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# BAY Life

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## Giving HOPE to Humanity and Horses

BY HEATHER BENNETT

Hope is an optimistic feeling, based on the desire or wish for a positive outcome. Hope can also be faith in the unknown. For HOPE Project, Inc., hope means Healing Our Patriots With Equines. Through equine therapy, this nonprofit organization is giving hope to veterans, first responders and their families, as well as children, teens and adults that have PTSD or have trauma from physical or sexual abuse.

Located in Fountain, Fla., but partnering in our area through Alaqua Animal Refuge, HOPE Project was founded by Veteran David Trogdon. David served our country on active duty for 25 years, and spent the last 16 years as an army chaplain. He spent three years in Iraq and Afghanistan. David retired medically from the Army with three traumatic brain injuries and PTSD. After leaving Fort Benning, he helped friends rescue horses from kill pens here in Florida, and the Hope Project was developed bringing together both animals and veterans that needed healing.



The equine therapy used at HOPE Project is based on the Eagala Model that incorporates a certified mental health professional and a certified equine specialist working together with the horses and clients. Horses react to the client's emotions

and the horse's behavior will change as the client's emotions change. This provides information to the therapist.

"Horses are truly amazing, and God's given them these abilities where a horse can read your body language and

your facial expressions, and because they are so emotional, they also know your emotions," David said. "When I'm having a tough time or a down day, the horses know it and they'll come up and check on me."

HOPE Project provides free counseling, resources and equine therapy to veterans, first responders and their families, children, teens and adults who have been physically or sexually abused. They don't turn anyone away that needs help. "It's been a blessing to help anyone who's been hurting," said David. "Last month we reached out to more than 100 people who needed help."

Instead of talking to a counselor at an office, clients will spend time with David and their equine specialist in the arena, interacting with the horses as they are given tasks to complete while answering questions. "We've had Vietnam Vets with severe PTSD that haven't talked to anyone. But, I've seen them talk to a horse for over an hour and cry," said

**HOPE**

*continued on page 2*

## Join MKAF for 25th Anniversary Fall Events!

### 25th Annual MKAF Festival of the Arts

It's almost here! Known as one of Northwest Florida's premier fine arts shows, the Mattie Kelly Arts Foundation (MKAF) Festival of the Arts is one of the most anticipated cultural events of the year. The 25th annual event is set for Oct. 24-25, 2020, at the Mattie Kelly Cultural Arts Village in Destin.

During the Festival, artists from across the United States will offer up their original artwork in the form of oil, watercolor, acrylic and glass paintings; photography, sculpture, pottery, wood, paper, fiber, mosaics, mixed media, jewelry designs and more in order to compete for \$10,000 in cash prizes in 27 award categories, including the coveted "Best in Show" and "People's Choice Award" which is selected by festival fans. The Festival also features a Collaborative Art Exhibit, which showcases select artwork of more than 60 community adult and

**MKAF**

*continued on page 2*

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# Community

## HOPE

continued from page 1

David. "It totally transforms their lives, and I know what it does for me."

HOPE Project is completely nonprofit. They currently have 10 horses, two donkeys, six goats and cats. The horses were rescued from kill pens, are retired from racing or displaced from Hurricane Michael. HOPE Project operates solely on donations and volunteers. Many spend 20-40 hours a week there. Most are medically retired like David, and some work full time, but volunteer because they believe in the work "We have the best volunteers in the world. We appreciate all our volunteers and all who help," said David.

HOPE Project also has some great partners and projects. One of the HOPE volunteer staff is a Retired Air Force First Sergeant who owns 20 acres off Highway 20. She provides free riding therapy for veterans and others. They are also working with Alaqua Animal Refuge where they come out to provide therapy there. HOPE Project is a member of the Na-

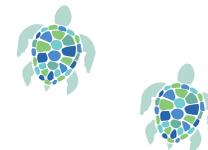


tional Alliance on Mental Illness, and after Hurricane Michael, they became a distribution center for more than 6,000 people. They have also held suicide prevention training on site.

David said HOPE Project is currently working on raising money to build a covered arena so they can provide therapy regardless of the weather and the elements. "The Chaplain in me

says God provides," said David. "We've been very blessed."

If you are interested in more information on donating or therapy, you can visit their Website at hopeprojectinc.org.



## MKAF

continued from page 1

student artists.

A celebration of art, music, food and family fun, special features of the Festival include a live music lineup, arts, and craft activities for children, souvenir posters and t-shirts and more.

General admission of \$5 per person helps to fund the Foun-

dation's annual cultural outreach activities and programs. Children 12 and under are free. All MKAF members receive complimentary admission. For safety and well-being, MKAF asks that festivalgoers adhere to social distancing measures.

Tickets are \$5; cash and credit accepted. To make a tax-deductible donation or learn more about the Festival of the Arts, visit mkaf.

org or call (850) 650-2226.

### Dining for a Cause

Ruth's Chris Steak House at Silver Shells Resort in Destin will host its 8th Annual Fall Wine Walkabout to benefit Mattie Kelly Arts Foundation's Community Outreach programs on Thurs., Nov. 12 from 5:30 p.m. to 7:30 p.m. in the East Bar and Courtyard.

Tickets are \$50 per person or \$40 for MKAF members. Purchase online at www.mkaf.org. Proceeds fund the Foundation's community outreach mission to provide cultural outreach programs serving K-12 students, adults and children with special needs, at-risk youth, and active/veteran military suffering from visible and invisible injuries in the community.

MKAF Member Tickets: \$50 per ticket

Non-MKAF Tickets: \$60 per ticket

For more details, email info@mkaf.org or call 850.650.2226 to donate cash or wine.



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

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

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

**Advertising Sales**  
Ray Cyr

**To Advertise**  
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# Off the Hook

## From the Okaloosa County Sheriff's Office



BY SHERIFF LARRY ASHLEY

October on the Emerald Coast is special and especially if you're a serious angler or simply a fishing enthusiast. Many folks, like myself, are both. That's why tens of thousands of people are lured in from all over the country for the Destin Deep Sea Fishing Rodeo each October. The outstanding fishing opportunities, Gulf scenery, and typically good weather combine to make it of our county's most popular events.

Spend any time in the waters around Destin and you're sure to see one of the Okaloosa County Sheriff's Office's boats on the waterways. In fact, the OCSO has had a presence on local waterways for over 50 years. And as our area has become one of the nation's top boating and fishing destinations, boating safety and education is the priority of our marine unit.

Marine traffic calls for service increased 56% from 2018 – 2019 and 2020 is on pace to be the busiest year on record for our Marine Unit, with more than 3000 calls for service and over 500 waterway security checks alone. Our office acquired a 27-foot Safe Boat, previously owned by the Coast Guard, to help with our safer waterways initiatives in 2017. This boat was acquired through a federal surplus property program and made possible for purchase with funding from the Okaloosa County Tourist Development Council. Other OCSO vessels include our 26' soft sided patrol boat used for daily operations and a 22' Pathfinder Center Console which can be used to patrol more shallow areas. As our call volume continues to expand, 2021 will see the addition of two additional marine officers and vessels including a 25' Lifeproof boat and 25' Pathfinder.

Having the right resources to

enforce state laws and municipal ordinances is as important to our Marine Unit as having the right bait, rod and reel are to fishermen. But even when you're out looking for that perfect marlin, nothing is more critical than safety. So, let's just go over a few of the fundamentals to focus on as you go in search of that perfect strike:

- Make sure you have enough life jackets and that they are in good condition.
- Stay vigilant to what's going on around you at all times.
- Pay attention to the locations of "No Wake" zones and comply at all times.
- Be aware of weather conditions and forecasts.
- Don't boat under the influence. The odds of being involved in a boating accident DOUBLE when alcohol is involved.
- Have the appropriate gear and supplies on hand in case of an emergency.
- Use common sense and common courtesies.

The Destin Fishing Rodeo is



an Emerald Coast tradition celebrating all the things that make local fishing and waterways so popular and a favorite personal pastime. So, if you're like me and the 30,000 other anglers heading into town and are hooked on fishing, the OCSO wants you to be hooked on safety as well.

## FWC Announces Fall Recreational Red Snapper Season

The Florida Fish and Wildlife Conservation Commission (FWC) announces a fall red snapper season for private recreational anglers and state for-hire operations in the Gulf of Mexico to open on the following Saturdays and Sundays: Oct. 17, 18, 24, 25, 31 and Nov. 1.



During this season, private recreational anglers may harvest red snapper in Gulf state and federal waters. However, state for-hire operations are limited to fishing for red snapper in Gulf state waters only.

"The years of collaborative work with stakeholders and partners has resulted in a significant increase in the number of fishing opportunities over the past few years, from just a few days to 51 red snapper fishing days in Gulf state and federal waters this year," said FWC Executive Director Eric Sutton.

These additional days would not be possible without the State Reef Fish Survey (SRFS) developed specifically to provide more robust data for management of red snapper and other

important reef fish. Planning to participate in the fall season? Do your part to continue the success of the State Reef Fish Survey. All anglers fishing from private recreational vessels must sign up as a State Reef Fish Angler to target red snapper and several other reef fish in state and federal waters, even if they are exempt from fishing license requirements. Sign up at no cost at [GoOutdoorsFlorida.com](http://GoOutdoorsFlorida.com) or by visiting any location where you can purchase a license.

To learn more about the recreational red snapper season in Gulf state and federal waters, including season size and bag limits, visit [MyFWC.com/Fishing](http://MyFWC.com/Fishing) and click on "Saltwater Fishing." "Recreational Regulations" and select "Snappers."

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 Off the Hook



# Off the Hook

## Destin Fishing Rodeo in Full Swing



By CALI HLAVAC,  
TO DO IN DESTIN

The year 2020 has felt like a lifetime, but we are finally on the home stretch! Fall is official-ly here and with that comes our beloved Destin Fishing Rodeo! 2020 will be the 72nd Annual Fishing Rodeo in Destin, and like all the challenges we've all faced so far this year, there will be some changes to the tournament.

Since its inception in 1948, the Destin Fishing Rodeo has expanded into one of the largest fishing tournaments along the Emerald Coast. The rodeo is an entire month long, spanning October 1-31. Roughly 30,000 anglers compete each year.

For 2020, some of the annual events have been canceled, due to space issues and lack of social distancing options. The Meet Miss Destin event, the 5k Rodeo Run, and traditional Captain's Meeting held inside AJ's have all been canceled this year to ensure the safety of everyone participating. Those registering their boats can still pick up their paperwork and bucket of goodies at the merchandise trailer near the weigh ins. However, the Kids Wagon Boat Parade and the Reel Local Rodeo Kickoff Party are both still on as scheduled.

One new addition for 2020: Triggerfish has been added back to the leaderboard for both state and federal water boats, for the first time since 2013. The news comes with the announcement that the NOAA Fisheries have opened Triggerfish season through Oct. 25 this year.

The weigh-ins happen on the



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docks behind AJ's Seafood and Oyster bar located on the Destin Harbor. They are free to the public and are open daily from 10 a.m.-7 p.m. To participate, charter boats and private boats must be registered at least 24 hours prior to weighing in a fish. There is no fee for anglers fish-

ing on a registered vessel (private or charter) and shore fisherman can participate by simply bringing their catch to the scales. Fish by kayak, paddle board, pier, bridge, jetty, shoreline and surf – whichever you prefer.

If you're planning to make a trip down to the docks, expect to see a broad spectrum of fish being weighed in. From Sharks to Amberjacks, Grouper to King Mackerel, Tunas to Marlin, the rodeo has it all. According to the Destin Rodeo website, "virtually every gamefish is recognized with awards during the Rodeo." Rodeo anglers are competing for over \$100,000 in cash and prizes, awarded for both daily and overall catches.

Even if you're not a fisherman, the energy level and excitement that comes from being at the docks for weigh ins is like nothing else we've ever experienced. Boats back into the scales, pull the fish from their boat while the announcer hypes up the crowd. Fish are strung up on the scale while the crowds cheer and applaud the boat and their team. For the best seat in the house, get there early, grab a few beers and snag a seat on the outdoor bleachers by the leaderboard or above on AJ's outside upper deck.

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**THE ULTIMATE OUTBOARD MOTOR**

Continued on next page



PHOTO CREDIT: DESTIN FISHING RODEO

**RODEO**

*continued from previous page*

Halloween on the Harbor will signify the end of weigh-ins on Wednesday, Oct. 31,

when the captains, anglers, volunteers and even Miss Destin will be dressed in their favorite costume. Everyone is invited to have a safe, fun time!

*Cali Hlavac (said like Kay-Lee),*

*Destin Life columnist, is also owner of To Do In Destin and Silver Shade Studios. She started todoindestin.com as a social media platform, in hopes of connecting locals and visitors to all the amazing things Destin has to of-*

*fer. She's also talented in capturing all the happiness and love that are present on the wedding day as well as giving couples a fantastic memory of their wedding day through her amazing videography and cinematography. Cali*

*relocated to Destin in 2013 from Nebraska (Go Big Red!) to bring her entrepreneurial spirit and existing brands to the beach life. She can be reached at [highfive@todoindestin.com](mailto:highfive@todoindestin.com).*



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 Community

# Deer Moss Creek®

## Phase 1/1A Homes Selling Now!

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 Phase 1/1A.

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 to Deer Moss Creek®

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.



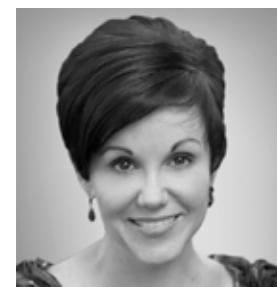
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**Yeska Sand**  
REALTOR® Hablo Español  
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# Deer Moss Creek®

Phase 1 | Lot 62

**1419 Clary Sage Lane, Niceville, FL 32578**

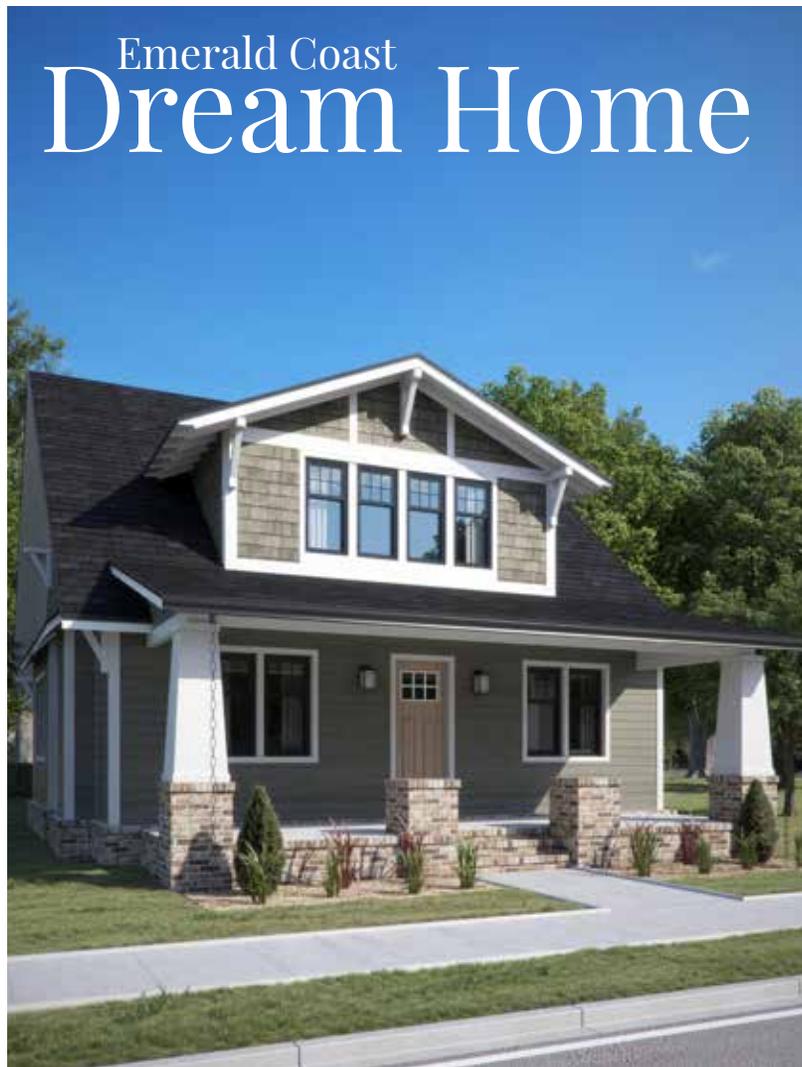
**2,136 Sq Ft | 3 Bedroom | 2.5 Bath**

Ferrin Campbell Construction is the proud builder of the Emerald Coast Dream Home, which is in Deer Moss Creek. It is the Featured Home of the 2020 Holiday Tour of Homes sponsored by the Building Industry Association of Okaloosa-Walton Counties.

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You can view this home during the 2020 Holiday Tour of Homes Friday, December 11th through Sunday, December 13th from 12PM - 6PM daily.

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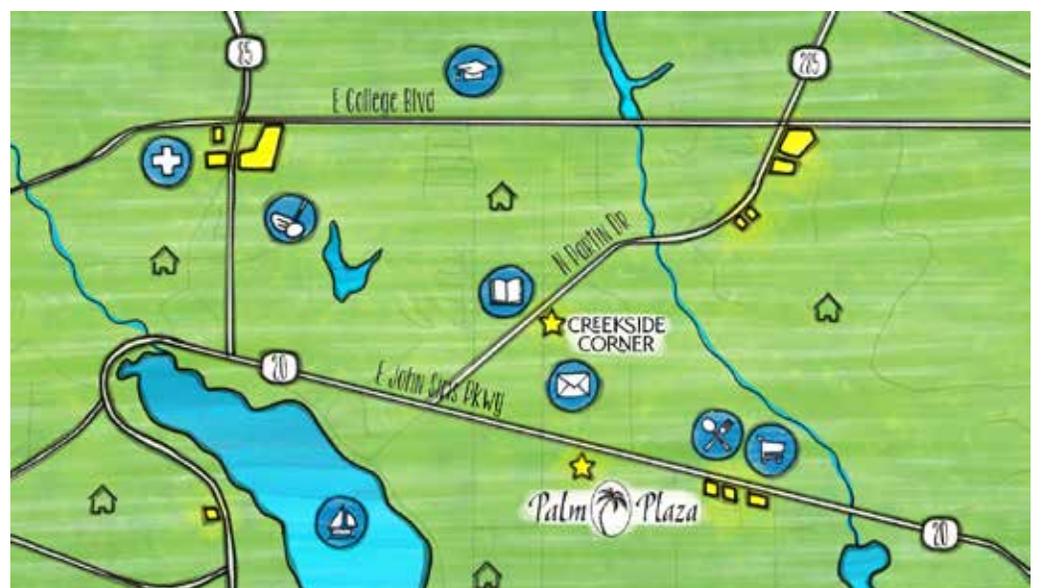


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## COMMERCIAL PROPERTIES IN NICEVILLE, FL



Map Legend:  Available Properties  Retail Center Rentals

Community

# Be a Part of Transformation in our Community!

By LORI LEATH SMITH

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

**Gathering in the Garden  
Friday, Oct. 23, 2020,  
6 – 8 p.m., Point Washing-  
ton Preserve, Tickets \$40**

It’s that time of year again—time to gather in the garden! The 3rd Annual Gathering in the Garden will be held Oc-

tober 23 at the beautiful Point Washington Preserve. Hosted by BeGenerous, a faith-based 501C3 non-profit organization that provides support for women coming out of addiction and sex trafficking. By providing immediate housing, it removes them out of harm’s way and helps to ensure readiness for entering another phase of their healing journey either at the Yellow House or a program best suited for their personal case.

The recently opened Yellow House provides a dwelling place of refuge, healing, true transformation and hope for women in desperate need of freedom from life-dominating circumstances. It exemplifies the love and grace of God during the redemptive journey of individuals dealing with unexpected trauma or fighting destructive life cycles. Here, women can find rest and healing in their body, soul (mind, will and emotions) and

spirit. “We provide trauma informed care, inner healing ministry, classes with biblical-based curriculum for addiction and relapse prevention, coping and boundaries, gardening, creative arts such as pottery, and in the future equine therapy,” says founder and director Stephanie McMinn. “We want nothing more than for these precious daughters to find who they are in the creator who created them. Once a person finds their true identity they can fulfill their intended purpose.”

Beginning with a Diaper Bank in 2010, the Yellow House became a dream that developed as BeGenerous Inc., grew in influence and impact in our community over the last 10 years. “The fact is, we do not have enough places in our surrounding communities to meet the demands and needs of those with nowhere to go,” says Stephanie. BeGenerous Inc. has bridged the gap for many women who have faced life and death situations with no long-term housing or program available at the time to help them in a crisis situation.

BeGenerous also provides residential programs to assist women in finding long-term programs and or shelter by acting as a bridge; helps woman re-unify with their families and children, offers love, prayer, encouragement, professional counseling, training, mentoring and a Christ-centered atmosphere of worship and grace. “I’m beyond amazed by Papa



God’s faithfulness to fulfill every vision He proposes to us. It’s just up to us to gild it as priceless and precious, to grab it, write it down and run with it! To hold on to every dream He calls us to believe in and to walk it out with Him, as long as it takes,” Stephanie says. “If He shows it to you, He will give you the measure of faith to believe for it and, if you believe, you will see it prosper! He rescues and recovers His sons and daughters, restoring them to His original intended purpose, to set those bound, free. To the lost He delights in providing a place called home. What an honor it is to join in kingdom work and to establish such a dwelling for His purpose.”

Join us for this purposeful, valuable and fun event. All safety precautions will be taken for those attending. Tickets (\$40) are on sale NOW! Visit [www.eventbrite.com/e/the-gathering-in-the-garden-tickets-114070319396](http://www.eventbrite.com/e/the-gathering-in-the-garden-tickets-114070319396). For more information, visit [www.begen-erousinc.org/](http://www.begen-erousinc.org/). To donate, email [begen-erous@live.com](mailto:begen-erous@live.com) or call (850) 687-7384.

In February 2021, we welcome you to join  
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*sweat, connect and support*  
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# A Night with the Stars

20<sup>TH</sup> ANNIVERSARY CELEBRATION

Join the Emerald Coast Children’s Advocacy Center in celebrating 20 years of preventing child abuse and neglect, protecting children, and restoring the lives and futures of impacted children.

Purchase tickets online at [www.eccac.org/20anniversary](http://www.eccac.org/20anniversary)

October 27, 2020 6:30pm  
Gates Open at 5:30pm

Featuring the Modern Eldorados  
Opening act: Nic Turner  
LUCKY STRIKE retros

Enter a charity drawing to win fabulous prizes.

General Admission Tickets * \$35 (Children 12 & under are FREE)	VIP tables * \$750 (Table close to the front & two bottles of wine)
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Pack a picnic, wine, and chair or purchase dinner prepared fresh on-site from local food vendors. Soft drinks and bottled water available.

All tickets & table sales final. Pets, tables larger than two feet & diones are not permitted. Purchase tickets online or at the gate.

MKAT  
CULTURAL ARTS VILLAGE  
Mattie Kelly Cultural Arts Village  
4323 Commons Drive West  
Destin, FL 32541



# Happenings Around the Bay

## OCTOBER

- 17 **Beginner Wheel Throwing Classes**  
(6 Weeks, Sign-up required)  
9am | J. Leon Gallery + Studio | Destin
- 17 **Ceramics Hand Building Classes**  
(6 Weeks, Sign-up required)  
1pm | J. Leon Gallery + Studio | Destin
- 18 **Niceville's Blues, Brews & BBQ Festival**  
1:30pm | 3rd Planet Brewing | Niceville
- 22 **Business After Hours - FISH FRY**  
5pm | Niceville Insurance Agency | Niceville
- 23 **2020 Chamber Golf Classic**  
11:15am | Rocky Bayou Country Club | Niceville
- 23 **Batik Workshop with Jessica**  
4pm | J. Leon Gallery + Studio | Destin
- 24 **Calm Scavenger Hunt By Car**  
2pm | VenYou201 | Niceville
- 24 **Northwest Florida Symphony Orchestra  
presents 1940s New York**  
7:30pm | Mattie Kelly Arts Center | Niceville
- 24-25 **25th Annual Festival of the Arts**  
Mattie Kelly Arts Foundation | Destin
- 25 **Sunset Shrimp Boil**  
4pm | LJ Schooners | Niceville
- 27 **A Night With The Stars - ECCAC  
20th Anniversary Celebration**  
5:30pm | Mattie Kelly Arts Foundation | Destin
- 29 **48th Doolittle Scholarship Open Golf  
Tournament**  
8am | Eglin Eagle Golf Course | Niceville

## OCTOBER HALLOWEEN EVENTS

- 12-26 **Virtual Costume Contest**  
Virtual | Destin Commons | Destin
- 17 **OkoberFEST and Pumpkin Patch**  
2pm | Horse Power Pavilion | Freeport
- 29 **Dog-Harmony's Barktoberfest**  
4pm | Grand Boulevard | Miramar Beach
- 29 **Planetarium Special Feature:  
Spooky Secrets Of The Stars**  
5pm | Emerald Coast Science Center | FWB
- 30 **Witches Ride Of Bluewater 2020  
Benefiting CHVN**  
6:30am | 3rd Planet Brewing | Niceville
- 30 **RockOut Halloween Party**  
6:30pm | Rock Out Climbing Gym | Destin
- 31 **Spooktacular Halloween**  
11am | Destin Commons | Destin
- 01-16 **Barkitecture**  
Destin Commons | Destin
- 06 **Sip N'Stroll Gallery Night**  
4pm | J Leon Gallery + Studio | Destin
- 07 **Women's Climbing Circle**  
9am | Rock Out Climbing Gym | Destin
- 07 **Kids Fall Art**  
3:45pm | Artful Things Niceville | Niceville
- 07 **Thanksgiving**  
Rock Out Climbing Gym | Destin
- 12 **Ruth's Chris Wine Walkabout benefiting  
the Mattie Kelly Arts Foundation**  
5:30pm | Ruth's Chris Steakhouse | Destin

### NICEVILLE COMMUNITY FARMER'S MARKET

9am | Palm Plaza | Niceville

Fridays & Saturdays  
Oct. 16th, 17th, 23rd, 24th, 30th, 31st  
Nov. 6th, 7th, 13th, 14th, 20th, 21st,  
27th, 28th

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 Community

## NatureWalk at the Watersound Origins® Community Opening this Winter

More and more people are seeking the authentic, coastal 30A lifestyle as an everyday way of life, not just a vacation destination. KOLTERHOMES is excited to announce a new community coming to the 30A area this winter – NatureWalk at the Watersound Origins® Community. This will be Kolter's second new-home community in Northwest Florida. NatureWalk will feature a lifestyle that is truly connected with the outdoors, with a simplicity and laid-back feel that are unique to 30A. And while the lifestyle may be relaxing, residents will have easy access to the area's world-class local restaurants, upscale boutiques, artsy villages, and of course, the white-sand beaches of the Emerald Coast. Only two miles from the Gulf, NatureWalk at the Watersound Origins® Community puts you close to the action, yet nicely removed from the congestion.

For those looking for an amenity-rich lifestyle, NatureWalk is the place to be. Within the gated



### NATUREWALK at WATERSOUND ORIGINS

community of NatureWalk, residents will enjoy a fitness center, pickleball, tennis, pool with beach-style entry and lap lanes, sundeck, outdoor spa, firepit, social lanai and an event lawn. Residents will also enjoy access to the amenities within the master-planned Watersound Origins® Community – including Origins Golf Club, Lake

Powell, FootGolf and Watersound Origins community fitness facilities.

KOLTERHOMES is excited to unveil a whole new collection of homes designed specifically for NatureWalk at the Watersound Origins® Community. These 2- to 5-Bedroom homes are designed to embrace outdoor living

– with large porches on both the front and rear of the homes. The homes will feature open plans designed for entertaining and elegant details such as tall ceilings and extensive trim, yet with a relaxed feel reminiscent of a coastal cottage. When the designer model opens this winter, home shoppers will be able to tour the model and view available floorplans. With the help of a KOLTERHOMES professional designer, buyers will be able to personalize their homes from the ground up - including designer finishes and the choice of structural options. With so

many personalization options, the homes at NatureWalk are truly built around you and your lifestyle.

For those that don't want to wait until winter to get a glimpse of this incredible new community near 30A, we invite you to take the first step and preview the website at [NatureWalkWatersound.com](http://NatureWalkWatersound.com) and join the VIP List to be among the first to preview the home plans and receive special benefits. NatureWalk at the Watersound Origins® Community. Outside living that is truly outside of ordinary.



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# NWFSC Celebrates National Higher Education Month

Northwest Florida State College (NWFSC) is a change agent – a vibrant, dynamic community of educators and learners dedicated to engaging with every organization, entity and industry possible for the purpose of opening doors of opportunity. Our successes come from building collaborative partnerships throughout our region; being responsive to the needs of our communities, local businesses, and industry; and providing innovative delivery options for our academic, career education and health sciences programs.

October is designated by the National Education Association as National Higher Education Month and seeks to highlight the pathways between the K-12 education system and postsecondary education. NWFSC recently launched a campus-wide endeavor that reimagines how the College can best serve today's student by focusing on faculty development and promoting active and engaged learning opportunities across all instructional methods. This project aims to positively influence stu-

dent success and improve the student experience as NWFSC becomes a more present, visible and active partner in students' paths toward academic success.

According to Georgetown University's Center on Education and the Workforce, 65% of all jobs in the economy require postsecondary education and training beyond high school. At Northwest Florida State College, we are proud to offer diverse educational programs and services, including two and four-year degrees in high-demand industries along with vital industry credentials and certifications. We also understand the importance of laying a solid foundation for a specialized education only attainable through transfer to a four-year university.

This past year, NWFSC grew our 2+2 transfer agreements from three to nine with the addition of Embry-Riddle Aeronautical University, Northcentral University, Troy University Online, University of Central Florida, Western Governors University and the University of South Alabama. These 2+2 agree-



ments create seamless transfer opportunities and many include wrap-around support services to assist with a successful transition for our students.

At the end of the day, it's not about buildings or campuses; it's about students and caring and compassionate employees. It's about what goes on within the walls of our buildings and at home through online learning. It's about success. It's about the smile on the face of graduates as they walk across the stage. It's about the challenging journey to that point, including stories of overcoming obstacles.

The year 2020 has not been without its challenges — from the ongoing global pandemic to continuing crucial conversations on diversity, equity and inclusion to wide-spread natural disasters.



In the midst of all these challenges come great possibilities; possibilities for a brighter future filled with hope and promise.

We are choosing to look forward to the great opportunities

that lie ahead, and truly believe higher education is the gateway to the American dream. Come see for yourself at Northwest Florida State College.

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 Community

# Avoid Getting Scammed by a Roofing Contractor

Residents across Northwest Florida know just how devastating a hurricane can be on a community. Unfortunately, worried homeowners trying to pick up the pieces can be easy prey for opportunistic scammers after a big storm. These storm-chaser roofing companies often follow bad weather events across the country. These con-artists get by with shoddy work and low-quality materials and leave town before you ever experience a problem...or sometimes just take your money and run. Unethical contractors can be hard to spot, but there are some red flags to look for when hiring a roofing company:

**Be cautious of the door-to-door roofing sales pitch.** Storm-chaser roofing companies and contractors often flood into town after a hurricane, preying on people when they are most desperate. If someone knocks on your door and offers a “too good to be true” deal, chances are it’s a scam. Oftentimes, they will claim to have leftover materials from a roof they just completed down the road, and offer you a special dis-

count if you agree to start today. Don’t fall for it!

**Get multiple written estimates.** Don’t make a verbal agreement with any contractor. Get two or three written estimates that include the cost of labor and materials and include the scope of work, payment schedule and warranty information. After you’ve compared a few contractors and are ready to get started, make sure you don’t sign a contract that has blanks.

**Be wary of rock-bottom pricing.** Some dishonest companies will try to entice unsuspecting homeowners with a low bid that inevitably goes up due to “unforeseen problems” and increased materials cost.

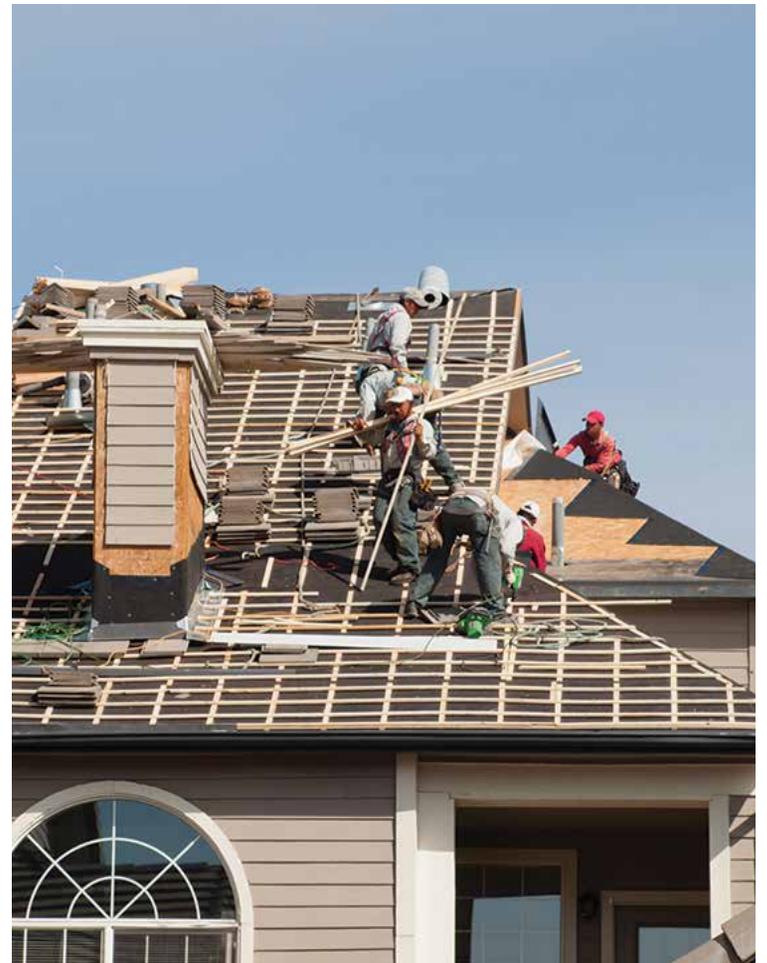
**Ask for licenses, proof of insurance and credentials.** Your roofing company should be able to provide you with proof of liability and worker’s compensation insurance in addition to their roofing license. You can also make sure the company is licensed to work in the State of Florida by searching the Department of Business and Professional Regulation. Ask for references, search for

online reviews and check the Better Business Bureau to make sure they are in good standing. A company that lists a P.O. Box instead of a full address can be a red flag they are not a local business.

**Contact your insurance company before hiring anyone.** It’s important to be in close contact with your insurer’s field adjuster throughout the entire repair process. Know what your deductible is and make sure you understand what repairs will be covered by your home insurance policy.

**Don’t pay in cash.** Paying by check or credit card ensures you have a record of all payments made. Although it is reasonable to make a down payment before getting started, be cautious of any contractors that require you to pay in full before the work has even started.

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# School Cents Makes Sense

By MICHELLE ANCHORS

The economic prosperity of Okaloosa County can be negatively affected by events that are not within our local control, such as natural disasters, oil spills and even a global pandemic. Is there any factor in our local control that could positively affect our economic growth? The answer is yes — strong public education. Most local businesses seek a ready workforce of residents who have received a solid education. Most employees with children decide where they want to live based on the quality of the local public schools. Economic growth is directly tied to our schools.

The success of our local public education system is dependent in large part on our teachers. Teachers will tell you that their effectiveness is dependent, in large part, on the strength, stability and safety of the buildings where they teach.

In Okaloosa County, however, those buildings are seriously deteriorating due to a lack of adequate funding of infrastructure. Roofs are leaking and causing mold. Heating and air conditioning systems are failing. Aging temporary portables have become permanent classrooms.

The exciting reality is that our local community has the option of seeing improvements in every single school in Okaloosa County. On Nov. 3, 2020, Okaloosa County voters will decide whether to support a half-cent sales tax that will be used exclusively for capital needs such as repairs to school buildings, safety improvements, replacing the oldest bus fleet in the State of Florida, and technology. The tax is estimated to bring in approximately \$23 million annually and will remain in place for 10 years, with over half of the proceeds coming seasonally from tourists who visit our area.

Okaloosa County has not had such a tax in place for more than 20 years. During that time, neighboring counties have far surpassed us in the amount of money spent on capital needs. The average per student spending on capital needs in 2017-18 was over \$800. In Walton County, the average was \$3,281.00. In Okaloosa County, the average was \$237.00. We cannot invest in our schools at far below the average rate and expect above average results.

The voters of Okaloosa County are generally considered fiscally conservative, but they recognize that supporting public education is one of the most fundamental roles of limited government. The Okaloosa Republican Women have endorsed the half-cent tax, along with all of the Chambers of Commerce in Okaloosa County, the Economic Development Council of Okaloosa County, and the



Building Industry Association. A political action committee known as School Cents Makes Sense, Inc., consists of private sector business leaders from all parts of Okaloosa County who are spearheading the campaign.

To ensure transparency and accountability, each Chamber of Commerce will recommend one person to serve on a volunteer Citizens Advisory Committee, which will monitor the spending and the projects to

ensure that the money goes to the priorities of each school. A list of those projects and more information about the half-cent proposal can be found at [www.schoolcentismakesense.com](http://www.schoolcentismakesense.com). We have not had a sales tax to benefit schools in every 20 years. If you want to strengthen our local economy, then cast your vote to strengthen schools and vote yes on the half-cent, because "School Cents Makes Sense!"

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 Community

# Walton County Tax Collector Receives Legacy Award

Walton County Tax Collector, Rhonda Skipper was recently presented with the 2020 Excellence in Finance Operations Legacy Award by the Florida Tax Collector's Association.

The award recognizes offices who have achieved innovation, customer focus, a well-managed budget and clean audit in the finance operations of the office. "Receiving this award is an amazing honor and a testament to our Chief Financial Officer, Nathan Thomas and his finance team," said Rhonda Skipper. "We have a fantastic finance team that works diligently to ensure we are innovating in our daily work processes to reduce redundancy and ensure accuracy. They ensure every penny is accounted for and accounts are balanced daily."



This is the 10th straight Legacy Award the Walton County Tax Collector's office has received. The Legacy Award is one of the highest achievements the Florida Tax Collector's Association can award a local Tax Collector. "Achieving this perfect audit is a reflection of Rhonda Skipper's exemplary performance day in and day out. Maintaining focus on the details to achieve perfection is not easy," said Anne Gannon, president of the Florida Tax Collectors Association. "The residents of Walton County can have confidence in her ability to provide exemplary service."

cial executives from throughout Florida reviewed the Tax Collector's processes as related to the four areas of competency. The review included methods utilized by Mrs. Skipper to deliver customer service to the people she serves and consideration of the technological innovations she has developed and put into place.

Recently Mrs. Skipper received a huge designation from tax collectors throughout Florida and was sworn in as the First Vice President of the Florida Tax Collectors Association. This is a tremendous milestone and designation the citizens of Walton County can be proud of.

A five-person judging panel made up of government finan-

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## Early Voting for the November 3 General Election



- Destin Community Center, 101 Stahlman Ave., Destin FL 32541

- Niceville Community Center, 204-C Partin Dr N., Niceville FL 32578

**WALTON COUNTY** is Saturday, Oct. 24 (8:30 a.m. - 4:30 p.m.), Sunday, Oct. 25 (1 - 9:00 p.m.) and Mon - Sat, Oct. 26 - 31 (8:30 a.m. - 4:30 p.m.).

**Early voting locations:**

- Walton County Courthouse, 571 U.S. Hwy. 90 E., Defuniak Springs FL 32433
- Freeport City Hall, 112 St. Hwy. 20 W, Freeport FL 32439
- Faith Assembly Church, 306 S Geronimo St, Miramar Beach FL 32550
- Walton County Courthouse Annex, 31 Coastal Centre Blvd., Santa Rosa Beach FL 32459

(You must be a registered voter on or before October 6th, 2020.)

**OKALOOSA COUNTY** is Oct. 19-31, 2020. Registered voters may vote at their choice of early voting location in Shalimar, Crestview, Destin and Niceville from 7 a.m. to 7 p.m. every day at all locations. On Election Day, voters must vote at their designated polling location.

**Early voting locations:**

- County Administration Building, 1250 Eglin Pkwy., Shalimar FL 32579

# Meet our Hometown Hero Tricia Brunson

BY LORI LEATH SMITH

A true local, Tricia Brunson, Niceville Valparaiso Chamber President and CEO, was raised in our area and has served as a Chamber of Commerce executive for more than 24 years investing in the local business community. This has led the Chamber to persevere and thrive even through challenging times due to her experience, helping others and a passion for forging relationships. That's why, when our communities began to experience business challenges due to Covid-19, Tricia went to work strategizing and finding avenues of innovation for our area's businesses. "As concerns grew over COVID-19, we continued to monitor the situation alongside Okaloosa County officials and our partners at the Florida Department of Health," says Tricia. "The situation is evolving and seems to change daily. Therefore, we attempt to provide links to information sources that are continuously updated based on information provided by county, state and federal sources. One of our utmost concerns was keeping our partners and businesses informed so that they could make valuable decisions in knowing what was best for their companies."

On even a normal work day, Tricia continually works with city and county leaders to set goals and identify needs of the community from a business aspect. She also works closely with other area chambers and organizations to ensure positive community relations.

But her passion to help our community is evident by the way she pursues and is successful in making things happen; especially when people are in need. Through the years, she has organized assistance in times of natural disaster including hurricanes where, in the aftermath, she has facilitated the collection of supplies, clothing, medical supplies and more.

A graduate of Niceville High School and Northwest Florida State College alumna, Tricia early on worked as a volunteer



for the Florida Department of Education and the Okaloosa County School District. There she worked with teachers presenting workshops for schools and helping parents who have children with special needs to communicate effectively with educators, caregivers and medi-

cal providers to create a positive and cooperative plan to enhance their quality of life. "I believe that life is what you make it and that we each have the opportunity to create our own joy and well-being," says Tricia. "I am happiest when helping others find happiness and contentment in their lives."

Since then, Tricia has participated in numerous service activities and leadership roles such as Commissioner of the East Niceville Fire District (2013 – 2016) and helped establish the Friends of the Niceville Library Foundation Board. Through the years, she has been instrumental in helping people and businesses in the community. She applied for the Restore Act Grant and received approval to improve a parcel of land near the Niceville Valparaiso Chamber to make an outdoor multi-use facility to allow better use of the property. She worked to establish the Civic Hall of Fame which inducts community leaders and is designed to preserve

the historic integrity of the leaders of our business community and the impacts they have made throughout the years; she serves as mentor and provided oversight of founding the Niceville Young Professionals, the largest group of young professionals in Okaloosa County.

Recently, whether the chamber is assisting in business grant facilitation, distributing complimentary masks, conducting virtual breakfasts or simply helping businesses facilitate openings, expansions or re-openings, Tricia is right there to make sure all are informed and have the tools they need. Through the years, Tricia has kept the Niceville Valparaiso Chamber moving forward, keeping in mind this quote from Anne Frank: "What a wonderful thought it is that some of the best days of our lives haven't even happened yet."

You can reach Tricia at 850-678-2323 or [triciabrunson@nicevillechamber.com](mailto:triciabrunson@nicevillechamber.com).

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 Community


BY GAIL PELTO, REALTOR

Yes! We are experiencing a Seller's Market in many areas of our community. So, if you are thinking about selling, NOW is a pretty good time to get your property actively on the market for sale! Between inventory shortages and unbelievably low mortgage interest rates, there is an abundance of ready, willing and able buyers out there looking for their forever home or investment rental property. A while back, I asked a group of business professionals, "How many of you have purchased, sold or invested in real estate?" Almost all of their hands went up. Then I asked them, "How

## It is a Seller's Market!

### So, How Do You (and Why Should You) Hire a Powerful Real Estate Agent?

many of you know how to hire a real estate agent?" NONE of their hands went up! That was amazing to me. These professionals entrusted one of their biggest financial investments, if not thee biggest, to an agent and didn't have a clue on what to look for to make sure they were hiring the right real estate agent for the job. "You realtors are all the same." (I've heard that more times than I can count.) Really that's like saying, "All you CPAs, attorneys, doctors, waiters, financial planners, landscapers, etc. are all the same." But, I think you'll agree, that is just not true. So, how do you go about hiring the RIGHT agent for the job of selling your home, so you maximize the return on your investment? Good question. Before you hire an agent, here's a few things to find out:

• Will they tell you the truth regarding the market and pricing of comparable properties? Hiring an agent who tells you what you want to hear, as opposed to the truth, will not help

you sell your property for maximum return.

• Are they an expert in the marketplace? Do they know and study the statistics every day? Your agent should be able to easily show you the statistics about the market specific to your circumstance. They have the tools to find this out. Do they use them?

• Will they aggressively look for buyers and sellers every day, or will they sit around praying for the phone to ring? Professional real estate agents LOOK for buyers and sellers every day. You want an assertive agent, not a passive agent, right?

• Do they deliver strong customer service and customer communication? You need to know what's going on during the process. Will they call you? When? How often? What info will they share with you?

• Do they have a well-defined Marketing Plan of Action? Don't skip this one. It's really important that your agent has a plan to get your home sold.

Any agent can put a sign in your yard and post the information in the Multiple Listing Service. What else is your agent going to do? What is their "plan?"

• Do they keep a rigorous schedule? Do they track results and report them to you? A professional agent goes to work; they keep a schedule of what they do and when.

• Do they have the power and knowledge to protect your equity by negotiating the best price for you? Your agent needs to know contracts and be up on the current market; they need to educate you, their client, on all possibilities, so you can make educated decisions.

• Are they a part of a network of highly trained real estate agents? They are like the company they keep!

• Do they have a personal coach helping them to improve their skills and strategize on how to help their clients achieve their real estate goals? A great agent will be improving their skills every day.

• Do they have a team of strong support staff and a top notch service commitment? There are a lot of moving pieces in a transaction—is your agent equipped to do them all?

• Do they have a performance guarantee? If they aren't doing the job, you should be able to cut them loose.

Hire a powerful agent to help you get what you want in the time you want; we are not all the same. Have some questions? Call me, Gail Pelto at 850.374.0454 or email to Gail. Pelto@kw.com.

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

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# Medicare Open Enrollment is Here! Now what?



BY GREG DURETTE

It's finally here again—Medicare Open Enrollment or, more precisely, the Annual Election Period (AEP). Every year, from October 15th to December 7th, Medicare eligible folks are able to do pretty much anything they want with their coverage. Some of my previous columns have addressed many of the details of those options but, simply put, you can add, drop or change virtually any plan and change to or from any insurance company.

Piece of cake, right? Wrong! The reason is many folks do not want to relive the information overload they experienced when

first becoming eligible. Remembering the volume of phone calls, emails and mountains of regular mail would understandably send anyone running for cover!

Please know, this time will be different. First of all, you now have had some time to experience what the plan you originally selected can or cannot do for you. Were you happy with the premium? Were all your doctors in the network? Were all your prescriptions covered at a reasonable cost? Did you receive any of the extra benefits such as Dental, Vision, Hearing, Tele-Health, At Home Care, Caregiver Support or Over-the-Counter cash allowances?

If the answer to any of these is no, then now is the time for you to get answers so you can make the right choices for 2021.

The problem for many folks becomes: Where can they obtain this information without re-igniting the aforementioned onslaught? The answer is YOU

need to initiate contact. That means calling your current agent or broker and/or finding other sources of information.

Calling Joe Namath will likely cause that onslaught to re-ignite as the company he represents simply persuades you to call so they can SELL your information to some agent willing to pay to get access to you. In fact, many of these types of advertisements do exactly the same thing. Call them all and get ready to buy the jumbo size mailbox and voicemail box!

Instead, look for advertising from local folks you know will be able to get you what you are looking for. They WON'T SELL YOUR INFORMATION to strangers. This simple tip will allow you to rest assured, you will not be overwhelmed again.

Once you have decided which person or place to call, do it; but be ready to answer a few questions about what you currently have, what you are paying

(as with us, our Okaloosa County plans can be as little as \$0 per month) and what it is you would like to improve or change with a new plan. Also, make sure you are ready to answer questions about your doctors and prescriptions, so you can make sure that the plan you are moving into will provide you with all you expect. You are looking for no surprises. So, also ask a few questions of your own!

The bottom-line message is this: be not afraid. This time of year (AEP) is designed to help you make improvements, not make you relive the trials and tribulations of your initial enrollment.

Reach out and look to how you can possibly make things better for you. Your health may change from year to year, but your need for excellent health insurance remains a constant.

Follow these simple steps and make 2021 your best health insurance year yet!



*Greg Durette is a qualified, licensed agent with Florida Health Connector providing Florida Blue Medicare throughout the State and is based in Niceville. He has been in the insurance industry for more than 37 years and can be reached at his office at (850) 842-2400 or mobile at (978) 509-2941.*

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 Community

# Hurricanes, Floods and Claims



By VICTORIA OSTROSKY

I can hear the entire Panhandle breathing a collective sigh of relief that the wet, windy, destructive month of September

is over. Fall's first month was too full of tropical storms and torrential rainfall and hurricanes. I experienced my very own personal flood. As did many of you.

Customers still have questions regarding the difference between hurricane/wind coverage and flood coverage. Every time we have a weather incident the questions come up again. Let's clear the fog around the subject.

We're going to start with a couple of assumptions. First, we're assuming your home/condo/dwelling policy includes hurricane/wind coverage (for clarification – some carriers don't write wind coverage for property close to the water).

Then we'll assume your flood policy is a separate policy.

When Hurricane Sally slowly churned her way through Walton and Escambia counties, she brought a ton of rain and wind. Rain that reached far to the east and to the west. Let's say you own a home near the coast. Water is running down your wall and ceiling because some shingles were blown off. Maybe water is coming in around your windows from the force of the wind.

Here's another scenario – mine. The rain keeps coming down and the community drains fill up. Water begins to rise higher and higher until it breaches your doors.



In scenario one, you would file a claim under your hurricane/wind deductible on your home/condo/dwelling policy since the damage was the result of the wind. Scenario two would fall under your flood policy, because the damage was the result of rising water. What about storm surge? If Hurricane Sally would have brought a massive storm surge that then flooded homes, that would still fall under your flood policy. But the hurricane caused it! Yes, that is true, but the actual damage was from flooding.

According to FEMA, this is the definition of flood: A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow.

Once the claim is filed, the real fun begins. Write down your claim number and adjuster's contact information. Document everything. Take pictures. Separate unsalvageable items from salvageable. Mitigate the damage, meaning have a disaster restoration company remove the water, set up fans and a de-humidifier. The sooner your walls and floors dry out the less permanent damage will be sustained. Tarp your roof if it continues to leak. Don't be afraid to ask questions. Then when you forget the answer, ask again. Dealing with damage to your property is emotionally draining and highly stressful, and, if you're like me, my memory suffers when I'm trying to process new information.

My small flood took about a month to get from the date I filed my claim to the date the desk adjuster said he was sending a check. But it doesn't end there. Because my bank required the flood insurance (I'm in flood zone AE), they're also

listed on the flood policy. I called them and they opened a file. Next, they mailed me a packet of documents to fill out, and for the contractor I was going to use to fill out and sign. These documents have to be returned, along with the unendorsed check, to my lender, who then processes everything, sends out an inspector to verify the work was done satisfactorily, then will endorse the check and send the money to me. It's a good thing I had enough in my emergency fund to take care of the repairs, so I'll basically be reimbursing myself once I receive the endorsed check from my lender.

The upshot of it is this: just because you are in an X flood zone, doesn't mean you won't flood. This is Florida. If it can rain, it can flood. Purchase flood insurance, because the next time a tropical storm or Hurricane Sally comes through, your bank account might not be able to handle the expense.



*Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Niceville, Freeport, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on [www.ins-zone.com](http://www.ins-zone.com) and watch several informative videos including 'Auto Insurance Made Easy,' or call 850.424.6979. Victoria Ostrosky, author of this article, is a Personal Lines and Life Agent/CSR with IZ.*

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# School Resource Deputy Sits with Student in Crisis

BY COREY DOBRIDNIA,  
PIO, WALTON COUNTY  
SHERIFF'S OFFICE

School hallways can be chaotic—a lot like kicking over an ant pile. When the bell sounds, hundreds of students pour from classrooms into the narrow corridors. Most of the time it's a mad rush to the next class.

But for some kids, chaos is internal. It doesn't consider convenience or location.

The year 2020 has been especially challenging for our youth. A pandemic, stay-at-home orders, isolation, a delayed school year, hurricanes and whatever else life throws at them at home.

It's all very sobering for young children growing up in a world that won't let them be, well, kids.

An afternoon in late September was no different at Walton Middle School. School Resource Deputy Hunter Tice was going about his daily duties checking unlocked doors and doing security checks when he was told about a student in crisis.

The interaction was captured on the school's surveillance cameras and sent to us.

Tice didn't want to leave the



student alone. So, he took a seat next to him and listened.

We're not sure what exactly the child was going through. But, sometimes that's not what's important. What is important is getting on someone's level who needs help and lending a hand. Or, in this case, an ear.

That's what we're here for. That's what we've committed ourselves to.

We are here at the Walton County Sheriff's Office (WCSO) if you need us.

Let me introduce our newly launched Handle With Care program at WCSO. The program is designed to meet the needs of any person requiring special assistance during an emergency or non-emergency situation. We encourage Wal-

ton County residents to fill out a Handle With Care Citizen Support Form for each member of their household with any kind of special physical, behavioral and/or psychological needs.

Qualifications for the handle with care program include, but are not limited to:

- Autism
- Asperger's Syndrome
- Behavioral Disorders
- Cerebral Palsy
- Cystic Fibrosis
- Dementia
- Developmental Delays
- Down Syndrome
- Hearing Impairment
- Immobility
- Mental Disorders
- Neurological Disabilities
- Seizure Disorders
- Speech Impairment
- Vision Impairment

Once the information on the Handle with Care Citizen Form has been verified, an alert will be put into the WCSO database. Any time WCSO receives a call related to the address or vehicle identification information listed on the Handle with Care Citizen Form, the deputy or fire rescue crews responding to the call will receive an alert

with a description of the member of the household who might require special attention or care. Members of the Handle with Care Program will also receive a Handle with Care decal to place on their vehicles or the windows of their home to alert first responders of loved ones with special needs.

You can complete the form for each member of your household that requires any special needs or any attention at [waltonso.org/community-programs/handlewithcare](http://waltonso.org/community-programs/handlewithcare).

For more information about the Handle With Care Program, please call (850) 892-8111.



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BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The 2020 presidential election is nearing, and many investors, workers, savers and retirees are being bombarded with messaging and have a lot of things

they are considering by Nov. 3. Many are wondering, asking and offering their opinions (deservedly so) as to what impact the election will have on the economy and the markets (stock market, bond market, money market, real estate market to name a few). Many might be pondering the age-old question of, “Do presidents make markets or do markets (and the economy perhaps) make presidents?”

It is important to remember that long-term investors should

not be as concerned with the short-term moves the markets might make and, that in either direction, those might end up as short-term blips. Note that while it is indeed important to take good notice of who occupies the White House, it is more important to think about the economy long-term, what corporate and business earnings are to be and what the Federal Reserve does. It is generally not prudent for investors to make dramatic changes to their port-

## Presidents and Elections, the Market, the Economy



folios or strategy based upon the results of an election.

It is important to remember that the strength of the economy and the corona virus can impact the outcome of the election, but investors might want to look beyond that. There are always near-term implications that impact some, but not all the 11 sectors of the stock market.

Raymond James has also published a piece entitled: “3 Myths About Voting and Market Volatility.” The article points out that when making decisions on investing, elections are one of many things to be considered. Here are the myths in short:

The first myth is that Markets Underperform in Election years. Raymond James points out that in 17 of the past 23 election years, the S&P 500 index has ended in positive territory. When the market was down, it was because of things beyond the election.

The second myth is that one party can lay claim to superior economic or financial performance. Raymond James points out that neither party can make such a claim as both the economy and the markets have performed well under both parties.

And the third myth is that the markets are weakest in the year following the election. Raymond James dismissed that as cause and effect as there is not sufficient evidence to support that.

Market timing has often been mentioned as very tempting for investors, either to preserve a gain, avoid a loss, or perhaps make a large gain. The problem many investors have experienced is that predicting the markets can be akin to predicting the weather. There can be forecasting for sure but predicting the outcome is next to impossible.

To learn more, you can go

to [www.raymondjames.com](http://www.raymondjames.com) to read the article on the election myths. The Raymond James site is replete with information regarding presidential elections, the economy and the markets.

*Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and resides in Grayton Beach. He has been in financial services for over 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 32541, with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola, Tallahassee, and Moultrie, GA. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: [Maurice.stouse@raymondjames.com](mailto:Maurice.stouse@raymondjames.com). 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, not necessarily those of RJFS or Raymond James, 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.*

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

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

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



**Maurice Stouse**  
Financial Advisor

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

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## Flooded Refuge Seeks To 'Come Back Strong'

BY JENNIE MCKEON, WUWF, NPR FOR FLORIDA'S GREAT NORTHWEST, WUWF.ORG

When disaster strikes, Laurie Hood, founder of Alaqua Animal Refuge, is usually one of the first people to hitch her trailer and rescue domestic, farm or even exotic animals.

But after the refuge took in over 30 inches of rain from Hurricane Sally, Laurie was on the receiving end of assistance to ensure the safety for the hundreds of animals that call Alaqua home. "The storm was not like anything we thought it was going to be," she said. "We knew we

of Noah's Ark, they used paddle boards and kayaks to move them to the highest ground on site. "(The refuge) was all underwater," she said. "We lost all the food and supplies. I don't know if any of the buildings or barns will be salvageable."

Laurie founded Alaqua Animal Refuge in 2007. The 10-acre farm in Freeport is a no-kill haven for hundreds of animals, some of which are rescued from abuse cases. Laurie regularly responds to hoarding or breeding cases throughout the state.

When Hurricane Michael devastated Panama City in 2018,



CREDIT ALAQUA ANIMAL REFUGE

Alaqua Founder Laurie Hood and family helped move animals to higher ground as the flooding got worse.

were always at risk — there's a Bay to the south, a creek to the west and a river to the east, but we were watching the storm and it was supposed to head toward New Orleans."

When the path changed, Laurie made the quick decision to call fosters to take in the dogs and cats on that Tuesday. It took three hours to find temporary housing for 90% of domestic animals. The farm animals were moved to higher ground. By Wednesday morning, Laurie said the refuge had taken in about 1 to 2 feet of rain. And when she returned later that day, she said the flooding had nearly tripled. Full-sized horses were in chest-high water. "I couldn't stop thinking about this opossum I saw sitting on the top of a fence. So, I got in the kayak to bring him to the dry areas at the refuge," she said. "When I got there, it was surreal. I just thought, 'Oh my God.'"

She called her husband, two sons and Alaqua staff to rescue the 30 remaining animals — goats, sheep, pot-bellied pigs, mini-horses and turkeys. Instead

Alaqua responded by taking in 2,500 animals, and boarded hundreds more for people displaced by the storm. And when Louisiana was hit with massive flooding in 2016, Alaqua helped raise thousands of dollars for rescued animals. They also took in six horses from the St. Landry Parish Animal Control & Rescue.

In 2016, Alaqua announced plans to relocate the refuge to a 100-acre piece of land donated by local conservationists MC and Stella Davis, just 10 miles away from its current location. They began a capital campaign to build what will be a permanent home for the refuge.

While staff and volunteers have begun cleaning up debris and pressure-washing the buildings, Laurie said she'd like to take this opportunity to not just build back, but build back better. "This could be the big push to get us there," she said. "We're so grateful to have a community that steps up when we need help, and our staff that hasn't had a day off. This is an opportunity to come back strong."

## Walton County Habitat for Humanity ReStore Flooded During Sally

As Hurricane Sally made her way across the Florida Panhandle, the Habitat ReStore in Walton County was left with 19 inches of standing water in their store and throughout their entire property. Unfortunately, the flooding caused extensive damage and destroyed all of the inventory the ReStore had on hand forcing them to close until further notice.

"Our team and community work hard to ensure our store is stocked with quality furniture and construction materials. It is such a shame that all of that was lost in just a few hours due to the flooding," said Teresa Imdieke, Executive Director of Habitat for Humanity and the ReStore.

This is not the first time the ReStore in Walton County has experienced a devastating loss due to flooding. In May of 2014, the property flooded during heavy rains over a three day period.

In February of 2020 the ReStore broke ground on the site of their new store off of Highway 98 in Santa Rosa Beach. The threat of flooding was one of the many reasons the organization decided to move to a larger, better positioned facility. Their new building is expected to be complete in the Spring of 2021.

"Unfortunately, our programs and new building rely on the income from our cur-

rent ReStore and this unexpected closure is going to make things difficult," said Teresa. "We were already struggling with closures due to COVID 19, all of our fundraising events being cancelled, and now this. I feel like we got kicked when we were already down."

Over the last several weeks, volunteers have helped the ReStore team clean up their property and fill 10 construction dumpsters full of unsalvageable items. The organization is relying on continued community support to get back up and running as soon as possible. "Our community needs the ReStore more than ever right now. Our store offers affordable construction materials and furniture that will be needed by the families impacted by Hurricane Sally," said Teresa. "We need your help filling our store back up with quality material as soon as possible."

The organization has a list of needed items on their website [waltoncountyhabitat.org](http://waltoncountyhabitat.org).

For more information on how you can support their recovery efforts please call 850-660-1681 or email [admin@waltoncountyhabitat.org](mailto:admin@waltoncountyhabitat.org) or go to their website for a list of donatable items.

Walton County ReStore operates as a nonprofit organi-



zation under the umbrella of Habitat for Humanity of Walton County, proceeds from the ReStore go toward the Habitat for Humanity mission of eliminating substandard housing. ReStore provides access to lower-cost building materials and household goods to the community, fulfills our responsibility to the environment by keeping quality goods out of the landfill, and generates funds to build more Habitat houses in Walton County.

Habitat for Humanity of Walton County works to provide affordable housing for working-class citizens. Recipients are selected through an application process and sold a home for its exact building price at zero percent interest. Last year, Habitat for Humanity of Walton County received \$130,801 back in mortgage payments and over 4,745 nights were spent under the roof of a Habitat Home in our community.



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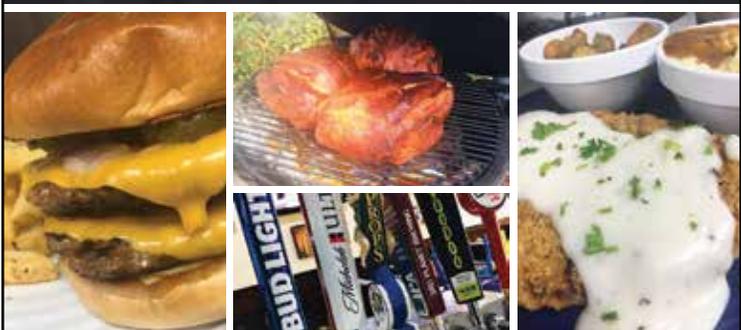


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## JoJo's Coffee and Goodness

JoJo's is owned and operated by Angela “JoJo” Stevenson who wanted to incorporate a cafe and relaxed coffee shop atmosphere to accompany her attached teaching studio. Once she convinced her



## L.J. Schooners Dockside Restaurant



husband “Mr. Big” to come down and run the roaster, she added kitchen manager “Ninja” Sharon and baking manager Ingrid to form the dream team! And they simply bake fresh “goodness” such as scones, coffee cakes, caramelitas, spicy kolaches, assorted quiche, house smoked BBQ pork, cranberry lemon chicken salad, BLT's, DAGWOODS and more! Breakfast and lunch is served all day Tuesday-Saturday. Feel free to come work, meet up with a friend or share breakfast with your kids.” There's free WiFi in house and super friendly staff. Stop in and introduce yourself. This month's fresh goodness specialties include Cheddar Thyme, Blueberry Lemon and Peach Cobbler scones, Strawberry Coffee Cake, Apple Pecan Blondies, Banana Bread, Pumpkin Streusel Muffins, White Chocolate Coconut cookies, and Brownies with Espresso Ganache. Breakfast Specials include your choice of quiche (Spicy sausage, ham, roasted red pepper or keto) with hash brown casserole and coffee for \$7.50. There's also made-to-order breakfast sandwiches and SPECIAL Fall Coffees by TREV-OR.

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Welcome to L.J. Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. The restaurant is named after “L.J. Schooner” (the L.J. is for Lazy Jack) who was a cherished four-legged icon on Bluewater Bay Marina docks. The Oyster Bar area is open as well as the restaurant side while abiding by the 50% occupancy! Almost all seats offer a magnificent view of the water and unparalleled sunset with, of course, oysters and a delicious varied menu. Join us for Sunday Brunch, 9 a.m. – 1 p.m. and enjoy bottomless Mimosas for \$10! Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free. Call to order take-out and pick-up in the L.J. Schooner's Oyster Bar or call when you arrive for curbside pick-up.

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# Seared Red Snapper with Roasted Chipotle Broth

## Ingredients

- 8 8-ounce snapper fillets with skin on
- Kosher salt
- Cracked black pepper
- Chipotle powder
- 6 ounces olive oil
- 2 1/2 beef steak tomatoes, quartered
- 5 each whole peeled garlic
- 2 each whole peeled shallots
- 1/4 teaspoon chipotle powder
- 1/8 teaspoon black pepper
- 3/4 teaspoon of kosher salt
- 5 teaspoons tomato powder
- 1 quart water

- 3/4 tablespoon sugar
- 1 1/2 teaspoons chicken base
- 1 1/4 tablespoons modified food starch
- 1 ounce olive oil
- 16 sprigs of cilantro leaves

## Directions

Cut the snapper fillets in half on bias. Season both sides with seasonings. Set aside. Place tomatoes, garlic, shallots and pepper in sauce pan. Sauté with olive oil until well caramelized. Add the water, salt, tomato powder, sugar and base. Simmer for

20 minutes. Add the food starch and cook for another 5 minutes. Remove and strain. Sear the snapper in sauté pan on both sides until fish is cooked. Place 2 ounces of the broth on bottom of each bowl. Place 2 4-ounce pieces of fish in the broth. Garnish with cilantro.

*Recipe adapted from Chef Andre Bienvenu, Joe's Stone Crab, Florida chef, 2008 Great American Seafood Cookoff and courtesy of NOAA Fish-Watch.gov.*



**LOCAL HIGH SCHOOL FOOTBALL SCHEDULES**

**FREEPORT HIGH SCHOOL**

10/16 7 PM Jay ..... HOME  
 10/23 7 PM Opponent TBA ..... Sunshine State Conference  
 10/30 7 PM South Walton ..... Away/Battle of the Bay  
 11/6 7 PM Hilliard ..... Away

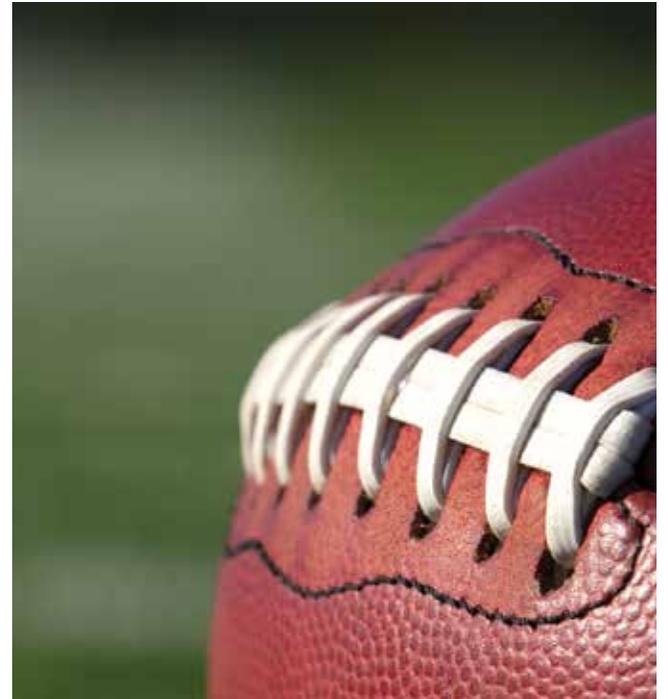


**NICEVILLE HIGH SCHOOL**

10/16 7 PM Navarre ..... HOME  
 10/16 8 PM Chiles (Tallahassee) ..... HOME  
 10/23 7 PM Pensacola Catholic ..... HOME  
 10/30 7:30 PM Milton ..... Away  
 11/6 7:30 PM Pace ..... Away

ACC	Oct 17	Oct 24	Oct 31	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5
<b>Boston C</b>	@Va Tech	Ga Tech	@Clemson	@Syracuse	ND	OPEN	Louv (11/27)	@Virginia
<b>Clemson</b>	@Ga Tech	Cuse	BC	@ND	OPEN	@FSU	PITT	@Va Tech
<b>Duke</b>	@NC State	OPEN	Charlotte	N Carolina	@Virginia	Wake	@Ga Tech	FSU
<b>Florida St</b>	N Carolina	@Louisville	OPEN	PITT	@NC State	Clemson	Virginia	@Duke
<b>Ga Tech</b>	Clemson	@BC	ND	OPEN	PITT	@Miama	Duke	@NC State
<b>Louisville</b>	OPEN	FSU	Va Tech	@Virginia	OPEN	Cuse (11/20)	@BC (11/27)	Wake
<b>Miami</b>	Pitt	Virginia	OPEN	@NC ST (11/6)	@Va Tech	Ga Tech	@Wake	NC
<b>NC State</b>	Duke	@NC	OPEN	Miami (11/6)	FSU	Liberty	@Cuse	Ga Tech
<b>NC</b>	@FSU	NC State	@Virginia	@Duke	Wake	OPEN	ND (11/27)	@Miami
<b>Syracuse</b>	Liberty	@Clemson	Wake	BC	OPEN	@Louv (11/20)	NC State	@ND
<b>Pittsb</b>	@Miami	ND	OPEN	@FSU	@Ga Tech	Va Tech	@Clemson	OPEN
<b>Virginia</b>	@Wake	@Miami	N Carolina	Louisville	Duke	OPEN	@FSU	BC
<b>Va Tech</b>	BC	Wake	@Louisville	Liberty	Miami	@PITT	OPEN	Clemson
<b>Wake</b>	Virginia	Va Tech	@Cuse	OPEN	@NC	@Duke	Miani	@Louisville

SEC	Oct 17	Oct 24	Oct 31	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5
<b>Alabama</b>	UGA	TENN	MSU	OPEN	@LSU	UK	AUB	@ARK
<b>Arkansas</b>	OleMiss	OPEN	@A&M	TENN	@UF	LSU	@MIZZ	BAMA
<b>Auburn</b>	@SC	@OleMiss	LSU	OPEN	@MSU	TENN	@BAMA	A&M
<b>Florida</b>	LSU	MIZZ	OPEN	@UGA	ARK	@VAN	UK	@TENN
<b>Georgia</b>	@BAMA	@UK	OPEN	UF	@MIZZ	MSU	SC	VAN
<b>Kentucky</b>	@TENN	UGA	@MSU	OPEN	VAN	@BAMA	@UF	SC
<b>LSU</b>	@UF	SC	@AUB	OPEN	BAMA	@ARK	@A&M	OleMiss
<b>MSU</b>	A&M	OPEN	@BAMA	VAN	AUB	@UGA	@OleMiss	MIZZ
<b>Missouri</b>	VAN	@UF	UK	OPEN	UGA	@SC	ARK	@MSU
<b>Ole Miss</b>	@ARK	AUB	@VAN	OPEN	SC	@A&M	MSU	@LSU
<b>SC</b>	AUB	@LSU	OPEN	A&M	@OleMiss	MIZZ	MSU	@UK
<b>Tenn</b>	UK	BAMA	OPEN	@ARK	A&M	@AUB	@VAN	UF
<b>TX A&amp;M</b>	@MSU	OPEN	ARK	@SC	@TENN	OleMiss	LSU	@AUB
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Join L.J. Schooner's Dockside Restaurant & Oyster Bar for its 1st Annual Trunk or Treat, Saturday, Oct. 31, from 2 – 5 p.m. in the Bluewater Bay Marina Complex.

Cars and Golf Carts are invited to register (\$10) and decorate their vehicle for this Halloween event. Golf Carts can arrive after 9 a.m. Cars can arrive just before 1 p.m. with "staging" complete by 1 p.m. Entries will provide their individually wrapped and unopened candy.

Social distancing will be practiced and masks will be voluntary!

Visit [bluewaterbaymarina.com/1st-annual-trunk-or-treat/](http://bluewaterbaymarina.com/1st-annual-trunk-or-treat/) for registration form or more information.



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Hours subject to change with evolving government mandates.



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 Sports

# Seaside School Half Marathon + 5K Announces Virtual Race in February 2021

Funds to Benefit Seaside Neighborhood School & Seacoast Collegiate High School

The Seaside School Virtual Half Marathon + 5K is now open for registration to participants around the world. In an effort to minimize the spread of COVID-19 and prioritize the health and safety of the community and participants, the Seaside School, Inc., and Seaside School Foundation have decided to move forward with a virtual half marathon + 5K for the 19th annual event.

The virtual half marathon (13.1 miles) and 5K (3.1 miles) will start on Sun., Feb. 14, 2021,

and end at midnight on Sun., Feb. 28, 2021. Participants can run or walk at any pace during the race dates, then simply report the time to be added to the national results leaderboard.

“With continued uncertainty, this virtual option will allow us to provide the safest possible experience for participants,” said Teresa Horton, Executive Director of the Seaside School Foundation. “This was an incredibly difficult and emotional process for our school and community as a whole to make.

With that said, we need the community’s support this year more than ever. We look forward to virtually cheering on our runners in 2021!”

Registration cost for the 5K is \$75 and the half marathon is \$100. In order for participants to receive complimentary swag bags before race week, runners need to complete registration before Jan. 17, 2021.

Each registrant will receive the following:

- Virtual Training Coach Program led by lululemon®

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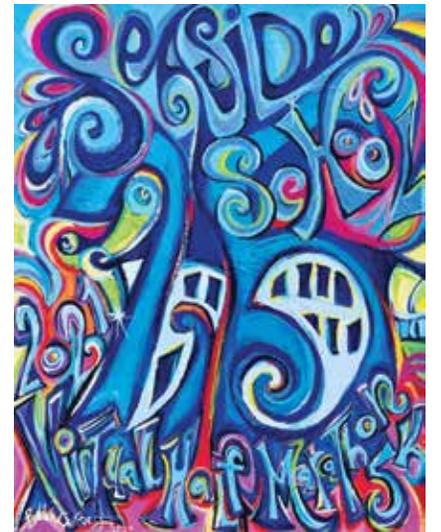
- Vera Bradley® Re-Active Sling Backpack + Pleated Face Mask
- Billie Gaffrey Designed Race Shirt (Celebrating 25 Years of the Seaside School)
- Custom Finisher Medal
- Customized Playlist
- Virtual Bib, Finisher Certificate + Goody Bag

“We’re looking forward to engaging with the runners virtually while still offering some perks of race

day our participants have come to know and love!” said Teresa.

100% of the funds raised from the virtual race benefits the Seaside Schools Foundation, which supports the operating budget for the Seaside Neighborhood School and Seacoast Collegiate High School. The Seaside School is tuition-free, public charter school serving students throughout Walton County. Last year the race raised more than ever with proceeds totaling more than \$600,000.

“Our students and parents



are extremely grateful for each and every race participant this year,” said Kim Mixson, Principal of Seaside Neighborhood School. “This fundraiser has become a part of our school culture, a stellar example of the Seaside Way in action. By applying creative thinking and problem-solving, we can keep this tradition alive and meet the needs of our growing school and community.”

Registration options can be found at <http://runseasidefl.com>.

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## Ask Doctor Marty: pH

body, you are setting yourself up for health rather than disease. Going to the root of a problem keeps you from chasing symptoms in a game of Whack a Mole. My apologies to anyone not old enough to be able to get a visual on that one.



### QUESTION:

I have read a little bit about pH. Would it really make a difference in how I feel to reduce acid levels in my diet? p.s. PLEASE DON'T TELL ME TO GIVE UP COFFEE.

### ANSWER:

I promise to not tell you to give up coffee. But I promise to give you enough information to help you make wise decisions regarding your health. Deal?

The first thing to consider is the basic idea that: Acid is the environment in which inflammation occurs. Inflammation is the environment in which illness occurs.

Let that sink in. So, if you can create an ideal pH in your

### Do you have:

- Acid Reflux?
- Irritable Bowels?
- Insomnia?
- Headache?
- Constipation?
- Lack of Energy?
- Osteoporosis?
- Dry Skin?
- Cardiovascular Illness?
- Diabetes?
- Thyroid imbalance?
- Weight Gain?

### Below is a basic list of acidic foods and beverages:

- Coffee
- Non-Herbal Tea
- Too much Alcohol
- Caffeine
- Soft Drinks
- Processed Foods
- Fried Foods
- High Fructose Corn Syrup

- White Sugar
- Artificial Sweeteners
- Too Much Animal Protein
- Stress
- Lack of Exercise
- Lack of Quality Sleep
- Dehydration

Don't panic. If you mentally checked off most of the items on the list, you're not alone.

Your body will compensate when it is too acid by using up alkaline minerals (like calcium, magnesium, potassium, and iodine) to put out the fire, so to speak. That explains why so

many Americans develop osteoporosis. In an emergency measure, the body's innate wisdom will draw calcium from the bones to alkalinize the higher priority heart and blood. The body must also be within a specific pH range to absorb different minerals. On a scale of 0 to 14, blood pH should be 7.35 to 7.45. It is best to test urine and saliva in the morning (before you contaminate your saliva with toothpaste, food or liquid) or three hours after a meal. Urinary pH should be between 6.0 and 7.0. Saliva should be between 6.4 and 6.8, with an average of 6.5 during the day. The higher the number, the more alkaline you are. To test your own pH, you can buy test strips at your local pharmacy.

But be kind to your body. Don't set yourself up for failure by making too many changes at one time. A walking program is great for most people. But to

go from inactivity to walking 10 miles the first day will make you wish you hadn't. I try to always use the principle of "better than." If today I do "better than" yesterday by substituting a healthier version of what I did yesterday, I don't beat myself up.

P.S. Please don't shoot the messenger about the coffee thing.

**Hot Tip:** For a comprehensive list of pH in foods and beverages, Google Acid/Alkaline Food List.

Stay well.

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



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 Wellness


By DR. RICHARD CHERN, MD

Last month we discussed our quick weight loss program. This month I will discuss how even mild thyroid dysfunction can cause weight gain over months and years. And this weight gain is nearly impossible to lose and keep off without getting the thyroid optimized.

The thyroid regulates every metabolic process in our body. This includes growing hair and

finger nails, moisturizing your skin for less dryness and a better appearance. It also means keeping our toes warm, and our brains focused and working.

The thyroid determines how many calories we burn for each process. With age, thyroid function often decreases causing weight gain. So how does this cause weight gain?

Imagine you are in your 30's. Your thyroid is functioning perfectly and your weight has been the same for years. Your calorie intake matches your calorie output. If you are eating 1500 calories a day then you must be burning 1500 calories a day. Now fast forward 10 years. You haven't changed a thing, but your body has decided that adding color to your hair is no longer a priority, and also, that your hair and fin-

gernails do not need to be made as fast or as well. Your hair gets some gray, and becomes more coarse, dry or brittle. You don't need to trim your nails nearly as often and they seem brittle and thin too. You are getting tired and unfocused in the afternoon and either nap, drink caffeine or just push yourself though the day. And you notice your weight is creeping up!

Now the diet and exercise is a start, but it's always a struggle and seems less and less successful. What is going on? It's you thyroid! Even though you haven't changed anything in your life, your body has decided to burn less calories. You're still eating 1500 calories a day and have exactly the same activity level, but your body is slacking on the job. Maybe your body is just burn-

## Weight Loss and Thyroid



ing 50 calories less a day. That's five pounds of weight gain every year! And as you decrease your calorie intake or increase your exercise, your body continues to burn fewer and fewer calories each year. So, your diet and exercise just gets more difficult.

What's the solution? Get your thyroid functioning! When you turn the thermostat up, you burn more fuel. Hair, nails, skin, energy, focus improves and weight loss can happen without effort.

But my doctor says my thyroid labs are normal. We hear this a lot and, unfortunately, traditional medicine only orders a TSH and stops. Dr. Richard Chern, MD, orders numerous thyroid labs and understands that normal and optimal do not always agree. Of course, optimizing thyroid without also optimizing hormones is like going shopping without your credit card.

*Dr. Richard Chern specializes in bio-identical hormone and thyroid optimization. He is the only Platinum Provider for BioTE in the region and mentors other physicians on the practice of bio-identical hormone therapy. Call Dr Richard Chern, MD at 850-837-1271 for an appointment and turn your body back on!*

## Niceville McDonald's to Host Monthly Blood Drives

Costa Enterprises McDonald's will host monthly blood drives at their Niceville location through the end of 2020. The OneBlood Big Red Bus will be parked at 1090 John Sims Parkway from 10 a.m. – 3 p.m. on Mon., Oct. 26; Fri., Nov. 13; and Tues., Dec. 22 for all guests and community members who are

willing to donate.

Donors will receive a complimentary COVID-19 Antibody Test in addition to the regularly administered wellness checkup consisting of blood pressure, pulse, temperature and iron count, including cholesterol screening. Schedule an appointment by visiting <https://www.oneblood.org/donate-now/>.

Walk-ins are also welcome to donate blood on the day of the event.

Donors will also receive various OneBlood swag items, a \$10 eGift Card, and a voucher for one free small fry to be used at any of the 24 Costa Enterprises McDonald's locations.

The antibody test is authorized by the Food and Drug Administration (FDA) and will indicate if the donor's immune system has produced antibodies to the virus, regardless of whether they ever showed symptoms. Donors will be able to see their results approximately 48 hours after donating by logging into their donor portal at [www.oneblood.org](http://www.oneblood.org).

Generally healthy people ages 16 or older who weigh at least 110 pounds and have a valid photo ID can donate blood at any one of the drives hosted by OneBlood and Costa Enterprises McDonald's.

One in three people will need



blood in their lifetime. Blood that is donated at any one of these drives will likely be transfused within two to three days. If you are curious if you are a candidate for donation or to learn more about the importance of blood donation and how donors can target the power of their blood type, visit [oneblood.org](http://oneblood.org)

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# The Relationship Between Physical Inactivity & COVID-19

By JASON CLEMENTS, OWNER, BLUEWATER BAY FITNESS

Given the novelty of the SARS-COV2 virus, which causes COVID-19, it is not surprising that there have been few studies on the relationship between physical activity and COVID-19 outcomes. An article published in Sports Medicine and Health Science reviews the available evidence regarding the impact of COVID-19 on several physiological systems and any potential relationship with physical activity.

**Immune System:** Moderate physical activity may reduce susceptibility to upper respiratory tract infections, and physical activity can benefit immune system health. The authors note that, while more studies are needed to assess the link between physical activity prior to COVID-19 diagnosis and COVID-19 outcomes, exercise during the pandemic is recommended and can also help mitigate some comorbidities such as diabetes and obesity.

**Respiratory Tract:** In severe COVID-19 cases requiring hospitalization, 54% of patients experience respiratory failure, and more than 30% require mechanical ventilation. People on mechanical ventilation for long periods can develop a weakened diaphragm, making it harder to wean them off the ventilator. Physical activity is not known to change the structure and function of the lung and airways; however, endurance training may promote biochemical adaptations that help protect against challenges, including prolonged ventilation. In one study, as few as 10 consecutive days of aerobic exercise training provided statistically significant protection against diaphragm weakening. In theory, this would mean trained individuals who require mechanical ventilation would have some protection against a weakened diaphragm and thus experience fewer challenges coming off the ventilator.

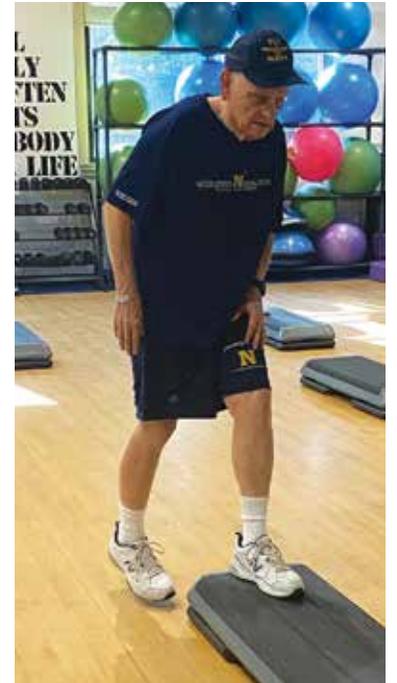
**Cardiovascular System:** With COVID-19, exercise can have both positive and negative effects. When recovering from COVID-19, some people experience cardiac damage (such as myocarditis or inflammation

in the heart muscle, which has afflicted several collegiate and professional athletes). This cardiac damage can increase the risk of sudden cardiac death during exercise and may extend throughout the lifetime. On the positive side, physical activity promotes heart health and longevity. The authors recommend healthy people during and after the pandemic to “remain physically active and exercise while socially distanced when you are well, stop exercise when you develop symptoms or signs of an infection, and return to physical activity and exercise slowly following recovery.”

**Mental Health:** The authors also discuss the detrimental effects of quarantine-related depression and conclude that “regular exercise can attenuate the symptoms and consequences of quarantine-induced depression and traumatic disorders with the systemic, complex and powerful neuroprotective effects.”

Overall, the authors recommend exercise sessions of moderate-intensity and up to 45 minutes in length for immune health and advise older adults to get at least 30 minutes of moderate exercise two to three times per week.

Reference [www.ihrsa.org](http://www.ihrsa.org)



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 Wellness

# Enduring Hard Things in 2020



By STEPHENIE CRAIG

Even if you highly value optimism, 2020 is giving you a run for your money. As we sit six months into the pandemic, Hurricane Sally has pummeled the Panhandle, and we all know someone impacted by Covid, fires, racial tensions, not

to mention the upcoming election discussions. Exhaustion and uncertainty fatigue are very normal in these circumstances. I continue to hear stories, both locally and nationally, of people being angry, irritable, depressed and overwhelmed. Situations that used to be mildly irritating

are now feeling off the charts infuriating and disappointing. We are collectively worn down and struggling to manage emotions, to be kind to each other, and to find a continued sense of resilience.



So, what can we do to remember who we are and to be the people we want to be in the current season of uncertainty? What are the tools that inspire us not to give ourselves permission to spiral downward and give up loving our neighbors?

### 10 Ways to Endure & Thrive Through Hard Things:

**Engage self-care practices.** When you sleep well, eat well, move your body, take prescribed medicine, engage in personal hygiene and get out of bed at a consistent time, you communicate a sense of hope and motivation to your brain and body.

**Look for the positive in the midst of the negative.** While being honest with yourself about the real current challenges, also daily look for and focus on the positive happening around you. Hurricanes are awful; people showing up lovingly for neighbors is beautiful.

**Engage your spiritual life.** Remember that God is present in the midst of suffering and you are deeply loved. While difficult, try embracing the reality that some our deepest growth as humans is born in times of suffering.

**Remember your values.** Values such as honesty, family, love, and kindness can be consistent guides through both the wonderful and the awful moments of life. Try listing your top 10 values to remind yourself of the anchors that drive your life and decisions daily.

**Focus on others.** Spend a few minutes each day thinking of someone you know and engaging in kindness toward them such as a thoughtful text, a phone call, praying for them, or helping them in a practical way. Remembering others gives perspective to our personal suffering and reminds us that love lives in the hard places.

**Let go of what you can't control.** Sort what you can control from what you can't. As

much as possible, let go of what is outside your control. Now, try spend your energy on taking meaningful action on the things within your control. I cannot control the pandemic; however, I can control my daily routines and self-care.

**Engage social support.** Chat with neighbors outside, call or Zoom friends, return to activities that feel safe to you with social distancing precautions. We all need other people regularly.

**Breathe when you're about to lose it.** Don't give yourself permission to take your frustrations out on others at home, at work or on the road. Notice when you're getting flustered. Slow down, take 10 slow, deep breaths. Check in with yourself and take 10 more until you feel your brain calming back to the rational space.

**Give grace.** Assume the best of other's intentions until they prove otherwise. Be kind to yourself and others as much as possible. We are all having a hard time.

**Practice gratitude.** Write or say aloud five things you are grateful for daily. It's okay to repeat some. Be creative and try to notice new things that bring joy.

While many of these tools may seem simplistic, we often neglect practicing them regularly and wonder why we feel so negative and out of control. Take a few minutes to rate yourself on each tool using a scale of 1-10, 1 being "I've not been so great at this" and 10 being "I'm great at doing this daily." Then choose two areas to begin focusing on consistently.

You are certainly not alone in the struggles you might be facing as you walk through 2020. Remember that seeking support is brave and wise. Journey Bravely has coaching sessions available to help you through finding tools for balance and forward movement in these challenging times. Connect with us at [journeybravely.com](http://journeybravely.com).



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## The BIG Fish!



BY LISA LEATH TURPIN,  
WELLNESS COACH

You may hook it, but can you pull it in? Do you have what it takes to go the distance with a trophy hulking fish? Fish as massive and merciless as those caught in the Destin Fishing Rodeo have been known to leave anglers with damaged tendons, muscles or even a ruptured disk. Pulling against a load with a reel set at 35 pounds of drag on an 8-foot rod for 10 or 20 minutes+ will give you a starting idea (...that's just waiting for the bite).

People can achieve most aspects of the sport with moderate exercise. Deep sea or off-shore fishing, casting big, heavy lures and working big jigs, is at the far other edge of the sport. "Large, high-end spinning gear can be relatively heavy, and vigorously casting a 6- or 7-ounce plug up to 300 times in a day can sap even the fittest anglers of energy," says John Cahill in Sport Fishing Magazine, "Long, fast-tapered rods are vital to distance casting, but not terribly effective when fighting fish, acting as a large fulcrum against the angler. Against heavy drag settings," Cahill says, "powerful fish tend to pull the rod down and away, offering the angler poor leverage." This combination can physically mean massive load and strain of spinal erectors (lower back), hamstrings (back of upper legs), glutes (your butt), latissimus dorsi (large muscular "wings" on your upper back) and all the parts that hang on (hands, arms and shoulders).

You will be in a world of hurt if you are not in good shape or have bad technique for such rigorous fights. An angler CAN be prepared to WIN a big fish battle, but that doesn't happen from just sitting on the couch. Physical preparation is turn-key to execute a successful and safe big-fish-fighting technique. Highly important is any cardio exercise to build physical endurance; looking for sports specific, the rowing machine is the top choice

to build stamina for the unpredictable struggle. For sure, building strength is the cornerstone for keeping your back and joints protected. Following are the five most important exercises for big deep-water tournament fishing.

**Rowing:** Although there are several options for rowing, there is actually a "Fisherman's Row" which is a little hard to explain in words. It's a 1-arm row, but instead of the traditional one knee on the bench and other foot on the floor, you have both knees on the bench, kind-of staggered and still supporting your upper body with one arm; the other arm picks the dumbbell off the floor and pulls/rows alongside your ribcage, pinching your shoulder blade with some, but very minimal rotation.

**Kettle or Dumbbell Sumo Squat with Upright Row:** This is just a wide squat holding the kettle or dumbbell with both hands (or alternating 1-hand), touching the weight to the floor during the squat; then when you come up, bringing the weight to chest height with elbows leading higher than your grip.

**Hamstrings Deadlifts:** Done with dumbbells, kettle or plate-loaded bar, stand straight up holding the weight in front of your thighs; reach the weight to your feet, keeping it close to your straight-as-possible legs; then bring it back up to thighs (KEY: Please keep back straight, strong and engaged.)

**Core Twists:** "Russian Twists" are usually seated and upper body is slightly reclined. Holding a ball or just fisting hands together in front of the chest, twist fists from one side to the other. Feet can be held off the floor (v-sit) or left on the floor but wide.

**Low Back:** Hyper-extensions performed on the floor, physio ball, TRX or machine. Start face down and lift the upper body backward or off the floor while leaving legs stationary and planted.

## A Night With the Stars

**ECCAC 20th Anniversary Celebration!**

Tuesday, October 27 – Gates Open 5:30 p.m. – Concert Starts 6:30 p.m.

Mattie Kelly Cultural Arts Village in Destin

Emerald Coast Children's Advocacy Center (ECCAC) is celebrating 20 years of preventing child abuse and neglect, protecting children and restoring the lives of impacted children. To celebrate and help raise funds, a live concert will be held at the outdoor Mattie Kelly Cultural Arts Village in Destin on Tues., Oct. 27, and will open with popular local guitar/vocalist Nic Turner and his Lucky Strike Retros band, followed by the headliner act from Mobile, Tyron "Gretsch"



Lyles and The Modern Eldorados, with their crowd-pleasing fusion of traditional rockabilly, honky tonk and country music. Gates open at 5:30 p.m. and the show starts at 6:30 p.m. You or your business sponsor a table, reserve table seating, or open seating where you bring your own chair. Safe, social distancing will be practiced with hand sanitizer

and masks available, although masks are not required. Food by Tropical Smoothie, Island Wing Company and Jim 'N Nicks will be available, as well as beer and wine sales on site. Coolers and alcohol permitted; no pets, please.

Visit [www.eccac.org/events](http://www.eccac.org/events) for more details and to make your reservations. General admission tickets start at \$35. Table sponsor opportunities are available at \$750 per table of 10. Contact Chelsea Fox, development manager at 850-833-9237, Ext. 283, or email [Chelsea@eccac.org](mailto:Chelsea@eccac.org).

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



 Business

# Meet our Local Pro: **Ryan Simas, Destin Stucco Repair**

BY RITA L. SHERWOOD

Ryan knows a good thing when he sees it. He grew up with his family vacationing down here from Chicago, and always thought he'd live here one day. After 9/11 happened, his thoughts turned toward getting out of the city, and soon he relocated to Destin. Ryan says, "Remodeling in Chicago was more of a want, but here in our area, it's more of a need, especially with so many different rental properties."

So, since 2012, that's exactly what Ryan concentrated on, remodeling. But fast-forward three years later, Gary Martin, who had a restoration business on the side, approached him. Gary needed someone to take his business to the next level, and since Ryan had already been successful in running his own business and was familiar with remodels, he was a perfect fit, and the two soon formed



Destin Stucco Repair.

Destin Stucco Repair does about 60% of its business for repair, and about 40% for new construction. They deal with traditional stucco, as well as synthetic stucco called EIFS. The main difference is traditional stucco is waterproofed under the base coat, and needs repair because of the cracks; and synthetic stucco (EIFS) is waterproofed from the surface, and needs repair because of moisture issues. When asked what causes stucco to be repaired, Ryan says, "It's all about the waterproofing of the stucco when it's installed.



Typically, if you own a house that was built before the year 2000, you may have an issue with an old system that wasn't properly waterproofed."

And what are some signs that your stucco may need repair? Ryan says, "Look for cracks. Isolated hairline cracks in the walls are no big deal, but large cracks in one area are a cause for concern. Or if you see a

stain coming out of cracks, that's not good either because it could mean there's prolonged moisture in the area. Also look for bulging in wall surfaces."

Destin Stucco Repair does offer a free consultation if you think you might have an issue, and it takes about an hour. For more specific issues, they can do a moisture test with a digital meter complete with photos to test

for any moisture in the stucco. Depending on the size of the house, that runs between \$750-\$1500, and anything above 14% moisture is a problem.

So, call Ryan Simas at Destin Stucco Repair for all of your stucco needs, whether it's repair or new construction. Ryan is passionate about what he does, and it shows! (850) 865-5500.

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By MATTHEW VANDERFORD, CLAIMOLOGY

Hurricane Sally is one of those storms that took a lot of folks by surprise. Partly because it was due to hit further west than it did and partly because it just sat and sat, and sat out in the Gulf dumping massive amounts of water all over the Panhandle, all while it kept pummeling the area with sustained winds of 100+ miles per hour. It was a strong category two storm when it made landfall around 4:45 am.

In the wake of this event, it's important to remember some key points to make the claim filing process a little easier for those affected:

**Take as many photos as possible.** Those with the most documentation come out ahead.

**Take contemporaneous notes (real time notes as they happen).** Make sure to write down who you talked to, when you talked to them, what they said and how long they were on site.

**Make an inventory list** of all your damaged belongings. Write down what they are and how much it will cost to replace them.

**Try to provide your insurance company with photos** of the property before the damage happened.

**Be true to yourself.** If something doesn't feel right or sound right, mention it. Ask to have an explanation in writing about what someone said or to elaborate their position.

# Hurricane Sally Claim Filing Tips

Read your policy. If you have questions about what certain parts mean, ask a professional for clarification.

**Make sure to read all the paperwork** that comes from the insurance company or insurance company representative. Some documents are time sensitive and can put the claim at risk if not turned in on time. If you

tuned machine that has its own way of operating. And people work inside this machine, but have little wiggle room to maneuver outside the lines. Insurance is also deemed by the insurance companies as a way to lessen the blow of risk, not necessarily to make you whole after the risk you're insured against has happened.

backgrounds and life events that shape us as we are. If we can keep that in mind while attempting to communicate what we feel is important, and try to communicate in ways that are sincere to how we want to be treated (and treating others

the same way too), then a lot more might be accomplished, roadblocks cleared and hurdles jumped over. You never know, the person who you thought was against you might become your greatest advocate and push your claim along to help it get settled.



receive less than what you were expecting or promised, you can always submit more information for a better result.

**Make sure you understand what you are signing** before you sign it. Sometimes you can sign your rights away.

Remember, the insurance mechanism is just that. A mechanism. A machine – a finely

Far too often people end up losing their cool (both on the insurance company side and the insured side) due to overwhelming circumstances surrounding an event like this. If I can express one thought in the midst of this, it's to remember that we're all people meeting one another with all sorts of differences, prejudices, realities,

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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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Musing



BY MYRNA CONRAD

*“Without truth, there is only manipulation.” -Os Guinness*

*“And you shall know the truth and the truth shall set you free.” -Jesus (in John 8:32)*

None of us want to believe something that is false. We certainly don't want to be manipulated by false rhetoric, advertisements, reporting or information. We are all constantly processing the information we receive to determine whether to believe it or not. The more our world has advanced in technology, the more we are bombarded with information and the harder it seems to discern truth from lies. Yet the importance of distinguishing what is true or false permeates all areas of our lives from our relationships, our

goals, our health, consumerism, politics and, most importantly, our belief system.

So, what is truth and why is it important that we know the truth? There is subjective truth and objective truth. Subjective truth is based on someone's personal feelings, tastes, or opinions. I might be of the opinion that someone is boring and you might find them to be very interesting and fun. The truth of who they are has nothing to do with our differing opinions of them.

Objective truth is not influenced by personal feelings, but is based on measurable facts. Objective truth measures truth and correspondence, holding that any declarative statement is true if and only if it corresponds to or agrees with factual reality. Two opposing facts cannot contradict each other and both be true. I can say gravity does not exist all I want, but if I jump off a tall building, the fact that it does will prove itself true! The fact that the world is round was true even when many people on earth believed it to be flat.

# What Ever Happened to Truth?

Truth corresponds with reality; so it is when we use subjective truth to determine objective truth that confusion and chaos abound. If there are no objective truths, there will be no objective standards by which to live; then, people begin to think it is okay for each person to live however they want regardless of how it affects the people around them. This is called moral relativism. Many people are drawn to this as it means that each person can do whatever they want, because everyone gets to choose for themselves what is true and right. While this view seems to promote tolerance and civility, it does so at the expense of logic and ends up creating disunity and chaos instead. We see this mindset and the results playing out in our country today.

Since we have progressively blurred the lines in our country between subjective (opinion) and objective (fact) truth, how can we determine what is really true? I believe this quest for truth must start with determining the truth of the origin and purpose

of man. When Darwin's Theory of Evolution, promoting the evolution of species by natural selection as truth, permeated our schools and universities, it was in direct opposition to the moral truth that man was created in the image of God, giving each life meaning and value. We must have something concrete and unchanging from which to measure; otherwise, truth keeps changing—how can we ever know what to believe? When we acknowledge that God is the creator of everything and that He does not change, we then know where we can go to discover and know truth. Moral, ethical and objective truth can be found in God's Word. It logically flows that the creator of everything is the one to establish the truth of everything.

Many believe, including me, in the validity of God's Word and that it is our guideline for truth. However, don't believe something is true just because I or anyone else says it is true. Make the effort to determine what is objectively true yourself.

Since we have determined that there have to be objective truths, make the effort to discover them. Falsehoods (lies) keep you in bondage; the truth sets you free.

Strategies for knowing what is true and what is false:

**Be Aware**

Be aware of what beliefs are being espoused and taught around you. Research and understand their foundation and their validity.

Understand why you believe what you believe.

Be aware of what our youth are being taught in our schools and universities today; they are our future.

Examine your own heart and your actions to determine if you really want to find truth or if you would rather just believe what makes you feel good at the moment.

**Be Intentional**

Search for truth. Don't believe something just because someone else said it's true. Teach your children to do the same.

Be able to back up why you

*Continued on next page*

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## A Pastor's Ponderings: Storm Stories

### Out of the Depths – Amazing Grace

MICHAEL SCHNEIDER, PASTOR  
EMERITUS, TRINITY PRESBYTERI-  
AN CHURCH OF VALPARAISO

As Hurricane Sally was swirling through the Emerald Coast, the Weather Channel began showing waves washing over Beach Boulevard in Pascagoula, Miss., in front of the place where my childhood home once stood. In that house in 1947, at age 5, I watched through a small window of the front door as the waves from “the hurricane of 1947” washed up on the front steps.

I saw waves wash over the streetlamps of Beach Boulevard. In some of those waves were swimming live wild cows which had been swept off Greenwood Island to the east, really a peninsula separated from the mainland by a marsh. Some of the cows stumbled to their feet and began walking through the town mooring their sorrows as the wind and rain bowed down the trees around them.

We walked two lots to the east, and there on the ruins of the house, a woman was picking up pieces of vases and other glass fragments to make a mosaic for her friend who had lived in the house. Propped up against one of the remaining oak trees in the yard was one of those plywood boards we tack over the windows to keep the wind and rain out of the house. The house was gone, but the board was left. And the owners had written this message on the board: “Twas grace hath brought us safe thus far, and grace will lead us home.”

The lady picking up the pieces of glass was Tricia Lott's sister-in-law, and Tricia sent me the picture of the sign. Trent and Tricia Lott, who now have a home in our area, lived before Katrina in a house on Beach Boulevard about 10 houses to the west, a house built in the 1850's. It was also totally swept away by Katrina. In that house, President George W. Bush once sat on the balcony looking out over the Gulf of Mexico.

Flashback to 1969 and the approach of Hurricane Camille to the Mississippi coast. My wife Judy and I were again visiting Pascagoula after the birth of our first child. Sitting in the front yard of my parents' home, the sun was shining, the sky was blue with white fluffy clouds, but people were scurrying all around us, pulling their boats out of the water in advance of the coming storm, now named and being followed on the radio. We were preparing to leave for the Pensacola Theological Institute, but my father pleaded with us to stay there, “where we would be safe.” I said, “But the storm seems to be heading for Mississippi!”

We crossed the Mobile Causeway along the northern edge of Mobile Bay (before Interstate-10) as the waves were lapping over the causeway. When we arrived in Pensacola, the bridge to the island was closed, and we would be unable to reach our beach cottage until Tuesday of the next week.

Dr. D. Martyn Lloyd-Jones of Westminster Chapel in London was re-scheduled to preach mid-afternoon (instead of evening) at McIlwain Presbyterian Church, because the storm was coming in, and it was not certain exactly where. As Hurricane Camille was bearing down on the Gulf Coast, Lloyd Jones preached on Romans 8:18, “...I consider that the sufferings of this present time are not worthy to be compared with the glory which shall be revealed in us.”

The winds that night were “only” about 60 miles an hour in Pensacola, since Camille actually went in on the west side of the Mississippi coast. But the electric street wires outside our window were crackling and snapping all night, as we listened intently on a portable radio to see if my parents were surviving in Pascagoula. Pensacola had been relatively spared from Camille, and though it was the most powerful storm to strike the Gulf Coast since 1947, my parents' house



in Pascagoula survived again in 1969.

As I write today, I am wearing a classic collector T-Shirt from 1995. The front of the T-shirt carries a front-page headline of August 4: DIRECT HIT! Erin Slaps Gulf Coast.

The back carries the front page of October 6, with the headline: DISASTER! Emerald Coast Two for Two. Erin was a category 2 hurricane; Opal was a category 3. As I was cleaning up the massive debris after Erin, and chasing an alligator back into Lake Sharon from my backyard, I had no idea that just two months later, Opal would be a much worse storm.

The only real physical hurricane damage we sustained as an adult couple, after our children were married, was from Hurricane Ivan in September of 2004. We were booked for an Alaskan cruise out of Seattle, and we decided to fly out of the Okaloosa County airport in Valparaiso, even though Ivan was bearing down on the Emerald Coast. After a lunch atop the Space Needle, we received a call from our neighbors that the largest tree in Lake Sharon had crashed through the roof of our house. We cancelled our Alaskan cruise, and, thankfully, the damage was largely covered by insurance, and our trip insurance enabled us to resume our cruise a year later.

I have great personal sympathy with those who experienced loss through Hurricane Michael in the Panama City area in 2018, including our son John, whose family had extensive property damage, but not nearly the loss of property and life experienced in Mexico Beach and the surrounding area.

The Gulf Coast hurricanes have had a devastating effect upon the Emerald Coast and upon my own life. But, in retrospect, I've really experienced only some minor inconveniences. My storm stories and trials are almost trivial in comparison to the storms of life experienced by the slave trader John Newton, which he recorded in his autobiography Out of the Depths. It was out of those life storms that he wrote his famous poem in 1772:

*Amazing Grace! How sweet the sound that saved a wretch like me!*

*I once was lost, but now am found  
was blind, but now I see.*

*'Twas Grace that taught my heart  
to fear, and Grace my fears relieved.*

*How precious did that Grace appear  
the hour I first believed.*

*Through many dangers, toils, and  
snares I have already come.*

*'Tis Grace hath brought me safe  
thus far and Grace will lead me home.*

*The Lord has promised good to me.  
His Word my hope secures.*

*He will my shield and portion be  
as long as life endures.*

*When we've been there ten thousand  
years bright shining as the sun,*

*We've no less days to sing God's  
praise than when we'd first begun.*

*As you and I face the storms of  
life, may we have the grace of God in  
Jesus Christ our Lord to sing from the  
heart, 'Tis grace hath brought us safe  
thus far, and grace shall lead us home.*

A Freeport resident, Pastor Mickey Schneider become Trinity's first pastor in 1986. Pastor Schneider served for 28 years, retiring in 2012. He now serves as pastor emeritus and can be reached at (850) 897-5554 or [trivulp@cox.net](mailto:trivulp@cox.net).

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## TRUTH

*continued from previous page*

believe what you believe. Is what you believe subjective truth or objective truth?

When listening to or reading social media today, do some research to determine what is true and what is false.

Read God's Word and discover for yourself the truth of its

claims. Don't disregard it if you are not willing to read it.

I hope the discovery of truth becomes paramount in your life.

 Musing


BY SEAN DIETRICH

I'm watching the Alabama-Missouri game. I'm eating boiled peanuts. It's the first time I've seen college football since the pandemic began some 300 years ago. To say I'm happy is like saying the Pope is an okay guy.

I'm ecstatic.

I don't want to get all mushy about Alabama football because I don't want to be "that" kind of fan. You know the one I'm talking about.

The football fanatic whose conversations are always about sports. A guy who, even if he is at, let's say, a baby christening, will talk about the importance of a well-formed wishbone offense.

These are men so painfully obsessed that they name their kids after head coaches.

So, I'm not going to tell you how I was born during Coach Paul "Bear" Bryant's farewell game, the last of his career. A game in which the Crimson Tide smeared the Fighting Illini into proverbial skidmarks.

Neither will I tell you about how, during the instant I drew my first breath, my father was

facing a delivery-room television that broadcasted Paul Bryant's final game.

I won't tell you how when my father heard a newborn baby crying, he was so moved by paternal emotion that he sincerely said, "Sssshhhhhh! It's third down!"

What I will tell you is that my father liked Alabama's head coach.

Who didn't?

Paul William Bryant was born in the late summer of 1913 in a sleepy Cleveland County, Arkansas backwater. His hometown of Moro Bottom wasn't even a town at all. Only seven families lived in the community. All dirt farmers.

Paul was a large, lanky baby. He had feet like rowboats, hands like ball gloves, and a stern, righteous face that looked like he helped write the Ten Commandments.

He was the eleventh of twelve births, and friends said he was a fearless human being.

When I say "fearless," I mean that in his boyhood, Paul once wrestled a bear in a traveling circus-sideshow tent. The animal nearly ripped off his ear, earning him the nickname "Bear."

His was a generation that grew up during a toilsome time. It's hard to imagine just how difficult those years were in America. But make no mistake, they were godawful.

They were decades that formed men out of toddlers. A

trying period that makes our modern-day pandemic look like a trip to the dentist.

The Great War was on in Europe, killing 20 million. Meanwhile, the Spanish Flu was taking another 50 million. Then came a Great Depression. Suicide rates were climbing higher than ever. Big-city bankers were leaping off tall ledges.

Dust storms were murdering the Heartland. Poverty-stricken sharecroppers were migrating to keep from starving. And the wars just kept coming.

This was the America he grew up in.

As a kid, Paul's father was sickly, and his mother had too many children to handle. They were bone poor. She simply couldn't afford to feed a teenage buck with a bottomless appetite. So Paul went to live with his grandfather in the nearby crossroads of Fordyce.

It was there, in an unassuming American hamlet, that football history would be written in the Arkansas mud. When 13-year-old Paul discovered a pigskin ball, tied with twelve evenly-spaced white laces, it would become his reason for breathing.

Paul said it happened like this:

"One day, I was walking past the field where the high school team was practicing football. I was in the eighth grade, and I ain't never even seen a football before.

"The coach naturally noticed

## The Bear

a great big ole boy like me and he asked if I wanted to play.

"I said, 'Yessir, I guess I do. How do you play?'"

"Coach said, 'Well, son, you see that fella catching the ball down there? Well, whenever he catches it, you go down there and try to kill him.'

The following Friday, Paul was on the field in a uniform.

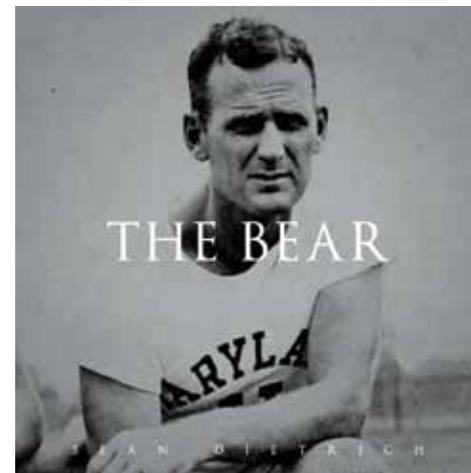
The big-limbed kid didn't know the difference between a goal post and a "Reader's Digest." But he played hard. And he hit hard enough to dislocate your pride.

His teachers said he was a crummy student—he didn't even graduate with his classmates. He failed a language class, and struggled in his other subjects. But on the field he was Michelangelo.

He led his rag-tag high school toward a perfect season in 1930, snagging the Arkansas State Championship. College talent scouts began crawling out of the wallpaper to find this six-foot-four hick from the sticks.

One such scout offered Paul an athletic scholarship to the University of Alabama. And so it was. Paul Bryant began his life in Tuscaloosa. It was the biggest city he'd ever known. A metropolis, by all means.

They say he played ball like his face was on fire. In one par-



ticular 1935 game, for instance, Paul played with a broken leg and still managed to help Alabama to a 25-0 victory over Tennessee.

But wait, what am I doing?

I told myself I wouldn't talk about football. And just look at me. I'm boring you with statistics, obscure dates, and stories that are making you snore.

I apologize. I swore to myself that I wouldn't tell you about Paul Bryant's 25-year tenure as coach of Alabama, wherein he racked up six national championship titles and 13 conference championships.

I wasn't going to tell you about how on the day of his retirement, the dirt-poor country boy from Cleveland County had grown up to hold the record for the most wins of any collegiate coach.

And I definitely wasn't going to tell you that my middle name is Paul.

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# The Right to Vote



By TIM NORRIS

When was the first US election? December 15, 1788 was the first United States presidential election. George Washington was inaugurated in New York City on April 30, 1789, 57 days after the First Congress convened. The act of voting in colonial times was quite different from today. In many places, election days were social occasions accompanied by much eating and drinking. When it came time to vote, those qualified would simply gather together and signify their choices by voice or by standing up. As time went on, this form of public voting was gradually abandoned in favor of secret paper ballots. For a while, however, some colonies required published lists showing how each voter cast his ballot.

After declaring independence on July 4, 1776, each former English colony wrote a state constitution. About half the states attempted to reform their voting

procedures. After the unanimous election of George Washington as the nation's first president, the Founders figured that subsequent elections would feature a large list of candidates who would divide up the electoral pie into small chunks, giving Congress a chance to pick the winner. But as soon as national political parties formed, the number of presidential candidates shrank. Only two U.S. elections have been decided by the House and the last one was in 1824.

As it did in 1789, the United States still uses the Electoral College system, established by the U.S. Constitution, which gives all American citizens over the age of 18 the right to vote for electors, who in turn vote for the president. The president and vice president are the only elected federal officials chosen by the Electoral College instead of by direct popular vote.

The Electoral College was (and still is) the "glue" that allowed the individual former British colonies to come together as the United States. The founders, in establishing a republic and not a democracy, devised the electoral college system as a way to protect the rights of the smaller states having their interests overwhelmed by larger states. The same is true today.



Political parties usually nominate their slate of electors at their state conventions or by a vote of the party's central state committee, with party loyalists often being picked for the job. Members of the U.S. Congress, though, cannot be electors. Each state is allowed to choose as many electors as it has senators and representatives in Congress. During a presidential election year, on election day (the first Tuesday after the first Monday in November), the electors from the party that receives the most popular votes are elected in a winner-take-all-system, with the exception of Maine and Nebraska, which allocate electors proportionally. In order to win the presidency, a candidate needs a majority of 270 electoral

votes out of a possible 538.

On the first Monday after the second Wednesday in December of a presidential election year, each state's electors meet, usually in their state capitol, and simultaneously cast their ballots nationwide. This is largely ceremonial: Because electors nearly always vote with their party, presidential elections are essentially decided on Election Day. Although electors aren't constitutionally mandated to vote for the winner of the popular vote in their state, it is demanded by tradition and required by law

in 26 states and the District of Columbia. Historically, over 99 percent of all electors have cast their ballots in line with the voters. On January 6, as a formality, the electoral votes are counted before Congress and on January 20, the commander in chief is sworn into office.

Critics of the Electoral College argue that the winner-take-all system makes it possible for a candidate to be elected president even if he gets fewer popular votes than his opponent. This happened in the elections of 1824, 1876, 1888, 2000 and 2016.

However, supporters contend that if the Electoral College were done away with, heavily populated states such as California and New York might decide every election and issues important to voters in smaller states would be ignored.

*Tim Norris, a long-time Panhandle resident is past Chairman of the Walton County Republican Party and is the current Republican Party of Florida's State Committeeman for Walton County.*

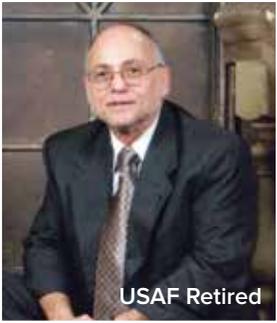


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Arts

# Meet Local Artist Sherri Springer

## Passion. Purpose. Painting.

By LORI LEATH SMITH

"I have always loved art, music and nature, especially the beach; they've served as relaxing "escapes" for me," says budding artist Sherri Springer. "As a child, composing at the piano seemed to ease any anxieties of mine, and creating or "doing my own thing" was a natural tendency."

Sherri painted her first landscapes a few years ago. But when her mom was diagnosed with end-stage cancer recently, painting took a whole new meaning. As she and her sister were caretaking for their mom, Sherri found herself painting more and noticed her mind focused on another place—blank and calm. "This was especially good for someone like me and helped me cope with the reality

before me," says Sherri. "I truly believe God's hand was in it, as part of a preparation for me that Mom was going to be leaving us in the earthly sense."

Sherri and her mom shared this special interest together; her mom also painted and was a very talented oil artist for most of her life. Sherri says her mom was extremely happy about her discovering this art outlet and fostering it more deeply. "It became a passion of mine, and she got to witness it! We had many great moments this past year with me asking her for feedback and guidance on certain pieces, and that bond brought us much joy. It was clear this was to be a real purpose in my life going forward." Sherri feels part of the depth and talent that she portrays in her artwork is, in a

sense, her mom's legacy as well.

Originally hailing from Montgomery Ala., and growing up vacationing in Panama City Beach, Sherri has now become a local, saying she finds a calm connection with the emerald green Gulf and the sugary sands after having worked in an office environment for 20 years.

Her favorite type of painting is simply experimenting and creating colorful abstracts out of the blue! However, she also paints quite a variety of subjects and colors. "I suppose this might be a reflection of who I am as well—diverse, maybe a little hard to peg; passionate, whimsical, fun, and free spirited, but also quite detailed, serious and focused."

And, Sherri has certainly engrained herself in our piece of



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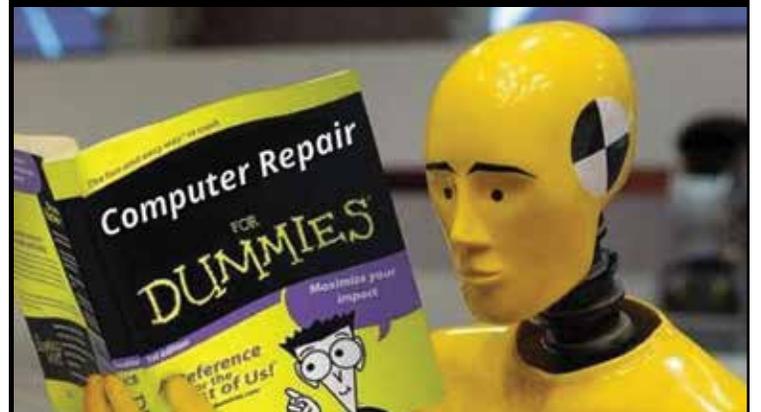
paradise. Her art is displayed locally in five places along 30A, including a permanent spot as part of the "Grayt Wall of Art" across from the recently rebuilt and opened Red Bar, at Emerald Coast Theatre Co. at Grand Boulevard and at Little Village in Panama City. Among her many accomplishments are being the featured Artist for the Cancer Wellness Foundation of Central Alabama's 2020 Holidays of Hope with an original work of art that is offered in

a limited-edition print and a holiday greeting card. And she was discovered on Instagram by Hansford and Sons Fine Art (London) and asked to join their Emerging Artist Platform.

To see more of Sherri's art, visit Insta @paintingsbysls and her FB page: paintingsbysls/.

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# Do You Play the Guitar?

By SCOTT GILMORE

Have you ever asked someone the question, “Do you play the guitar?” If they answered “yes” then there are always the inevitable follow up questions of: “What style do you play? What kind of guitar do you have? How long have you been playing?”

The guitar is a plucked string instrument that probably originated in Spain or Portugal early in the 16th century. It is derived from late-medieval and renaissance instruments such as the vihuela and the lute. During the 20th century Andres Segovia popularized the guitar by inviting some of the greatest composers of his era to develop compositions specifically for guitar. These compositions combined with Renaissance, Baroque and Classical pieces transcribed from other instruments such as the lute, cello and harpsichord, create much of the modern music performed today.

Classical guitar keeps evolving to this day through its modern composers like Roland Dyens, Andrew York, Sergio As-

sad, Johannes Moller, and many others. The classical guitar roots are the foundation for the Guitar “Family Tree.” Pioneers like Maybell Carter and Chet Atkins developed a style whose echo can still be heard in Country Music today. In Jazz, Charlie Christian, Wes Montgomery, and Joe Pass laid the foundation which others built upon like Pat Metheny and Stanley Jordan.

The early blues players like Robert Johnson, Muddy Waters, and later B.B. King, set a high bar for future lugubrious pickers. Stevie Ray Vaughn, John Mayer, and Joe Bonamassa stepped up to the challenge. Chuck Berry broke off from the blues to cultivate his own style when Rock and Roll was just a baby crying in the crib, but would later be destined to change a generation. Jimmy Hendrix, Jimmy Page, Eddie Van Halen, Steve Vai, and a legion of other virtuosos pushed the limits of what we thought the guitar could be. Of course, the Beatles’ guitarist inspired a legion of guitar wielding singer-songwriters like James Taylor, Joni Mitchell,



Tom Petty and countless others.

Why has the guitar become the world’s most popular instrument? That question has a few answers. Firstly, although the standard guitar has only half the notes of a piano, it still contains a mini orchestra. Bass, mid-range and high-end notes are all represented. Secondly, the guitar is portable. Its’ go anywhere aspect makes the guitar the perfect tag along friend! Thirdly, in this modern world people really like the fact the acoustic guitar is made of wood, keeps sounding better with age and does not require gas or electricity. When

we want to unwind at the end of the day, gently strumming, picking, or even thrashing on a guitar can be very cathartic and healthy. During this virus season when we find ourselves inside with more free time than some of us ever imagined, it is a good reason to get our guitar out of the closet and set out on another incredible journey of playing.

Music grows from its roots. Have a plan and a teacher. Choose a quality instrument that you will be able to grow into. Step up and pay more for a quality instrument since when you dollar cost the aver-

age amount, it will come down to pennies redeemed for every time it’s picked up and played.

My final advice is to get a guide or quality teacher. I have studied with the same teacher for 25 years. Most of my guitar knowledge has come through him.

The New York Times recently published an article entitled, “The Guitar Boom of 2020.” Perhaps we have the time that we didn’t have a year ago to pursue our musical dream. No matter who you are, I believe your life will be better with a guitar in it. Strum-day could be NOW!

*Scott Gilmore is lead guitar instructor with Studio 237 Music. For lessons, please call 850.231.3199 Visit our website [www.Studio237Music.com](http://www.Studio237Music.com) and register online to improve your guitar skills.*



## Destiny Radio! Encouraging Connection with God and Our Community



Destiny Radio Studios was launched at the recent ribbon cutting with area residents, businesses and the Walton Area Chamber.

Recently, Destiny Worship Center launched Destiny Radio Studios and it’s now live! Formerly 91.1 WPSM FM Christian radio, Destiny Radio plays a variety of inspirational praise and worship songs, is commercial free and covers three counties (Bay, Walton and Okaloosa). It’s also the only local Christian full-power FM radio station and song lists are handcrafted and

updated often. The station will also air exclusive live performances and interviews from its on-site studios.

You can listen to Destiny Radio’s non-stop music on 91.1FM, [DestinyRadio.Live](http://DestinyRadio.Live), mobile app, Alexa and YouTube live! The new station is located right beside the Destiny Worship Center’s Miramar Beach campus at 140 Poinciana Blvd.

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## Bay Buzz

### Pumpkin Patch and Special Fall Family Days



Valparaiso First Church invites the community to bring the whole family to its 2020 Pumpkin Patch and special Fall Family Days, open seven days a week beginning Oct. 12 through Halloween day at 571 Valparaiso Parkway. Pumpkin Patch hours are Monday-Friday, 11 a.m. to 6 p.m.; Saturday, 11 a.m. to 5 p.m.; and Sunday, 1 p.m. to 5 p.m. Also enjoy fall-scene photo opportunities and fun games in the patch to play.

Fall Family days are on Saturday, Oct. 24, and Saturday, Oct. 31. Enjoy playing in a bouncy house, eating boiled peanuts, popcorn, and cotton candy, taking the perfect fall photos, enjoying extra-fun games and, best of all, picking out the perfect pumpkin at the Pumpkin Patch. Get all the latest information at [www.facebook.com/groups/529308567885133/](https://www.facebook.com/groups/529308567885133/).

### Fall Festival at Church on Bayshore

Join Wednesday, Oct. 21, 5-7 p.m., for a community Trunk or Treat (5th grade and younger) and a Meal to Go featuring a gigantic trunk-or-treat, cotton candy, and a free barbecue meal. Free admission for the community. Please wear family-friendly costumes.

### OkoberFEST & Pumpkin Patch

The OkoberFEST & Pumpkin Patch will be held at the Horse Power Pavilion Saturday, Oct. 17, 2 p.m. – 10 p.m. in Freeport. Purchase tickets



at [www.eventbrite.com/e/oktoberfest-pumpkin-patch-tickets-124147986971](https://www.eventbrite.com/e/oktoberfest-pumpkin-patch-tickets-124147986971). Space is limited! There will be a pumpkin patch and carving, LIVE music, barbecue and beer, bouncy house, axe throwing and face painting.

### Walton County Prevention Coalition Hosts "Hidden in Plain Sight"

Virtual Presentation Thurs., Oct. 22 at 6 p.m. via ZOOM. Free for adults and parents only. Space is limited, so register ahead of time. This interactive drug education presentation is to raise awareness of the signs that may point to risky adoles-

cent behaviors. Participants will be taken through a mock teenager's bedroom where parents, caregivers, or other adults will be presented with a series of objects that will give them insight into current trends youth use to conceal alcohol and drugs. Participants will identify hidden drug paraphernalia, warning signs, and learn more about symptoms of youth substance use to watch for. Prevention Specialists will provide guidance on how to talk to youth about drugs and alcohol, and what to do if a problem is suspected. They will share a few suggestions for starting difficult conversations with your teens about these issues. For more information, visit the Walton County Prevention Coalition Facebook page.

### Jazz & Java

Rocky Bayou Christian School Fine Arts Department's Concert Choir and Chamber singers present Jazz & Java on Thurs., Oct. 22 at Crosspoint Church - Niceville Campus Fellowship Hall for great music,



cheesecake and coffee. Tickets are \$8 and must be reserved by Oct. 19. No tickets will be sold at the door. Masks are required. Please contact Jana Obrigewitch for tickets or more information at 850-279-4112 or [obrigewitchj@rbc.org](mailto:obrigewitchj@rbc.org).

### Hocus Pocus! Scavenger Hunt by Car!

Recognize First Responders and benefit Crisis Aid for Littles and Moms (CALM) House. On Saturday, Oct 24 at 2 p.m., meet at VenYou201, 201 Redwood Avenue Niceville, and for \$25 per car, collect clues to each destination and be one of the first three teams back legally to VenYou201 to win a prize. End the day at 5 p.m. with donations for

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local eats and drinks. First Responders eat free. All proceeds benefit CALM House, a 501c3 non-profit in Niceville. Thank you to all our donors, including Fishbein Orthodontics and 98 Barbeque. For more info: NicevilleCALM.com or Facebook VenYou201 or call CALM Organization 850.279.6419.

**Destin Commons first-ever Virtual Costume Contest!**

Submit a photo in costume from now until Oct. 26 at 12 p.m. with the following information to [des.halloween@turnberry.com](mailto:des.halloween@turnberry.com).

**Categories:** Newborn to 4 Years Old (1st, 2nd & 3rd place winners); 5 Years Old to 8 Years Old (1st, 2nd & 3rd place winners); 9 Years Old to 12 Years Old (1st, 2nd & 3rd place winners); Family (1st place winner); Pet (1st place winner)

**Prizes:** 1st Place in Age Category \$100 gift card; 2nd Place in Age Category \$50 gift card; 3rd Place in Age Category \$25 gift card; 1st Place in Family Category \$100 gift card; 1st Place in Pet \$50 gift card. \*Winners may choose a gift card to a retailer of choice at Destin Commons

\*DISCLAIMER: By submitting a photo to Destin Commons, you are agreeing to the photo possibly being shared

to our social platforms, email newsletter and website.

**Barktoberfest!**



Dog-Harmony presents Barktoberfest! Held Oct. 29, 4-6 p.m., at North Park in Grand Boulevard at Sandestin, dress your pets in their Halloween best and enjoy a canine-only trick-or-treating event. Judging for the best "Pet & Parent Matching Costume" contest will take place during the event with the prize-winning duo announced at 5:45 p.m. Enjoy light bites, libations and raffle drawings. This event is free and open to the public and is presented as part of the Coastal Culture Series made possible by the Grand Boulevard Arts & Entertainment Program. Donations are greatly appreciated. No prong, choke or shock collars, please.

**4-H Camp Timpoochee's Family Trick or Treat**

Trick or Treat night will be held Friday, Oct. 30, 4:30 - 8:30 p.m. Open to the public, tickets range from Free - \$8

and can be purchased at [www.eventbrite.com/e/family-night-at-camp-timpoochee-tickets-122586328007](http://www.eventbrite.com/e/family-night-at-camp-timpoochee-tickets-122586328007). An exciting evening of safe trick or treating, costume wearing and family fun, attendees will be able to trick or treat from cabin-to-cabin around camp Timpoochee. Concessions will be available for donations. OneBlood Bus will be on site for eligible guests wishing to donate. Please pre-register each person in your group. The entire event is held outdoors. In order to maintain safety for all attendees and workers, please wear a face covering. Social distancing is in place and there will be sanitation stations set up. For more information, email [timpoochee4h@ifas.ufl.edu](mailto:timpoochee4h@ifas.ufl.edu) or call 850-897-2224.

**Halloween on the Hill**

It's almost here! Halloween on the Hill 2020, Saturday, Oct. 31 from 4 p.m. - 6 p.m.

Hosted by Generations United, this is one of the largest events in the area with thousands coming to enjoy a safe and family environment. There will be games for small kids, inflatables, concessions, and tons of candy in the Trunk or Treats lines.

**Niceville Children's Park**

The City of Niceville has re-

opened the Niceville Children's Park. In order for everyone to be able to safely enjoy the park, face coverings will be highly encouraged and visitors will be asked to practice social distancing. Park hours are Wednesday through Saturday, 9:30 a.m. - 4:30 p.m., and Sunday 12:30 - 4:30 pm. The park will be closed on Mondays and Tuesdays. Parties will not be allowed in the park at this time. Visitors may bring beverages such as bottled water or sodas (no glass containers), but food will not be permitted until further notice.

**Congratulations to the Niceville High School Girls Golf Team!**

Niceville won the 2020 Miracle Strip Invitational with a 295 at the Oaks Course at Fort Walton Beach Golf Club where there were girls competing from Okaloosa, Santa Rosa and Escambia High Schools.

**Impact 100 of Northwest Florida Announces Grant Finalists for 2020.**

Four \$112,000 Grants Will Be Awarded to Nonprofits in Okaloosa and Walton Counties. Impact100 NWF members will hear presentations this month from each of the finalists and will vote for this year's recipients. Finalists include:

**Arts and Culture**

Heritage Museum of Northwest Florida, Project: ADA Compliant Wing

Tivoli Historical Society, Project: Preserving Our Past ... Shaping Our Future

**Education**

Air Force Armament Museum, Project: Women in Aviation Flight Simulation Lab/Exhibit

Westonwood Ranch, Project: Program LIFT OFF

**Environment, Recreation & Preservation**

Coastal Conservation Association Florida, Project: Redfish Enhancement Project - Walton & Okaloosa Counties

Habitat for Humanity in Okaloosa County, Inc., Project: Habitat ReStore Box Trucks

**Family**

Matrix Community Outreach Center, Inc., Project: Refrigerated Box Truck Purchase

Opportunity Place, Project: First Steps Empowerment Center

**Health and Wellness**

ALANO Club of Fort Walton Beach, Inc., Project: ALANO Club Expansions and Renovations

Point Washington Medical Clinic, Inc., Project: Building a Healthier Community - PVMC Lobby Education Center

For additional information, visit [www.impactnwf.org](http://www.impactnwf.org).

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