRACTOR OF THE PARTY OF TH	Avg. Sales Price		\$340,169





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