



# BAY Life

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## What Child is This? Ways You Can Help

BY VICTORIA OSTROSKY

Christmas 2020. This will be one for the books. For everyone, this year has been a challenge, and for non-profits, this year has been especially difficult. Holding fundraisers and sponsoring events like they normally do to raise the funds required to continue their much-needed work has not been possible. So, we thought we would introduce you to some of them here.

Each organization listed below specializes in one main thing – children. Providing them a safe place to live, a bed to sleep on, healthcare, career opportunities and much more. I would encourage you to check out each non-profit's website and Facebook page so you can decide which one of these wonderful charities you'd like to support.

I love this quote from Bob Goff's book *Live in Grace, Walk in Love*: "We knew the way to show Jesus to people was to love the way He loved. When He went away, He said He was leaving His Spirit with us so we could become like Him and act like Him.



It means we can love people who are excluded and alone during the holidays."

Where are you going to show love this Christmas?

**Emerald Coast Children's Advocacy Center**  
**Eccac.org**

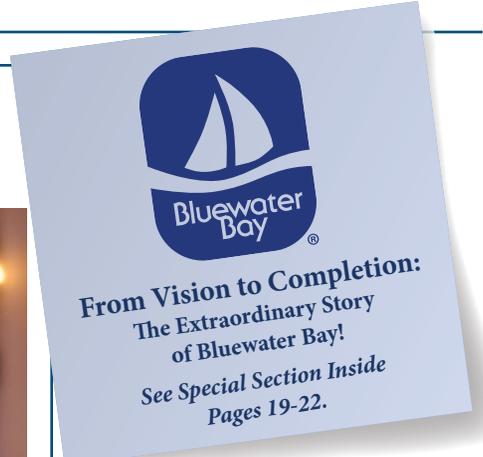
This place of safety pro-

vides services to children who have been abused, neglected or assaulted. They work in Okaloosa and Walton Counties giving help to the most vulnerable. They provide on-site interviews and medical evaluations, while working closely with law enforcement and the courts.

**A Bed 4 Me**  
**Abed4me.org**

This organization provides beds and bedding for children in Okaloosa County at no cost to families. They believe each child needs their own

**YOU CAN HELP**  
*continued on page 2*



## The Christmas Gift

BY GUEARY CLENDENNING

Queen Elizabeth received a 105-carat diamond from Raja Singh of India, which is in her crown. It is considered one of the most expensive jewels in the world at a cost of almost 13 million dollars.

Created in Italy and housed in Dubai, a pair of ladies shoes are considered the world's most expensive at a cost of 17 million dollars. These shoes boast of 236 diamonds as well as two, 15-carat flawless diamonds with a combination of gold, leather and silk. The heels were nine months in the making.

**CHRISTMAS GIFT**  
*continued on page 2*

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**WHITE-WILSON MEDICAL CENTER, P.A.**

 Community



**YOU CAN HELP**

*continued from page 1*

place to sleep so they can get the rest they need and feel safe. They provide beds and bedding for those who are displaced vic-

tims of domestic abuse or who are struggling financially.

**Children in Crisis  
ChildreninCrisisfl.org**

This non-profit serves children in Walton, Okaloosa, Es-

cambia and Santa Rosa Counties. They provide homes for abused, neglected and abandoned children, doing their best to keep brothers and sisters together. They have different donation levels depending on how involved you want to be.

**Children's Volunteer Health Network  
Cvhnkids.org**

Children's Volunteer Health Network serves the needs of children in Walton and Okaloosa Counties by providing much needed vision, dental and mental health services.

**Shelter House of Northwest Florida  
Shelterhousenwfl.org**

Shelter House is a center for victims of domestic and sexual violence where their assistance is always free and confidential. They offer a variety of services, among them a 24-hour hotline, support groups and legal advocacy.

**AMI Kids  
Amikids.org**

AMI Kids has been making a difference in at risk children's lives since 1969. They have many programs available, and their goal is for every child to reach their full potential.

**Boys & Girls Clubs of the Emerald Coast  
Emeraldcoastbgc.org**

This organization is geared for school aged children five to eighteen. They offer a variety of programs and now include virtual activities like bingo and Pictionary and yoga depending on the age group. They also have mentor programs for those who desire to make a difference in a specific child's life on an on-going basis.

*This Christmas, as you purchase gifts for your family and friends, remember the children who, through no fault of their own, are in need, and choose a charity and donate. It's always a win/win.*

**CHRISTMAS GIFT**

*continued from page 1*

How would you like these gifts?

The priciest property in the history of Los Angeles, the mountain of Beverly Hills, is priced at one billion dollars. It overlooks the entire landscape of Los Angeles with 157 acres free of any buildings and twice the size of Disneyland. Obviously, most of us would be unable to afford such gifts. But everyone of us wants to give things special to those we love. Most people do not judge gifts by their monetary value, but by the heart of those giving the gift. Someone once said, "It's what is behind the gift that counts!"

If we were God and wanted to show our love to the human race, what would we give?

Would we rip up the "streets of gold," or break down the "pearly gates?" Or would we dig up beautiful jewels that are the foundation stones of the walls of Heaven, and distribute them to the people?

For those we love, the giving of gifts is an expression of our love. God, out of His love for us, gave His most precious gift, His son, Jesus Christ. "In this was manifested the love of God toward us, because God sent his only begotten Son into the world, that we might live through Him. Herein is love, not that we loved God, but that He loved us, and sent His Son to be the propitiation for our sins." (1John 4:9-10).

The word "propitiation" means "the act of appeasing or the gaining of favor." The judgement of God against our



sins was appeased by Christ's death on the cross. Like a friend picking up the tab for our lunch at a restaurant, the debt for our sins was completely paid for by Christ. Therefore, the favor of God's forgiveness is ours through faith in what Christ did, making us children of God. I

pray this has become a reality in your life! Jesus really is the answer!

What a priceless gift! Eternal life with God forever with Christ living in us, and power to live without guilt or fear. What a gift!

As we enter the Christmas sea-

son, may we open our hearts and receive the greatest gift— God's Son. "But to all who believed Him, He gave the right to become Children of God. Believe, accept and receive God's greatest Gift! **Merry Christmas!**





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*From the Bay Life family to yours...  
 We wish you a very, Merry Christmas  
 And a Happy New Year!*



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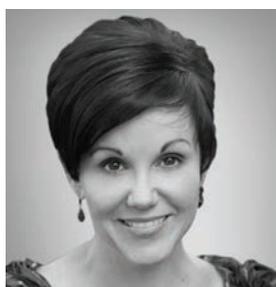
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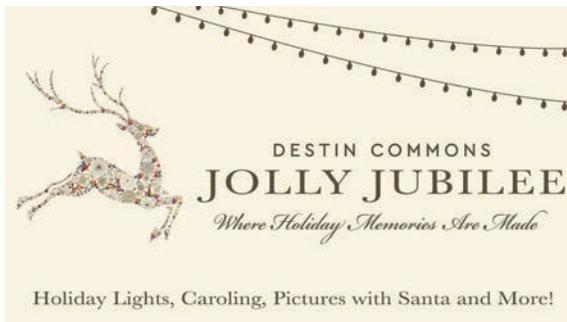


Community

# Happenings Around the Bay

## DECEMBER

- 17 | Sip & Shop  
10am | Artful Things | Niceville
- 19 | Basket Weaving  
10:30am | Heritage Museum of Northwest Florida | Valp.
- Santa Paddle Parade 2020  
12pm | LJ Schooners | Niceville
- 9th Annual Bluewater Bay Marina Boat Parade  
5:30pm | Bluewater Bay Marina Complex | Niceville
- 20 | Jolly Jubilee  
Times Vary | Destin Commons | Destin



- 21 | Workshop: Encaustic Wax Holiday Cards  
10am | Artful Things | Niceville
- Kids Holiday Art Camp  
10am | Artful Things | Niceville

## CHRISTMAS LIGHTS

- NOW - DEC 31 | Christmas Reflections in DeFuniak Springs  
Circle Drive | DeFuniak Springs
- NOW - JAN 06 | Geek Lights  
Corner of Bluewater Blvd. and Antiqua Way | Niceville
- NOW - JAN 06 | Troon Goon Christmas Lightshow  
Troon Dr E | Niceville

## FARMER'S MARKETS

- Niceville Community - Fridays & Saturdays  
Dec. 18, 19, 26 & Jan. 2, 8, 9, 15, 16, 22, 23, 29, 30  
9am | Palm Plaza | Niceville
- Hammock Bay - 1st & 3rd Sundays  
Dec. 20 & Jan. 3 & 17  
8am | Victory Blvd | Freeport

## JANUARY

- 01 | HAPPY NEW YEAR!
- 02 | Women's Climbing Circle  
9am | Rock Out Climbing Gym | Destin
- 06 | Chess Night  
6pm | LJ Schooners | Niceville
- 08 | First Friday Breakfast  
7:30am | E.O. Wilson Biophilia Center | Freeport
- Sip N' Stroll  
4pm | J. Leon Gallery + Studio | Destin



# NWFSC Has Something for Everyone...Enroll Today!

Northwest Florida State College is a lighthouse in this region and has been steadfast in fulfilling its mission of improving lives long before the unprecedented challenges of 2020. Through the good times and the bad, we have kept our focus on our most important asset – Our Students. Now is the time to invest in your general education, hone your skills or jumpstart a career change!

Look no further than your doorstep, staying close to home to complete general education core classes has multiple benefits with a safe student experience being top on the list, followed closely by affordability and relevant programming. NWFSC is one of five colleges in the state of Florida with an on-campus police department and was named the safest college in Florida by YourLocalSecurity.com in 2019.

The tuition at Northwest Florida State College is a fraction of the cost to attend the university system for the same credits. The courses taken in the first two years at NWFSC are

almost identical to the first two years' courses at a four-year college, but the cost is significantly lower, substantially reducing the post-graduation financial burden on parents and students. Students who succeed in their first two years at NWFSC, can often earn a full-ride scholarship to a university or four-year college, without the burden of student loan debt. The return on investment on a community college degree is priceless.

The faculty teaching at NWFSC are highly credentialed and solely focused on teaching and learning. We have experts in their chosen field blending real-life experiences with textual evidence to provide an active and engaged educational experience. Now more than ever, students crave that personal connection with their professors and our classrooms provide just that through typically smaller class sizes. Classes that average around 18 students provide adequate spacing under the CDC's social distancing guidelines while promoting a healthy learning environment where



mask wearing and sanitizing is prevalent.

Open enrollment, no application fees and flexible course offerings also make NWFSC an

attractive option. We offer online, online-live, hybrid and traditional in-person (with safety protocols in place) instructional methods to fit the needs of our students' busy lifestyles.

Our programming is relevant and leads to high-demand, high-wage careers. Partnerships with local business and industry keep us nimble enough to offer training and certification programs that produce graduates prepared for immediate hire. A win-win for businesses as well as our students by providing a clear unobstructed pathway for success.

Regardless of where you come from, we are the open door for you to pursue a strong and vibrant future filled with success! Enrollment for the Spring 2021 term is underway! Classes begin January 11. We encourage you to visit [www.nwfsc.edu](http://www.nwfsc.edu) to learn more about our programs, or call 850-502-2895 to speak to one of our Student Success Navigators.

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Northwest Florida State College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate and baccalaureate degrees. Contact the Southern Association of Colleges and Schools at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Northwest Florida State College. Northwest Florida State College is committed to equal access/equal opportunity in its programs, activities, and employment. For additional information, visit [www.nwfsc.edu](http://www.nwfsc.edu). Materiales de la Universidad son disponibles en Español llamando a la Oficina de Admisiones de Northwest Florida State College al 850-502-2895.

 Community

## Holiday Happenings 'Round the Bay!



The **2020 Troon Goon Christmas Lightshow in Bluewater Bay** is being held through Jan. 6, 2021, each evening from 6 to 10 p.m. Hosted by Gregg Velez and family at 1074 Troon Dr., E in Niceville (Bluewater Bay), the free, 30-minute residential light show combines classic Christmas songs with modern versions for a fun and energetic twist of holiday entertainment and loops on the hour and half-hour. Now in its fourth year, the show is all-new for 2020 with updated light and feature additions using the highest technology of programmable RGB LED lights and features house lights, a mega tree, bouncing arches, floodlights, pixel matrices and other graphic features changing to the beat of the music.

By nature, the light show is a COVID-safe environment: Visitors can watch the show from

their vehicles and listen to the accompanying music by tuning their radio to 101.3 FM.

The show's music includes Christmas songs from past and present, and viewers can vote for their favorite versions online while they watch. On Christmas Eve and Christmas night the music will be played outside via stereo.

Visit [Facebook.com/troongoonchristmas](https://www.facebook.com/troongoonchristmas) for more information.

Let's Glow at the **New Year's Eve Party At LJ Schooners**, 9 p.m. – 1 a.m. Usher out 2020 and welcome 2021 with a GLOW at LJ Schooners Dockside Restaurant & Oyster Bar. DJ Diamond Dan will provide entertainment the entire evening. 290 Yacht Club Drive, Niceville, FL 32578. 850-897-6400.

Paddle with the Santas at the **3rd Annual Santa Paddle Parade at LJ Schooners Dockside Restaurant & Oyster Bar**, Saturday, Dec. 19 at noon. Registration is \$30

and includes a Sunny Santa Suit which must be worn during the parade. All proceeds will benefit Niceville Sharing & Caring. 850-897-2821



**Main Street DeFuniak Springs is hosting its "Merry Main Street"** every Saturday before Christmas in historic Downtown DeFuniak Springs. Events include in-store specials, visits with Santa & Mrs. Claus, photo opportunities with The Character Clubhouse, and live holiday performances by local groups. Free to attend, all Merry Main Street events will take place outdoors on Baldwin Ave. between S. 7th and S. 8th St. For event schedules and more information, visit [mainstreetdfs.org/merry-main-street](http://mainstreetdfs.org/merry-main-street).

Enjoy **Jolly Jubilee 2020, now through Sun., Dec. 20. Destin Commons** is hosting

a series of holiday happenings. With the 50' Christmas tree as a backdrop, Destin Commons creates the premier holiday atmosphere with 10 large reindeer topiary shrubs, multiple Christmas trees, Christmas carolers and live performances! Check Facebook for dates and times.

**Emerald Coast Theatre Company presents A Christmas Carol** Dec. 4,5,10-12,17-19 at 7:30 p.m. Dec. 6,13,20, at 2 p.m.

This theatrical adaptation of Charles Dickens' spirited classic uses only five actors to bring the most beloved holiday characters to life. From Ebenezer Scrooge and Tiny Tim to Bob Cratchit and Mrs. Fezziwig, Patrick Barlow's take on A Christmas Carol uses nothing more than some simple props, fresh physicality and the power of imagination to convey this timeless story of redemption.

Get your free photo taken at **Bass Pro Santa Wonderland** Nov. 7- Dec. 24. Make a required reservation online at

[basspro.com/santa](http://basspro.com/santa) to reserve your spot, limited to allow social distancing. Temperature screenings are required. It's a "contactless Claus" visit; only wishes can pass through the magic Santa Shield. Physical distancing, Santa's Sanitation Squad, team face coverings and cleaned surfaces between each visit offer safety. Bass Pro Shop, Destin Commons. 1-800-BASSPRO

**Celebrate the New Year with Baytowne Countdown!**

Ring in the New Year with an evening to remember—two breathtaking fireworks displays at 8 p.m. and midnight. Enjoy a family friendly evening from 5-8 p.m. with face painting, kids' activities and LIVE music on the Baytowne LIVE stage with DJ 30A from 5-7 p.m. and the first fireworks display at 8 p.m. Dance the night away with LIVE music from GROOVY 7 from 7 p.m. until 1 a.m. End the night with a spectacular midnight fireworks show! \*21 & over after 10 p.m. 20 & under must be accompanied by a legal guardian after 10 p.m.









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# Taylor Haugen Trophy Winner's School to Receive \$1,000 Donation

The Taylor Haugen Trophy award given each year will now include a \$1,000 donation to the athletic department of the Trophy winner's school! This is in addition to the winner earning the trophy and a \$1,000 scholarship.

Every February the prestigious Taylor Haugen Trophy is awarded to a high school senior who best demonstrates Taylor Haugen's balance between academics, athletics, leadership, community service and faith. The Trophy is awarded in conjunction with the All Sports Association and co-presented with Danny Wuerffel at the Buck Smith FCA Breakfast. The annual Trophy winner receives a \$1,000 scholarship and a trophy that stands 26" tall, weighs 35lbs, and is a hand-sculptured bronze eagle taking to flight on a ribbon of air as inspired by Isaiah 40: 30-32. Starting in 2021, the athletic department of the Trophy winner's school will receive a \$1,000 donation



from the Taylor Haugen Foundation.

"Since each high school can nominate only one student, we wanted to do something special to reward the winning school as well" said Brian and Kathy Haugen, parents of Taylor.

The Trophy honors Taylor "T" Haugen who passed away from an abdominal injury sus-

tained while playing football in 2008. Haugen was a member of the Niceville Eagles Football and Wrestling Teams as well as being an Honor Student. He was comfortably expressive about his faith in God and showed it through his commitment to volunteer work in his church and community. As well as exemplifying Haugen's character traits,

the Trophy winner embodies his motto of "Don't Quit... Never Give Up."

The Foundation hopes to recognize those well-rounded individuals who demonstrate the perseverance to improve themselves in all aspects of their life while enjoying God's gifts to the fullest. The newly added \$1,000 donation to the winner's athletic department enables the foundation to continue their mission of supporting and recognizing faith-based student athletes who have overcome, persevered and dynamically improved in their sport over the course of time. Greg Hill, chairman elect of the board of directors said, "Contributing \$1,000 to the Trophy winner's school is the Foundation's tangible way of supporting and rewarding the primary institution promoting the academic and athletic pillars of our focus as a Foundation while encouraging all schools in the same endeavor." The Foundation is proud of this area and

wants to support the future leaders who pour into this wonderful community.

The Taylor Haugen Foundation was created to honor the memory of age 15 Niceville High School student who passed away after a traumatic abdominal injury sustained during a football game on August 30, 2008. The Foundation builds and recognizes youth leaders and promotes abdominal sport safety to honor the legacy of Taylor. They provide awareness, education and abdominal injury protection to secondary aged schools and leagues in contact sports, through its YESS© Program (Youth Equipment for Sports Safety). The Foundation also recognizes and supports outstanding scholar-athletes with scholarships and awards. For more information, go to TaylorHaugen.org or find Taylor Haugen Foundation on Facebook and Instagram.

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**SERVICE DESERVES ITS REWARDS!**

 Community

# ECMA Brings Classical Music to Northwest Florida

BY DEBORAH CARLONI

Ludwig Van Beethoven said, “Music can change the world!” And the Emerald Coast Music Alliance (ECMA) was formed to do just that locally—not for the entire world, but for our small piece of paradise. ECMA was founded in 2017 by Israeli-born classical pianist, Artistic Director Alon Goldstein who describes performing for children and adults who might not normally have access to classical music concerts, as “life changing and transformative,” and they’re bringing it on!

Alon is a passionate advocate for classical music education and is devoted to sharing the beauty of classical music to under-served communities. Since becoming a U.S. citizen, he’s had this vision. Perhaps that’s what drives his passion for the mission of ECMA, calling it “bringing Carnegie Hall to the people.” He makes his performances an interactive experience for children and adults, weaving in stories or asking kids questions, captivating them not only with his music, but also his

welcoming interaction. In turn, he hopes some are impacted to develop an appreciation for classical music as well.

Alon could probably have chosen a zillion other places to pursue this passion, but he chose Northwest Florida to form the ECMA and we are the ones that benefit. Alon is one of the most original and sensitive artists of his generation, admired for his musical intelligence and dynamic personality. His artistic vision and innovative programming have made him a favorite with audiences and critics alike throughout the United States, Europe and Israel. Since his orchestral debut at age 18 with the Israel Philharmonic, Alon has since performed with the Los Angeles Philharmonic; Philadelphia Orchestra; the San Francisco, Baltimore, St. Louis, Houston, Vancouver, Kansas City, Indianapolis and North Carolina symphonies; and orchestras on tour in Paris, Mexico, Russia, Romania and Bulgaria.

The ECMA works in partnership with the Northwest



Florida Symphony Orchestra and relies solely on donations to fund its efforts. Through these funds, ECMA has been able to schedule a week in January each

year since its creation, to invite renowned classical musicians from throughout the world to perform in Northwest Florida, FREE of charge, for local schools, senior centers, assisted living facilities and organizations serving special needs populations. Guest musicians have come from Israel, Italy, Belarus, Korea, China and the U.S. In addition to Alon’s performances on the piano at each festival, the 2019 festival featured guest musicians Amit Peled and the Peabody Cello Group of Johns Hopkins University. The 2020 Festival featured guest musicians and the winners of the 2016

and 2018 Concert Artists Guild International Competition; Jiji (Guitarist) and Mitya Nilov (Percussionist) respectively.

Since 2017, the ECMA Festivals have grown exponentially from five performances in the first year, to 46 performances by 12 musicians in 2020.

The 2021 Festival planning is currently underway, tentatively scheduled for January 9-29, 2021. Although Covid-19 concerns will prevent live performances in most venues, ECMA is committed to presenting concert performances via streaming video and other technologies such as Zoom featuring live question and answer sessions for students. Guest musicians will be announced soon on [emeraldcoastmusic.org](http://emeraldcoastmusic.org).

You can donate any amount to support ECMA’s ongoing mission at [emeraldcoastmusic.org/donate](http://emeraldcoastmusic.org/donate). Sponsorships are also available for a specific concert venue. All donations are tax deductible. Please visit [emeraldcoastmusic.org](http://emeraldcoastmusic.org) or contact via email at [info@emeraldcoastmusic.org](mailto:info@emeraldcoastmusic.org).

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## Meet Our Hometown Hero: Sean Dietrich, An Overcomer

BY LORI LEATH SMITH

Longtime local and Bay Life favorite Sean Dietrich (sometimes better known as “Sean of the South”) is a traveling storyteller, podcaster and Southern Living writer known for his daily column filled with stories of steel workers, church potlucks and trusty bloodhounds. His penned words seem to grant his readers a reason to believe there is good in the world—despite what they might have experienced to the contrary.

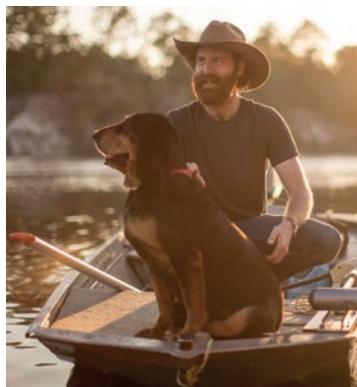
As a child he liked to write. He filled up notebooks with tales of the high-seas, shameless vixens, and steamy scenarios combining both of the aforementioned. His 5th-grade teacher found one of his notebooks and scanned through it. “She told me I wrote with too many commas,” says Sean, “and encouraged me to pursue a career in construction work. That, old, woman, never, liked, me.”

“Years later, I learned my teacher had left the school. She took a job at the Piggly Wiggly as a cashier. I went to visit the old girl, to show her the man I’d grown into,” Sean says. “She seemed genuinely glad to see me. And I was just as glad to

find her wearing that red apron for a living. After visiting for a few minutes, I realized something I’d never noticed before. Beneath her hard-shell exterior was a regular lady, working from nine to five for pennies. She was doing the best she could with her life. Just like me. Before I left, she asked me what kind of work I did. At the time, I worked in construction,” Sean says.

Today, Sean is a columnist, novelist and podcast host known for his commentary on life in the American South. Pure, raw and transparent, long-time readers are well familiar with Sean’s monthly column in Bay Life. His work has appeared also in Newsweek, Southern Living, Garden and Gun, The Tallahassee Democrat, Good Grit, South Magazine, Alabama Living, the Birmingham News, The Bitter Southerner, Thom Magazine, and The Mobile Press Register. He has authored 11 books and is the creator of the Sean of the South Podcast.

Recently, Sean posted “Second Chances,” an eloquent blog post about his experience as a student at now Northwest Florida State College. A graduate of the Class of 2012, in



2018 he was the Against The Odds Award Recipient, a distinguished alumni winner, which is fitting for this popular and well-known writer and storyteller who has certainly beaten the odds...and overcome the words of his 5th-grade teacher. What happened one Saturday morning in his creative writing class, at then Okaloosa-Walton College, was a turning point. The teacher told Sean he was her favorite student. Until then, I’d never been anybody’s favorite anything.

The truth is, I was a sad kid in an adult’s body. And these professors believed in me. My literature professor told me I was “smart.” Professor Domulot said I was “going places.”

My English teacher said, “I

think you could be a novelist one day.”

I remember the exact day she said that. I almost cried after class.”

Last year, he published *Will the Circle Be Unbroken?: A Memoir of Learning to Believe You’re Gonna Be Okay*. Here Sean tells his own story for the first time. It is one that has been marked by both loss and love and has taken him on an unlikely path. Sean was only age 12 when he scattered his father’s ashes from a mountain range. His father had been a man who lived for baseball. He was a steel worker with a ready wink, who once scaled a 50-ft. tree just to hang a tire swing for his son. But he also had been the stranger who tried to kidnap and kill Sean’s mother before pulling the trigger on himself. He was a childhood hero who was now reduced to a man in a box. After his father’s death, Sean dropped out of 7th grade and became a dishwasher, newspaper deliverer, and then a construction worker, to help his mother and sister scrape by. As a self-described “nobody with

a sad story behind him,” Sean still could not deny the glimmers of life’s goodness. Such goodness became even harder to deny when he met the love of his life, Jamie, at a fried chicken church potluck, and harder still when his lifelong love of storytelling led him to stages across the country, where he is now known and loved as “Sean of the South.”

That ‘Against The Odds Award’ is certainly relevant and well-deserved for a person who can testify to the strength that lives within us all to stop the cycles of the past from laying claim to our future.

You can visit Sean at [SeanDietrich.com](http://SeanDietrich.com), on Facebook: @seanofthesouth, Instagram: @seanofthesouth, Twitter: @seanofthesouth1, Show/Podcast: [www.SeanoftheSouthShow.com](http://www.SeanoftheSouthShow.com).

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Although COVID-19 has made Christmas seemingly the worst holiday ever, somehow it also made it more important. In **The Absolute Worst Christmas of All Time**, Sean Dietrich’s most recent book, he shares anecdotes from his beloved homeland (our area and South Alabama), essays taken from his column and blog over the past 7 years, in this 255-page book, delivering Christmas stories guaranteed to make your heart grow three sizes!

“Hopefully, these stories will give you a good feeling during this crummy year, and maybe even a brief escape from the headlines of our troubled world,” says Sean, his way of saying Merry Christmas. Published in November, you can purchase *The Absolute Worst Christmas of All Time* on Amazon for \$5.99 (Kindle version) and \$14.99 (paperback edition).

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 Community


BY VICTORIA OSTROSKY

Bill loved Christmas. He loved the decorations and the gift-giving. He especially loved to see the surprise and joy on his son's face on Christmas morning. Now that Kyle was a teenager, Christmas gifts and their wonder had lost a bit of

their excitement, and he wanted to bring that feeling back once more before his son was grown.

Kyle was still a new driver, so Bill decided he would surprise him with a new used car. Bill had already absorbed the painful sting of his increased auto insurance premium when Kyle was added as a driver on his policy a few months earlier, and he was hoping adding another car wouldn't increase it too much. Or maybe he should register the car to his son and get him his own insurance. Maybe that would be cheaper since he could put the bodily injury at the state minimums. That was an idea. But, he needed to discuss it with his agent.

"Good afternoon, Sarah! Are you ready for the holidays?" asked Bill.

"I'm getting there," replied Sarah. "What can I help you with today? Kyle didn't get into an accident, did he?"

"No, no, nothing like that," said Bill. "I've decided to get him a used car for Christmas and I'd like to know how much more it will cost, and if it would be a good idea to have him get his own policy."

"Wow! I'm sure Kyle will be in heaven with that kind of gift! I'll be happy to go over your options."

Sarah went on to explain to Bill that as long as Kyle remained a dependent, he should

stay on his dad's auto policy. She quoted from an article on the subject: "The argument that a teen driver should obtain a separate policy with less coverage to keep costs down ignores several potential problems—chief among them that in many states the parents are still legally liable for their child's actions—particularly if they are still minors—and therefore the parents could still be sued for their child's actions behind the wheel regardless of whether the teen driver has a separate policy. If the teen driver DOES have a separate policy, the parents' own auto insurance might not come into play, and they could be left with a very large bill." (<https://www.elliottwhittier.com/announcements/bid/161292/should-your-teenager-have-their-own-car-insurance-policy>)



course, that would mean if the car is damaged in an accident, there would be no coverage to get it repaired or replaced. For young drivers, the two most expensive coverages on an auto policy are the bodily injury and collision, and you don't want to reduce your bodily injury coverage since that's your asset protec-

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tor. But, you could exclude comprehensive and collision to save on the premium as long as you understand the ramifications.

"One last thing. We've talked about an umbrella policy before. Now that you have a youthful driver, you might want to consider a higher limit since your exposure has increased, and I'll check to make sure the carrier will include Kyle on the coverage."

After Bill's conversation with his agent, he felt a lot more prepared to go out shopping for his son's first car. He wondered if he could also find one of those large red bows to put on the roof like they do in the commercials.

*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.*

"Yes, he does. He's a great student."

"Excellent! Then email me a copy of his most recent transcript for a discount. That will save you some money at least," said Sarah.

She also told Bill that some cars are more expensive than others to insure. "Get me the VINs of a few and I'll get you quotes so you can decide which one would be the best bang for your buck. Another thing, too, depending on what you pay for the vehicle, you might want to consider leaving off comprehensive and collision coverage. Of

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# Considerations for Investors During These Times



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

What might you want to be considering now with elections behind us, the potential of new vaccines and a new administration coming to The White House? Whether you are investing for the near, intermediate or long-term, logistics, more than a strategy, can be critical to achieving your goals. Strategy is recognized as a plan to achieve the objective. Logistics by contrast is more about the details and the implementation of the plan or the strategy. Logistics usually means consistency and discipline. A few investors this year, in the face of such uncertainty, chose to exit the market or abandon their strategy. That is understandable as comfort level and the ability to sleep at night are so important.

Some made that decision as the market dropped rapidly back in March and others just prior to the election. Staying in, not getting out, is typically what has led to the attainment of long-term goals. What follows are some thoughts for investors to consider if they choose to remain invested.

First, consider the significant rise in the money supply. The supply of money, from the input of new dollars in the financial system (monetary stimulus from the Fed), has risen more than 25% so far this year. That, in turn, has pushed up asset prices from stocks to bonds to real estate, raw materials, building materials and so on. Also, consider the fiscal stimulus; that, too, is more money being injected into the system. Add to this the term, “velocity of money.” That is the rate at which money is exchanged from goods to goods or to service. That continues to increase.

Second, consider the consistent rise in consumer spending

and the rise in durable goods orders, and yet, overall debt is lower than before the pandemic began. Short-term variations remain as investors reacted to election and ongoing pandemic concerns. Certain sectors of the economy have done better (technology, discretionary to name a couple) and others have suffered (travel, leisure and hospitality as examples). As savings rates increase, there is a potential for even greater consumption not only now, but if and when the economy is more open. Once again, note that this is in addition to the rise in the money supply.

Third, these two together could have impact on price inflation – the cost of goods and services. An increased money supply, coupled with low and stagnant interest rates and greater velocity, could be spelling upward pressure on the costs of goods and services in the economy. In times past this might be followed by the tightening of the money supply and higher interest rates. However, take note that the Federal Reserve has indicated that its current policy is to not tighten the money supply or increase interest rates. With the flow of money and static interest rates, that could impact asset prices. Note the increases in building materials (lumber prices up 80% since April) and housing prices as two examples.

Investors may wonder what, in the interest of diversification, risk efficiency, should they consider. They might want to look into inflation hedged assets. Two examples are TIPS (Treasury Inflation Protected Securities) and precious metals. These two alone do not form a plan, but are part of the logistics for the plan. TIPS are for investors who anticipate higher prices (inflation) as are investments in precious metals. TIPS are designed to appreciate with the rate of inflation. These days, there are so many choices, both more liquid and less costly, by way of Exchange Traded Funds which allow investors to buy a portfolio of TIPS or gold bullion or silver bullion. TIPS would be part of the fixed income or conservative parts of the logistics. Gold and silver bullion funds are considered alternative assets (vs. stocks, bonds, cash or real estate). Once



again, these are inflation hedges and investors might want to consider learning more about these as they look at their goals and their plans. Real estate, and of course stocks, also can play a part in the logistics for investors.

So, with regards to stocks, what might investors want to investigate further? Growth-oriented stocks (technology as an example) have outperformed value oriented stocks (banks, energy, industrials as examples) for quite some time. A smaller number of growth oriented stocks make up a significant weighting of the S&P 500 as well as the NASDAQ. Many are wondering if this environment means a rotation from growth to value and that it becomes a long-term trend. There are many choices available today through mutual funds or individual stock selection for adding value-oriented securities to a portfolio. Diversification by asset class (and within an asset class) is seen as a component in the logistics for investors. Value-oriented stocks have tended to outperform growth stocks in times of higher inflation. There are even programs out there which rotate between asset classes and sub-asset classes with a disciplined and researched approach.

Finally, and as always, when you work on your logistics, it is suggested that you collaborate with your advisors or do your own in-depth research in order to have your plan implemented and for it to evolve as needed.

*Maurice Stouse is a financial advisor and the branch manager of The First Wealth Management and Raymond James. He resides in Grayton Beach and 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*

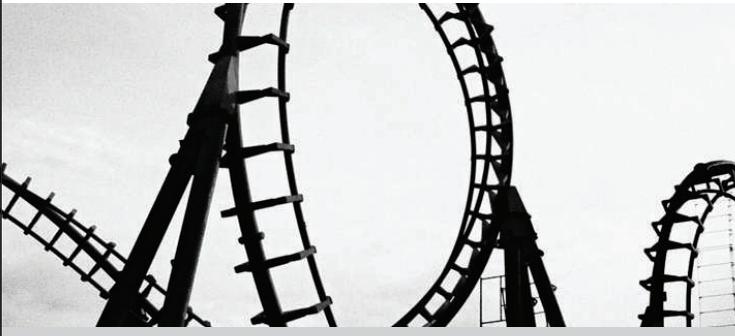
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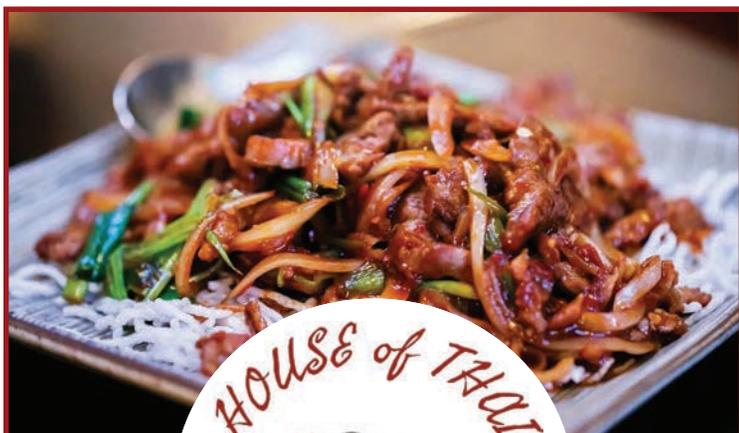
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Bakery Report for December includes fresh goodness specialties such as Scones: Ham and Cheddar, Cinnamon Cream and Mixed Berry; Pumpkin

Coffee Cake; Banana Bread; Pound Cake; Hummingbird Muffins; Espresso Brownies and Caramelitas; and breakfast specials such as quiche (spicy sausage, ham, roasted red pepper or keto) with hash brown casserole and best coffee ever! Order ahead and pick up some for Christmas or New Year's breakfast or to accompany your Holiday offerings!

Jojo says there are very few tickets available for the Dec. 19th where your kids can come to “Santa's workshop.” They will make two ornaments, paint a cookie and make a card for someone special as well as get some individual time with Santa.

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Garlic lovers will love the Garlic Pork on the Specials menu. When they say garlic, they're quite serious. And there's fun, tasty features such as Ginger Shrimp Glass Noodles (Goong Ob Won Sen), Pineapple Fried Rice or Stir-Fried Glass Noodles (Pad Woon Sen) all \$15.95. All perfect for a special, holiday meal with variety!

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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 L.J. Schooners 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.

And for New Year's, join L.J. Schooner's in ushering out 2020 and welcoming 2021 with a GLOW. Entertainment will be provided from Diamond Dan from 9 p.m. - 1 a.m. Special dining beginning at 5 p.m. includes Surf 'n Turf: Crab Cake, Filet Mignon topped with Hollandaise, Roasted Potatoes and Veggies—\$36.95. Comes with complimentary glass of champagne. Regular menu also available. Reservations recommended.

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# BLUEWATER BAY

## From Vision to Completion

### The Extraordinary Story Behind The Community

BY KELLY HUMPHREY

Some might call it the end of an era. After more than 45 years of serving as the face of the Bluewater Bay development, Raimund Herden has left the area to return to his native Germany. As he says good-bye to his adopted community, he feels a sense of satisfaction – and a bit of surprise – at all that he and his partners have been able to accomplish.

“If you had told me back in 1976 that I would still be here 45 years later, I wouldn’t have believed it,” he said with a smile. “When we started out to build, we underestimated how long it would take. That’s probably a good thing, because if I had known then it would take this long, I might not have done it. But it’s an incredible story, really. We created credibility when no one thought that we could succeed.”

#### “Quality, quality, quality”

From the first time Herden set eyes on the nearly 2,000 acres of woodlands on the northern shore of the Choctawhatchee Bay, he knew that the area had the potential to become a first-class community. Convincing others, however, was a challenge. Other Northwest Florida developers had attempted to build large scale planned communities in the past, but most had ended up in bankruptcy court. Herden was determined to learn from their mistakes.

“When a project is different and innovative, there will always be naysayers who say, ‘that’s too big of a dream,’” said Nathan Sparks, the executive director of the Economic Development Council of Okaloosa County. “But Raimund and his partners didn’t let that stop them. At the time it was kicked off, Bluewater Bay was one of the only truly planned communities in this area. Other developers have



In this Bluewater Bay aerial photo, there is nothing but trees. Circa 1975

begun to replicate the idea of ‘place making,’ but it was Raimund and his team who proved that it could be done.”

Why did Bluewater Bay succeed where other communities failed? Herden attributes it to one word: quality.

“That was always our guiding principle,” he said. “Quality, quality, quality. Everything we did had to be of the best quality. When we sat down to talk about

the plans, one of the first things that came up was how we would install the utilities. I wanted them to be underground because that’s how we did it in Europe. That wasn’t common here, but I think it makes all the difference.

#### VISION

*continued on page 20*



## Raimund Herden: A man in motion.

BY KELLY HUMPHREY

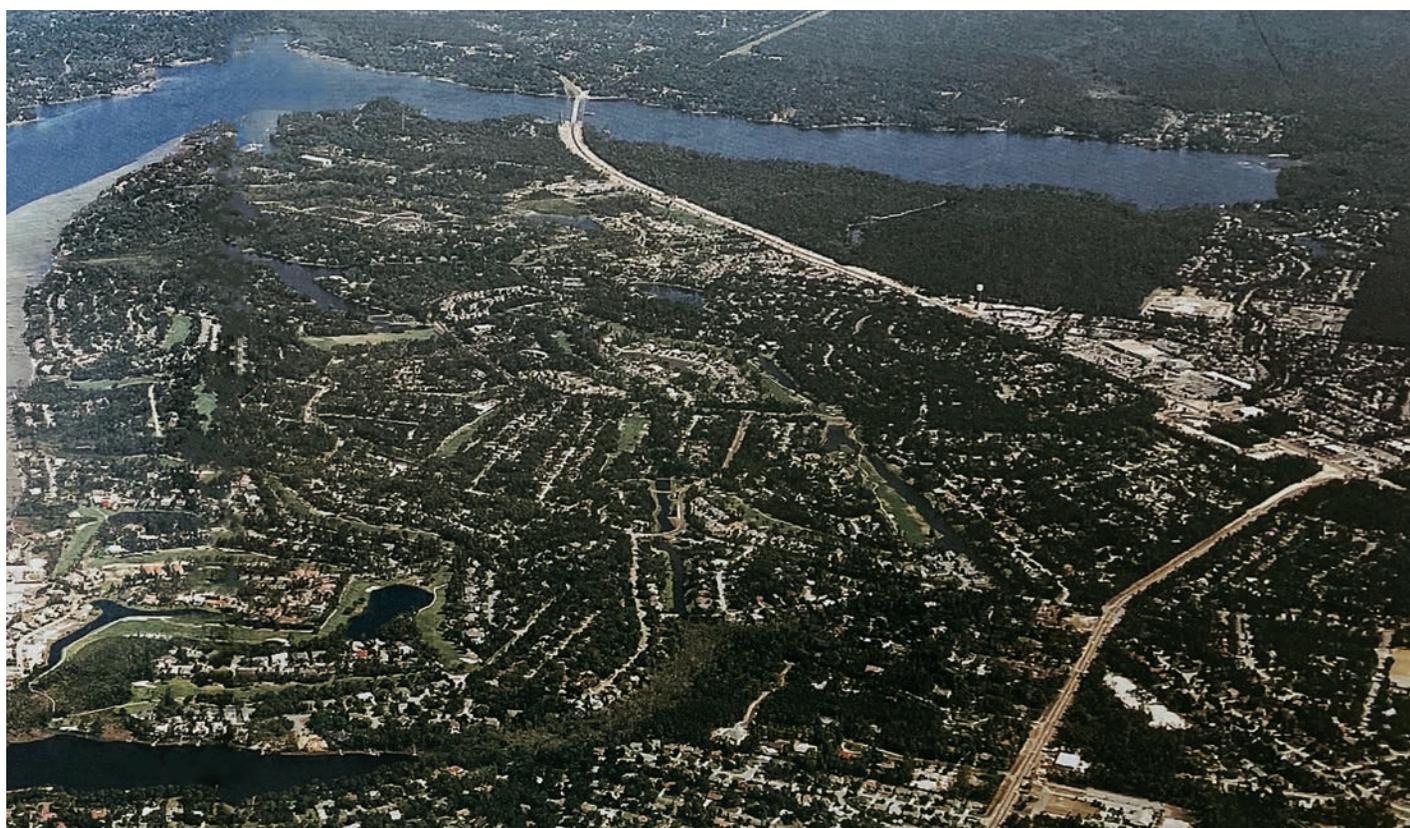
At an age when many folks are enjoying a well-deserved retirement, the 87-year-old has as much energy as three 29-year-olds. Between overseeing his multiple business operations and staying active in his community, Herden stays fit and mentally sharp. While he has no intention of slowing down, after spending more than half of his business life in Northwest Florida, the principal developer of the Bluewater Bay community has headed home to his native Germany.

“I want to be able to spend some time with our grandchildren while I still can enjoy them,” Herden said with a smile. “Not that I’m getting older, but they are.”

Born in 1933, Herden was already a successful businessman in Germany when he began to explore investment opportunities in North America in the early 1970s. His decision to invest in the property that is now known as Bluewater Bay would change the course of his life.

#### A ‘special place’

Over the next four and a half decades, Herden devoted his life to carving out a world-class community from 2,000 acres of piney woods. Construction of new homes and amenities like golf courses and tennis courts attracted new residents to the area, which in turn



The two aerial photos of Bluewater Bay on this page were taken from nearly the same perspective, but 45 years apart. Both are framed by Choctawhatchee Bay and Rocky Bayou. State Road 20 is at the top right. Here Bluewater Bay is fully developed, having become a bustling mini-city.

#### HERDEN

*continued on page 22*

# Bluewater Bay

## TIMELINE

### VISION

*continued from page 19*

“When we laid out the design for the streets, we purposely chose winding roads and cul de sacs to make it safe for children to play,” he added. “And as we were drawing up lots, we fought for every tree. We put on boots and walked through the property to make sure that the lot lines were drawn so they saved the big live oaks and magnolias. We had to sacrifice some lots in the process, but it was important to us.”

### A focus on families

There were other factors at play as well. Before the first shovelful of dirt was turned at Bluewater Bay, Herden set out on a pilgrimage to visit other resort communities to discover what worked, and what didn't.

“One of the things I quickly discovered was that many of the developers had made too many promises that they couldn't keep,” he said. “I remember seeing a sign on U.S. Highway 98 many years ago that promised a new golf course that was going to be ‘equal to Augusta National.’ Of course, there was no way they were going to build something that was equal to Augusta National. That's ridiculous.”

Not surprisingly, the highly touted golf course was never built, and plans for other developments never materialized either.

“I soon found out that most

### MAY 1975

German investment banker Raimund Herden visits for the first time the area east of Niceville that would eventually become Bluewater Bay.

### JAN. 2, 1976

Herden and his partners close on the purchase of 1,500 acres of piney woods for \$5.6 million. (They would later purchase an additional 500 acres to round out the development.)

### 1978

First homes are built on St. Croix Cove and St. John Cove in the Caribbean Village neighborhood of Bluewater Bay.

### AUG. 29, 1990

Bluewater Elementary School opens, serving students from Bluewater Bay neighborhoods as well as surrounding communities.

of the bigger projects that had failed were over-leveraged,” he added. “That wasn't our problem. We always delivered on our promises to our investors, and so we built credibility.”

While traveling to well-known resorts across the south, Herden observed that many of the communities looked like “ghost cities” during the off-season. That was a problem he vowed to avoid.

“We knew that if we really wanted to succeed, we had to focus on permanent, year-round residents and be family-friendly,” he said. “Only one out of every six lots could be sold to an investor.”

### Inexperience was an asset

At the outset of the project, Herden planned to serve as simply an investor. But the reality of the transaction turned out to be quite different from his earlier expectations.

“I was originally told that the land was owned by Barnett Bank in Pensacola, but it was not,” he recalled. “We bought it from The Cadence Corporation, a 100 percent subsidiary of our U.S. business partner. This company was also supposed to be the general partner and developer. But they were no longer interested in that aspect, and very soon they disappeared. In order to save our investment, I had to switch my role from investor to developer, without any experience in land development.”

In those early days, Herden was presented with a conceptual plan prepared by an engineer named Dave Weaver, who would later sign on as the first employee of the Bluewater Bay Development Company. During one of the first planning meetings for the development, Weaver told Herden, “The projections that were the basis of your decision to go forward are completely unrealistic, both regarding the projected development time and the numbers.”

While the project ended up taking much longer and cost much more than expected, Herden was determined to succeed.

“In a way, my inexperience was an asset,” he explained. “If I had been an experienced developer, I probably would have walked away from the project. But I wanted to save our investment.”

### The secret to success

Herden shared some other secrets to his success.

“When we started the development process, we had assembled a team of exceptionally talented, dedicated, and hard-working people,” he said. “The main reason for our success is the fact that many large developments were financed exclusively with German capital, either by individuals or through partnerships. The first major project was the Marina Cove Village, with more than 130 homes. Later German investments included all 100 units of the Royal Oak patio homes on Bay Drive, the entire Glen Eagles neighborhood between fairway 1 and 2 of the Bay Course, Sunset Beach (Bluewater Bay's most exclusive subdivision), Saint Andrews Village, the Glenlake development, and Magnolia Plantation, the final and largest community.”

Other German-financed projects include the Visitors and Information Center (now Bluewater Orthopedics), all of the Merchant's Walk shopping and business center, the gas station and dry cleaners on Range



The spectacular Sunset Beach Club features a private beach, large swimming pool and beach access.

Road, the Winn Dixie shopping center, and most of the other commercial buildings on State Road 20, including the \$20+ million senior independent living community.

“The first 18-hole golf course (Bay/Lake), the clubhouse and driving range were also financed by a German partnership,” Herden added. “I was personally involved in many of these enterprises, either as an investor and/or general partner. All of these projects turned out well for our overseas investors.”

### “What's next?”

Almost everyone who discusses Herden and the impact of the Bluewater Bay development comes back to some form of the word ‘vision.’

“If you look at the growth of our area over time, there's always an individual or a team who serves as the visionary,” Sparks said. “Raimund has become the face of Bluewater Bay, and rightfully so, because he has such a passion for the community. He's always looking around and asking, ‘What's next?’”

For many years, that question was answered with more developments designed to meet the needs of a wide spectrum of residents. Since the first homes were completed in 1978, more than 30 separate subdivisions have sprung up in Bluewater Bay, ranging from condominiums and patio homes to multi-million-dollar waterfront villas. For Herden, the final stage of development came in 2015 with the

opening of the \$20+ million Superior Residences (now known as American House), an upscale retirement facility with one- and two-bedroom apartments and multiple amenities.

“I think that has been my best, most successful project,” he said, pointing to an early brochure promoting the community. “As always, we believed in quality. We wanted to make it the very best it could be.”

### Bumps along the way

Despite his pride in the success of Bluewater Bay, Herden is the first to concede that he has some regrets. There have been bumps along the way as the community has grown, and he hasn't always been happy with the way things have turned out.

A case in point is the saga of Magnolia Plantation, a gated subdivision within Bluewater Bay that was originally built as a golf course community. Herden was the sole developer of the project, and he envisioned that it would be the last neighborhood of single-family homes in the greater Bluewater Bay development. Construction began on the first homes in the neighborhood in 1993.

Three years later, Europco Management Company of America (EMCA), the general partner of the Bluewater Bay development, sold off its “leisure services assets” to a company that would become known as the Bluewater Bay Resort. These assets included the community's tennis courts, swimming pools,



Raimund Herden is pictured in 1993 holding an aerated concrete block. The lightweight alternative to concrete manufactured by a German company, was used in Bluewater Bay for the first time in North America.

**1993**

Construction begins on Magnolia Plantation, the final neighborhood of single-family homes in Bluewater Bay

**JUNE 1993**

Mid-Bay Bridge opens, connecting the Bluewater Bay area to Destin.

**NOVEMBER 2001**

Work is completed on widening of State Road 20 from two lanes to four. The road-widening was prompted by the growth of Bluewater Bay.

**MARCH 25, 2003**

Voters approve a referendum creating a Municipal Services Benefit Unit to collect taxes to maintain common areas in Bluewater Bay and provide other services.

**JULY 2015**

grand opening of Superior Residences of Bluewater Bay (now known as American House), an independent living retirement community.

36 holes of golf, a soccer and baseball field, and the marina.

In April 2013, the resort closed the Magnolia course to sell some of its acreage to developers. Over the next several months, the abandoned course fell into disrepair and became an eyesore. Homeowners appealed to the Board of Okaloosa County Commissioners to force the resort to maintain the property

As the original developer of the property, Herden was drawn into the controversy, and felt compelled to take the side of the residents in the matter.

“Jerry Zivan, one of my original partners, took the opposite side,” Herden said. “It was very disappointing to me. I don’t know how you could not want to support the residents.”

Herden filed a lawsuit to keep the resort from developing the property.

“It cost me money, but I did it only for the people,” he said.

**Niceville rejects annexation**

Ironically, Herden isn’t the only one who might have some regrets. In late 1978, after already investing in or committing to millions of dollars for infrastructure and some of the first development projects, Herden and his team approached the Niceville City Council with a proposal to annex the Bluewater Bay property into the city limits.

“We had, I thought, a very impressive presentation,” he recalled. “But the city council members, fearful of the consequences should the development fail like so many others in our area had, rejected our offer. In retrospect, it was a very bad and consequential decision, because the city lost a very significant and upscale tax base. But I cannot blame them. They were elected to be stewards of the taxpayers’ money, and they didn’t want to take a chance on another unproven community.”

**A sense of pride**

Although he isn’t thrilled with all of the new construction going on in Bluewater Bay, Herden’s

overall pride in the community he helped establish is evident. He loves to share some of the many articles and books that have praised the development, including a 1995 book on “Best Development Practices” prepared for the Florida Department of Community Affairs.

“I like to think of it like the title of the Shakespeare play – ‘All’s Well that Ends Well,’” he said.

Herden isn’t alone in his belief that Bluewater Bay has had a tremendous impact on the growth of Northwest Florida’s economy and infrastructure.

“The Bluewater Bay development has evolved over the past five decades, converting a wooded area in central east Okaloosa County into a vibrant residential-commercial community,” Okaloosa County Tax Collector Ben Anderson stated. “Its assessment base value has grown from just thousands of dollars into a community assessment value of over 1 billion dollars. Its fiscal impact for Okaloosa County is significant.”

Anderson added that from a personal perspective, “As a resident of Okaloosa County since 1960, the Bluewater Bay developers lead by Raimund Herden shared a vision with all of Okaloosa County on how to blend a residential community. The everyday quality of life for the residents of Bluewater Bay reflects the highest standards for all of Okaloosa County”

Justin Gordon, director of tax services for Okaloosa County, points to the huge support Bluewater Bay’s residential and commercial property tax revenues provide to entities that support the greater area.

“Those dollars help fund everything from the North Bay Fire District to schools and parks,” he said. “Over the years, those numbers have consistently gone up as the properties have increased in value.”

More than just tax revenues are at play, however. As Nathan Sparks explains, the Bluewater Bay development has laid the



The Bluewater Marina has 120 slips and a storage facility for 200 boats.

groundwork for countless similar projects across Northwest Florida.

“Bluewater Bay has been a cornerstone, catalytic project for Okaloosa County for many

years,” he said. “Were it not for that initial project setting the stage, we wouldn’t have seen the other marquee development that followed. The city of Niceville and Okaloosa County as a whole

have benefitted from infrastructure like the Mid-Bay Bridge and its connecting bypass, all of which can draw a direct line to the catalyst that is Bluewater Bay.”

## Bluewater Bay FACTS

The success of Bluewater Bay and its strong market position reflects the quality and the unique concept of this carefully planned, 2,000-acre community. Unlike many other developments, Bluewater Bay was designed primarily for permanent living; about 95 percent of homeowners live there year-round. Bluewater Bay offers prices for almost everyone: homes range from \$250,000 to over \$2.5 million; home sites start at around \$75,000, with the highest priced locations coming in at around \$450,000. The Bluewater Bay lifestyle symbolizes natural beauty, serenity, and excellence that residents enjoy as much as guests and visitors. Bluewater Bay is one of the very few developments of this size in the entire Southeast that never changed hands, and where the original developer was still involved until the final project.

### Status of Bluewater Bay as of 2020:

- Complete infrastructure with only underground utilities
- 19 man-made lakes, wildlife sanctuaries, and greenbelt areas
- A total of 30 subdivisions, including four gated communities
- 212 streets (over 70 miles), mostly winding. More than 85 percent are cul-de-sacs, specially designed for safe and family friendly living
- More than 10,000 year-round residents and more than 3,000 homes – mostly single-family residences
- 18 holes of golf, a 5-star tennis facility, swimming pools, playgrounds, fitness centers, 120-slip marina, and dry storage facility for 200 boats
- Shopping center, grocery store, pharmacies, 20 restaurants, four banks, three gas stations/convenience stores, professional offices
- Medical services of all kinds, two senior living communities, a nursing home, two preschools, and an elementary school for 800 children
- A hotel, sheriff’s substation, four churches
- A total tax base of over \$1 billion
- \$120,000 average household income as compared with the Okaloosa County average of \$65,000
- 350 registered businesses that employ 2,500+ employees
- 300+ newspaper and magazine articles written about Bluewater Bay

## HERDEN

*continued from page 19*

attracted commercial development and new jobs. And while he might have been satisfied with limiting his involvement to the business side of the development, Herden decided to make Bluewater Bay – and the communities that surrounded it – his new home.

“I fell in love with this area,” he said. “When I first came here in May of 1975, I stayed at the old Hawaii Kai hotel on Okaloosa Island. It had a revolving restaurant on the top floor, and back then you could see the building from miles away. I had never seen beaches like that before. I knew that this area was a special place.”

### Creating a community

Over the years, Herden has endeavored to make the area even more special through his community involvement. A longtime member of the service organization Rotary International, he quickly joined the Rotary Club of Niceville and helped establish a new chapter in the Bluewater Bay area. His businesses have sponsored a wide array of charitable organizations, all with the goal of improving his adopted community.

Tricia Brunson, the president and CEO of the Niceville Valparaiso Chamber of Commerce, credits Herden with helping to make the greater Niceville/Bluewater Bay area the kind of community that people want to call home.

“The development of Bluewater Bay was a catalyst of great things to come in Northwest Florida,” Brunson said. “Mr. Herden’s vision kicked off a steady growth for the Niceville area that continues today. He was able to plan and design a thriving residential and business community while enhancing the natural beauty of the site.”

### Making music & memories

Jeffrey Rink, who served as the music director of the Northwest Florida Symphony Orchestra from 2007 to 2018, points to Herden’s significant financial support and invaluable advice as key components of the orchestra’s success over the years.

“I would argue that there might not even be a Mattie Kelly Arts Center (at Northwest Florida State College) without the development of



In 2018, Herden raised more than \$10,000 during the American Cancer Society’s Relay for Life.

Bluewater Bay and the support that Raimund and the many businesses that he has inspired have provided over a 20- to 30-year period,” Rink said. “There wouldn’t be the kind of audience for our programs without it.”

Herden’s love for classical music and opera inspired him to help bring several distinguished German artists to the Mattie Kelly Arts Center stage, including violinist Tobias Steymans, soprano Vera Schoenenberg, and saxophonist Philipp Staudlin.

“During the 2017-2018 orchestra season, we put on a fully staged production of *La Traviata*,” Rink recalled. “We couldn’t have done it without Raimund’s support. He took particular pleasure in the fact that the production featured a German soprano.”

Over the years, Herden served as a concert sponsor for at least four different productions.

“That requires a very generous level of financial support,” Rink said. “But he didn’t just write a check. Raimund gave me great advice when it came to marketing and fundraising. He’s just a great person and a great friend.”

“He’s always looking for needs in the community that he can help fulfill,” Rink added.



Raimund and Margot Herden celebrated their 50th wedding anniversary in 2013.

ed. “The latest example is the American House, a \$20 million-plus senior living facility. It’s just a beautiful development, and there was such a need for it. It’s now serving as a resource for the whole community.”

### The Marathon Man

Herden’s charitable contributions didn’t end with the symphony, however. In 2018, he raised more than \$10,000 for the American Cancer Society by participating in the organization’s annual Relay for Life. A cancer survivor himself, Herden solicited donations based on how many quarter-mile laps he would walk in the event. He surprised everyone by walking a total of 26 and a quarter miles, earning the nickname “Marathon Man.”

In addition to his love for opera and classical music, Herden has another hobby that he is passionate about: golf. He has had the privilege to play at some of the world’s most famous golf courses, including Augusta National, Pebble Beach, Cyprus Point, Pine Valley, St. Andrews, and many more on four continents. He’s played with many international business leaders and celebrities, including the late comedian Bob Hope, who joined Herden for a round at Bluewater Bay a few days after the Bay/Lake course opened.

One of the highlights of Herden’s golfing experiences was playing on the highest golf course in the world in the Himalayas with Austrian Heinrich Harrer, a famous mountaineer, explorer, best-selling author, and teacher/tutor to the Dalai Lama.

“It was such a unique experience,” Herden said with a smile. “I will never forget it.”

From 1981 to 2000, Herden



Golf on top of the roof of the world! Raimund Herden and Heinrich Harrer with two Sherpa caddies.

**After spending more than half of his business life in Northwest Florida, the principal developer of the Bluewater Bay community has headed home to his native Germany. “I want to be able to spend some time with our grandchildren while I still can enjoy them,” Herden said with a smile. “Not that I’m getting older, but they are.”**

organized the Emerald Coast International Invitational Golf Tournament to establish Bluewater Bay as a brand name. Played each year in October on three different local courses, it soon became the largest amateur golf event in Florida, with a field of 144 players (about 100 international and 40 American.) A great marketing success, the event helped bring international attention and investment to Bluewater Bay, with prestigious international companies like Audi, Rolex, Mercedes, Bank of America, American Express, BOSS, and Adidas signing on as sponsors.

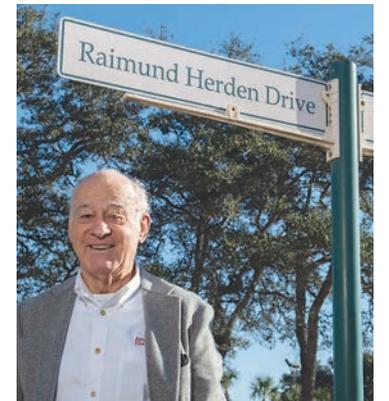
“Invitations were based more on congeniality than on golfing skills,” said Herden, who as president of the Bluewater Bay Golf Club controlled the guest list. “We wanted to assure that we would have a group of fun-loving golfers.”

In recognition of his contributions to Northwest Florida, Herden was inducted into the Niceville-Valparaiso Civic Hall of Fame. He also received a special recognition from the U.S. Congress for his outstanding and invaluable service to the community.

### ‘First of all a family man’

Nathan Sparks, the executive director of the Okaloosa County Development Council, has worked with Herden on multiple occasions and has come away with a high level of respect for the man who has impacted so many aspects of the local economy.

“He’s such a world class gentleman,” said Sparks. “It



shouldn’t surprise anyone to know that he has built a world class community.”

While his community is important to him, Herden insists that he is first of all a family man. He and his wife, Margot, have three adult children: Raimund, Jr., who followed in his father’s footsteps and is an investment banker in Germany; Katrin, who owns an architectural and interior design company in Milan, Italy; and Christina, who lives in the Bluewater Bay area and has served as his secretary and office manager for more than 20 years.

“Christina has always been a great help to me and has run my businesses with dedication and enthusiasm,” Herden said. “I’m leaving my office in good hands.”

Herden calls Margot, his wife of 57 years, “my most important private and business partner.”

“She is my beacon and my soulmate,” he said. “She is organized and detail-oriented. I am not. Without her, I would have never been able to follow my dreams and be successful. She always believed in me.”

# Off the Hook

## Capt. Gabrielle Barnes, The Story of Lady Luck Adventures

By CALI HLAVAC,  
SILVER SHADE STUDIOS

As one of the few female captains to run our waters here, Captain Gabrielle Barnes broke into a male dominated industry and followed her dreams to pursue a career in fishing.

As a Fort Walton Beach local, her father introduced her to fishing at a young age. "Since I can remember, I was daddy's little girl, and around age 5, our daddy/daughter dates turned into fishing. I grew up bottom fishing the Gulf which I loved," Barnes said.

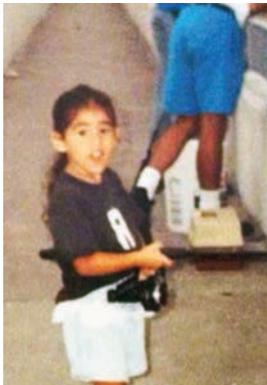
At age 19, Gabrielle moved to Orlando where she was introduced to sight fishing for redfish in Mosquito Lagoon. A completely different way to fish than what she was used to, she quickly became infatuated with the hunt, watching the bite through the shallow water, and then releasing them for another day.

At age 23, she decided to follow her passion and turn it into a career. She spent hours on the water learning the ropes through trial and error, logging every trip to see what was successful, and even garnering some knowledge from friends in the fishing industry already. Four years later, she earned her captain's license and started Lady Luck Adventures Fishing Charter in Destin.

Then in 2014 she fell in love with fly fishing, during a trip to Andros, Bahamas. Fly fishing in the Bahamas for bonefish is a bucket list trip for many and feeling the fish put up a fight on a fly rod was a game changer for



her. Ever since, it's been a hobby she's practiced as she traveled to learn to perfect.



Her experience traveling and fishing all over the world has rounded out her captain skills to



be able to offer a variety of fishing trips through Lady Luck Adventures like inshore, offshore,

sight fishing and more. She's also spent extended time in the waters of Ketichkan, Alaska, Andros, Bahamas and Guam learning different types of fishing and skills to bring back to her charter.

Most days of the year, you can find Captain Gabrielle out on the water either with clients, friends or her husband fishing and having the adventure of a lifetime. Be sure to look her up next time you're looking for a fishing charter.



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 Arts & Music

# Mattie Kelly Arts Foundation Appoints Demetrius Fuller as Chief Executive Officer

The Mattie Kelly Arts Foundation (MKAF), a not-for-profit charitable arts organization founded in 1995 to be Northwest Florida's champion of cultural arts and arts education for all, announced that Demetrius Fuller has been named as Chief Executive Officer. Fuller will replace Marcia Hull, who has served as MKAF CEO for the past 22 years. After years of devoted service, Hull is retiring on December 31, 2020.

"We are thrilled to have Demetrius lead the Foundation. His local ties to the community

and with other arts and culture organizations in the area as well as around the country made this decision very easy for the board. We did conduct a nationwide search for a new CEO and received more than 25 applicants. Little did we know that our new leader was sitting in our own backyard," said Kevin Bowyer, Chairman of the Board, Mattie Kelly Arts Foundation.

"I am honored to join this incredible team of staff and board members who comprise the Mattie Kelly Arts Foundation. It will be a great honor to work in tan-

dem toward continuing to realize Mattie Kelly's vision of an all-encompassing arts hub. Thank you for trusting me to assist with this mission," said Demetrius Fuller, CEO, Mattie Kelly Arts Foundation and Music & Artistic Director, Sinfonia Gulf Coast.

Fuller, who will continue to serve as the Music & Artistic Director of Sinfonia Gulf Coast, will lead at the helm of an arts and culture partnership between the Mattie Kelly Arts Foundation and Sinfonia Gulf Coast. While both organizations will remain intact and separately governed,



Kevin Bowyer, Marcia Hull, Teresa Halverson, Demetrius Fuller and Jeff Dannelly

the new endeavor is the vision of both the MKAF and Sinfonia boards of directors. Capital campaign endeavors have commenced and are being led by Atlanta-based Tomlinson-Graham Group. The name of the parent organization, of which Fuller will ultimately be Chief Executive & Artistic Officer, along with the vision and plans for the transformation of the MKAF property into a cultural and educational hub, will be announced in early 2021.

"When a partnership opportunity arises - a partnership that brings two like-minded organizations together which allows for

special synergies in our community - you jump in with both feet. This is exactly what we have with SGC and MKAF. This newly aligned partnership not only allows for a powerful force to keep bringing all genres of art and cultural events to our community, but it also provides the right forum to elevate the level of service both organizations currently provide within our community and our schools," said Jeff Dannelly, Board President, Sinfonia Gulf Coast.

For more information about MKAF visit [www.mkaf.org](http://www.mkaf.org) or call (850) 650-2226.



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 Wellness

# The Sound and Spirit of Christmas

By AETHER VAN DYKE

What comes to mind when you think of The Salvation Army? Do memories flash through your mind of bell ringers standing outside major department stores and malls during the holiday season? Perhaps you think of a charity, a thrift store or a food pantry. In fact, The Salvation Army does all of this and so much more. Indeed, the global organization goes above and beyond for their communities, and it is most evident during the holiday season, which sadly for so many is not, the ‘happiest time of the year.’

The Salvation Army’s mission is a year-round, 24/7 commitment, dedicated to meeting the needs of those in their community who are disadvantaged and struggling, often due to no fault of their own. The Salvation Army provides, among other things, grocery and rent assistance, access to warm, clean clothes, toiletries and hot meals to many who would otherwise go weeks without. These initiatives are funded in great part by the organization’s holiday Red

Kettle campaign, which typically starts the Friday before Thanksgiving and runs all the way to Christmas Eve.

The local branch, currently under the command of Major Ed Binnix, is responsible for the needs of those in a total of eight surrounding counties, extending as far west as Walton County, east to Franklin County and north to the Alabama line. It is a huge undertaking and the need has only grown exponentially since Hurricane Michael.

Every year is a challenge, but perhaps none greater than this year. With in-store shopping down across the country,



less money in circulation due to layoffs, and a shortage of volunteers and paid workers, Major Binnix and his team are faced with an unprecedented predicament. “This year the national office predicts giving will be down as much as 50% over last year. Although it is antici-

ated that we will exceed national projections, there will likely be a significant shortfall,” Major Binnix added. There are a total of 25 Red Kettle locations in our eight-county area, and currently only nine are being regularly manned. Operating at full capacity, the Red Kettles are manned each day, six days a week from 10 a.m. to 7 p.m. Major Binnix explained further, “Ideally, we ask volunteers and paid staff to commit to a two to eight-hour shift, but two-hour shifts are available first thing in the morning and last thing in the evening. The evenings are our busiest

time, due to higher foot traffic through the stores later in the day. Traditionally we have also relied on the kindness of vacationing Snow Birds to help fill in any scheduling gaps we may have, but again, there are less seasonal residents here this year.”

The math is simple enough to understand — great need minus less resources equals less programs, which equates to even greater need in the coming year. So, what can we do to help? First and foremost, give! Give, whatever you can afford whether it is your time to “ring the bell,” or put money in the kettle. The Salvation Army makes it easy to do both, with two simple websites: [registering.com](http://registering.com) and [give.salvationarmyusa.org](http://give.salvationarmyusa.org). Either way, if you do register online, be sure to enter your panhandle zip code to ensure your gift of time and money stay in your county. Be bold this holiday season and give the gift of hope and love to your community.



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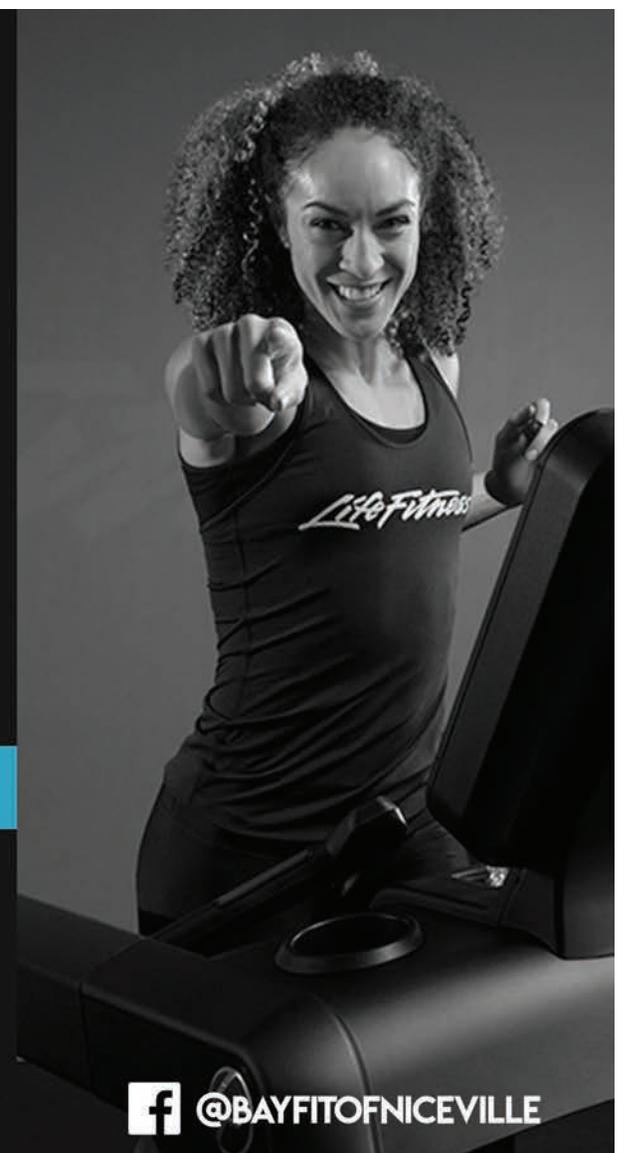
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## Ask Dr. Marty: Inactivity

over 10,000 studies indicating that what you have heard is true. Inactivity has the same mortality rate as smoking.

Here are some of the study results that indicate inactivity (regardless of exercise) can have a significant increase in risks for disease:

- Overall risk of illness by 114%
- Risk of depression by 150%
- Risk of Alzheimer's disease by 82%
- Risk of uterine cancer by 66%
- Risk of lung cancer by 50%
- Risk of colon cancer by 30%
- Risk of breast cancer by 20 – 30%

Sitting for more than an hour at a time increases muscle and joint aches, which often lead to ... you guessed it—a spiral of more inactivity.

Sitting for at least eight hours daily increases your risk of Type II Diabetes by 90%. And diabetes has its own set of nasty side effects, like an increased rate of cardiovascular disease, dementia, and cancer. You might think “I don't have diabetes. I don't have to worry about blood sugar.” Unfortunately, that is not the case. Insulin resistance is a major factor in our health and well-being, even if the numbers don't say “diabetes.”

Inactivity wreaks havoc on your normal body rhythms. Do I hear mid-day snoring out there from a lack of sleep?

You might be saying to yourself “That's a stretch to think it could make such a difference.” So, let's take a look at what simple activity does in the body:

- Raises the processing of blood sugar

- Lowers insulin resistance
- Processes cholesterol out of the body
- Metabolizes triglycerides out of the body
- Normalizes blood pressure
- Increases circulation – Increasing circulation brings more oxygen to the brain, which results in sharper concentration and memory, (not to mention less snoring in the day!) The increase in circulation reduces your risk for depression and diseases like Parkinson's and Alzheimer's.

And if you're thinking you might as well not exercise, think again. Exercise comes with its own set of benefits. For example, there is a 20 – 40% reduction in the risk of getting cancer in general if you regularly exercise. But that's for another day, Scarlet!

**Hot Tip:** Never sit when you

can stand. Never stand when you can move. Maybe there's one of those activity-oriented watches that does everything but wash the dishes on your Christmas list? Or at the very least, I am reminded to include some ideas for activity into my New Year's resolutions.

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.*

### QUESTION:

I heard that a lack of activity is the new “smoking” in regard to the negative effects on health. Exactly what does that mean? I exercise three or four times a week. Am I covered?

### ANSWER:

Many recent studies show that even when you regularly exercise, inactivity can have serious effects on health and longevity. So why is that true? Mayo Clinic says that there are

## Exercise May Be Helpful for COVID-19 Recovery

By JASON CLEMENTS, OWNER/  
MANAGER BLUEWATER FITNESS

As more and more people are becoming exposed to the COVID-19 virus, more data is available to fully understand its effects and the treatments necessary to help in recovery. Authors of an article published in the journal *Medical Hypotheses* suspect that exercise may be beneficial in helping to counteract some of the COVID-19 effects.

In a healthy person, a molecule called PPARa helps regulate lipid metabolism in lung tissue and plays a role in endothelial cells' health (cells lining the inside of blood vessels). When a person contracts COVID-19, disruptions to PPARa caused by the infection can lead to inflammation and damage to the lung. PPARa may have anti-inflammatory effects, with the authors noting that using drugs that activate PPARa, called PPARa agonists, might play a therapeutic role by helping to reverse some of the changes to inflammation and metabolic processes caused by COVID-19 infection. In particular, one drug called fenofibrate, prevented lipid accumulation in cells infected with the virus, blocking its replication.

This medication may help counteract some adverse effects typically associated with



COVID-19 and lower levels of PPARa and, according to the authors, exercise may have a similar effect. They outline several studies and conclude that there is limited but compelling evidence supporting a role for exercise in moderating PPARa levels in various organs and tissues. They note “exercise has also been shown to benefit endothelial function and inflammation, and may play a role in regeneration and repair of injured endothelial cells.”

The authors also point out that viral infection-related reductions in PPARa, and the associated changes to metabolism and inflammation, may affect exercise capacity. They assert that “changes in PPARa from COVID-19 may prime the body for fatigue, inactivity and obesity. Exercise and increases in cardiorespiratory fitness may thus be needed for secondary prevention to mitigate the possibility of further disuse, chronic disease and disability.”

In addition to the key roles exercise plays in immune function and metabolic health, if this

hypothesis proves to be correct, it could also counteract some adverse effects of COVID-19 infec-

tion related to inflammation and lung injury.

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



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 Business


BY RICKY HARPER, C12 GROUP

Some years ago, I did service work in hospitals. Two of the hospitals that I frequented had strikingly different cultures. At one facility, every staff member from the CEO to the janitor was energized, happy, engaged, and genuinely made me feel welcome. At the other hospital, each encounter was difficult,

stressful, depressing. I usually left that place angry and I always left in a hurry. Which hospital do you think received my best work?

At the C12 Group, we work with Christian business owners to help them build great businesses, because business conducted to God's standards is business done exceptionally well. Most Christian business owners understand the concept of being a 'steward' of the business they lead. And the concept of being a steward of the people in that business is even less obvious. I Peter 5:2-3 puts it bluntly, "Be shepherds of God's flock that are under your care—not lord-ing over those entrusted to you, but being examples to the flock."

How does one do this? Even for the most devout believer, practicing great human stewardship might require a shift in management practices, perhaps even a wholesale change of the business's culture, and that is scary. But one of the many rewards of a company with a stewardship culture is that you create 'gravity' and that means finding and retaining the best employees becomes much easier. What is the value of that?

There is another aspect of stewarding people, and that is the idea that you do not just manage them, you 'develop' them. By intentionally developing your people into better employees, leadership reaps the benefit of having more time to lead, plan

and focus on vision. But doesn't that come with risk you ask? Yes, it does. But as Chad Carter, the Senior Director of HR at Gideons International, a 121-year-old company with nearly 400 employees says, "We know Gideons may not be our employees' last stop, yet we also know that we are part of the stewardship journey of developing them. Metaphorically, we don't want to hold them in the grasp of a fist but in an open hand. We don't have an issue with pushing them out of the nest. Why would we? When they leave the nest, our hope is that they will go on to influence unto the Glory of God. Often, leaders don't see employee development as ministry, but it is our worship."

In January, the C12 Group is hosting 'Kingdom Minded Business,' a lunch and learn where you will hear from industry experts on becoming and being a great steward of your business, money and people. You will also hear from great local business owners that are already 'stewards' of their people and companies.

If applying your faith to your business is important to you, then join us at one of these two events:

January 21, 11:30–1:00 at the Niceville Chamber, or January 26, 12:00–1:30 at the Destin Chamber. Lunch is included and tickets are available at [EventBrite.com](http://EventBrite.com).

## Economic Development Council of Okaloosa County Rebrands as One Okaloosa EDC

The Economic Development Council of Okaloosa County ("EDC") will now be known as One Okaloosa EDC. Along with the name change, there is a new organizational logo stylized as a circle indicative of forward motion. The logo utilizes the or-

ganization's long-standing gold, blue and green colors as a nod to the EDC's 31-year history. Specific design elements within the new logo include a gear representing Okaloosa's diverse industry base; the sun, representing the area's enviable coastal

lifestyle; and an atom, representing the community's emphasis on education and noteworthy research and innovation assets.

Along with the new name and brand, the organization will also begin utilizing [www.oneokaloosa.org](http://www.oneokaloosa.org) as its primary

domain name with new staff email addresses structured in the same manner. In addition, all other One Okaloosa EDC managed websites – including [www.okaloosasites.com](http://www.okaloosasites.com), [www.startupokaloosa.com](http://www.startupokaloosa.com), [www.shoal-rivergigasite.com](http://www.shoal-rivergigasite.com) and [www.tecmenindustryday.com](http://www.tecmenindustryday.com) – have been updated accordingly.

"After 31 years of being known as the Economic Development Council of Okaloosa County, our Executive Committee began to evaluate the opportunity for a more simplified – and impactful – organizational brand last spring just as COVID-19 was tightening its grip on our area. Noting how swiftly our local governments, businesses, non-profits and everyday citizens joined together to help one another through the unprecedented challenges brought forth by the pandemic, it was clear that our community was rising to the occasion and working as ONE Okaloosa. This is where the concept was initially born," stated Lee Lewis, AVCON, and One Okaloosa EDC FY 2021 Chairman.

"Along with being emblematic of the spirit of our community that has been on regular display during the pandemic, One Okaloosa speaks to a collective desire to be best-in-class and the tireless commitment of so many to

ensuring that Okaloosa's infrastructure systems, educational assets, military bases, workforce development programs and industrial sites are ranked number one. As we emerge from the pandemic and prepare to begin a new year, we feel these efforts have never been more important," stated Nathan Sparks, Executive Director, One Okaloosa EDC.

The new brand is the culmination of many timely pivots and strategic initiatives the EDC has unveiled during the COVID-19 pandemic. Other recently announced initiatives include the formation of a new partnership between the EDC's TeCMEN (Technology Coast Manufacturing & Engineering Network) and FloridaMakes for the benefit of area manufacturers, the launch of the Startup Okaloosa virtual incubator ([www.startupokaloosa.com](http://www.startupokaloosa.com)) in support of local entrepreneurs, and the rollout of a new quarterly professional development webinar series for the benefit of all Okaloosa businesses. Founded in 1989 as the Economic Development Council of Okaloosa County, One Okaloosa EDC ("One Okaloosa") is a 501(c)(6) non-profit, public-private partnership serving Okaloosa County.



Through **The C12 Group**, thousands of Christian CEOs, business owners & executives across the United States are learning from peer wisdom and insight by sharing with those who have **been there**. Members encourage and hold each other accountable to the core values and Biblical principles that guide them.

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By MATTHEW VANDERFORD,  
CLAIMOLOGY

Today was one of those days that just needed to happen. It was one of those days filled with duties and responsibility. But instead of hopping out of bed early, I decided I needed 15 more minutes, which turned into 30.

After finally coaxing myself out of bed, I went outside, did a quick meditation and was able to feel the need to allow myself to be in the moment, to allow schedules to be fluid, flexible. In that moment, I decided to commit to being in the moment more for the day. And then guess what happened? A dear friend called and said, “Hey you wanna get a quick bite?” I paused, thoughts passed by: What about the inspection, what about the office, what about being the responsible person and keeping it all together with time management? What about meeting your colleague to go over details

for the day? What about, what about, what about...???????

“Sure, why not,” I reply. This is the moment to be fluid. I don’t get to see this person too often anymore and I truly value their friendship. So, this morning I allowed all the ‘what abouts’ to be just that—what about. What about IT is so important that I can’t make time for a friend, and more importantly me. There’s value in friendship and human connection. Value in listening to the moment of “Hey, you wanna get a quick bite?” Value in wanting to learn more from others and hear what they have to say.

So, breakfast came and then ended—it’s always a good ending when eating with good people, which turns into more reasons to be grateful for being in the moment. It was a time to deviate from the scripted path and allow myself to be teachable and imperfect. How great children have it because of their wonder, their curiosity of life. How great it was to see a dear friend and share stories and offer help to each other and really be there for each other. To learn. To be childlike and follow the butterflies again.

I needed to learn a few valuable lessons: Be in the moment. Allow life to guide me in the right

# The Value of a Moment



steps. To learn lessons quickly. To keep moving forward and do the next right thing. And, most importantly, allow myself the grace and acceptance of what it really means to be me. Totally messy, totally a little nuts, totally imperfect and most importantly, perfectly human.

Being human in this world can be tough at times. Throw in a hurricane or two...or several for that matter and you can get a recipe for stress that WILL make a grown person cry and bring the strongest of people to their knees. So, what does being in the moment have to do with anything let alone filing claims. Well, being in the moment, to be fully present allows us to respond to circumstances from a position of creativity and greater insight. Because being in the moment is about being IN the moment – fully immersed. Feeling all the feelings and seeing different perspectives. Allowing

the natural creative energy of existence to carry us along the river of life guiding us to see new ways of thinking about situations, obstacles or concerns. Being in the moment, to be present, to hear someone’s story, to share a handshake, a hug, a tear, a smile. To share a strug-

gle. To solve a problem. Even this column, for example, started one way, but the moment it started, that moment lent itself to another, which has led us here, right now. I’m grateful for that. Funny things those butterflies. And funnier still where they fly.....

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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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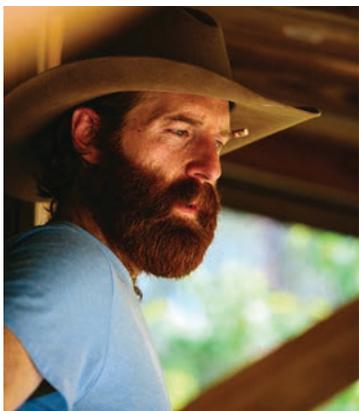

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 Musing


BY SEAN DIETRICH

My wife is putting up the Christmas tree and we haven't even rounded the corner toward Thanksgiving yet. But then, this holiday season can't arrive quickly enough for us.

My wife is ready to get this show on the road. After a long year of sheltering in place, social distancing, sterilizing hands, and making curbside grocery pickups in hazmat suits, I'm surprised she didn't put the tree up in July.

Not only is she erecting our tiny plastic tree, she is cooking butterscotch cookies, lighting scented candles, and diffusing festive 50-dollar essential oils into the air. Our house smells like a Yankee Candle suffering from an identity crisis.

Our corny Christmas decorations are making an annual appearance, too. We have porcelain figurines strewn on every surface, little glass people skat-

ing on mirrors, decorative salt shakers, a Norman Rockwell advent calendar, and of course, Christmas scarves for our dogs.

Yes. Scarves.

And music. You cannot put up a tree without music, it would be wrong. We play only the classics in this house. Because whenever Christmastime rolls around



I prefer to travel back to a time when singers wore tuxedos, drank martinis on national television, and slurred their words in the company Foster Brooks.

The old melodies are drifting through our home like ghosts of Christmas Past. Nat sings about Chestnuts. Der Bingle is singing in Deutsch. The Vienna Boys' Choir sings in Latin. Willie sings in Texan.

And I am lost in a fog of peppermint and plasticized Christmas paraphernalia. I have already traveled backward in time, deep into my childhood.

When I was a kid, my parents did not give many Christmas presents. Oh, we decorated and did trees, but our evergreens were fake, and our decorations were cheap.

On Christmas morning I would receive three or four sensible gifts and that was about all. Because we were fundamentalists. My mother didn't believe in elaborate gifts. So I never even knew what I was missing out on.

I thought every kid received khakis, Fruit of the Looms, a Sandi Patty record, and a 1611 King James Bible for Christmas.

Until one year when I visited my friend's house on Christmas Eve night.

The party was un-dang-be-lievable.

I felt like I was walking into a Yuletide explosion. They were smoking cigarettes, sipping spiked eggnog, and shouting. They all gathered around a tree that was the size of a municipal landfill. Under the branches were 1,498,283 wrapped presents. Everyone was howling along to the "Twelve Days of Christmas," refilling highballs, and wearing colorful garb.

My friend's mother was dressed in a red gown with white pearls and a holly brooch. His father wore a Santa hat and smoked a stogie the size of a two-by-four. There was mistletoe hanging from the door jams. I believe Foster Brooks even made a cameo.

The green-eyed monster of envy was awakened within Little

Me, and I am at my worst when I'm jealous. It's my ugliest emotion. I couldn't believe I'd been so shorted for all these years.

Our Christmases had been dreadfully plain, and our suppers basic. We were pitiful. We ate canned oysters and cold cheese logs. We listened to solemn religious music. Our idea of a wild holiday night was turning up volume when Lawrence and the boys played "Lady of Spain." How could my parents do this to me?

The next Christmas, my father decided to help me see life more clearly. He let me accompany him on one of the annual holiday errands he always did for our church.

We spent the evening going across town to deliver free balsam firs and sacks of gifts to needy families. These were sturdy trees, and the presents were mostly coats and shoes and hats.

That night we visited many different neighborhoods. I was introduced to various children who lived in ramshackled homes with dogs under the porches and absent parents. My father wasn't trying to give me a guilt trip, I think he was just trying to let me see the world as it was.

And I did. I met kids my age who didn't even seem to realize it was Christmas. They had no twinkling lights, no yard art, no butterscotch, no cheese logs, no nothing.

There was one kid who I went to school with. He was waiting on his porch with his

little brother when we arrived. His family not only lacked a tree, they were using flashlights because their electricity was off. The church delivered their groceries weekly. And their clothes came from donations.

My father put on his biggest smile to make the delivery. We dropped off a garbage bag filled with gifts, and I was surprised to discover that these kids were actually excited about receiving so little.

When the kids threw their arms around my father I saw peach-sized tears in their eyes. One boy shouted, "Oh thankyou-thankyouthankyou!"

And I'll never forget seeing that kid look admiringly at my father, then to me, and saying with complete sincerity: "Man, you're SO lucky."

We rode home in silence. And when I arrived at our little house and saw our crooked tree, I felt differently about it all. I looked at our handmade decorations, and the popcorn garland, and the quilted advent calendar, and the candied pecans, and I felt downright silly.

Then I sat beside the glow of our lit-up tree and got lost in the sounds of music. I could not quit thinking about what I had seen.

And even though I am an adult now, and even though COVID-19 has made this year a crummy year, I still replay that boy's words in my head.

Because they remain so very true.

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BY RICK MOORE

Buying presents for others is easier when you know what they like to collect. When someone asks me what they can buy for my mom, I let them know she collects teapots, which makes selecting a gift for her simple. My dad used to collect rare and expensive coins. My father-in-law collected fishing lures. My younger sister owns a large selection of rare baseball cards. My brother-in-law frequents yard sales and flea markets look-



ing for decorative cigar boxes. My wife has assembled a number of antique plates through the years. My children used to collect Beanie Babies. I tried collecting stamps for awhile, but my collection seems to have been lost during one of our many moves.

Some people have enough wealth to collect rare automobiles, famous pieces of art, and precious jewels. Yet, there are collectables more precious than diamonds and more costly than gold. The great news is absolutely anyone can collect these gifts I am referring to. What is in this collection of gifts? Love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness, and self-control. People who begin collecting these gift items discover they enjoy it so much they always want more.

You might be thinking only God can give a person such priceless gifts. But what about

gifts you can give? If you are uncertain what you can give to others this Christmas, here is a list of suggestions for your consideration:

**To your enemy:**  
give forgiveness

**To an opponent:**  
give tolerance

**To a friend:**  
give your heart

**To a customer :**  
give service

**To all men:**  
give charity

**To every child:**  
give a good example

**To yourself:**  
give respect

As a child I traded baseball cards with other kids in my neighborhood. Trading was fun. Sometimes I would have two identical cards while my neighbor needed one of mine. What did we do? They gave me a card I didn't have and I gave them a card they didn't have. It is funny how we forget to trade when we get older. I give you a smile, you give me a smile. I let you out in traffic, you let me out in traffic. Sounds simple, doesn't it? Yet, we forget that letting someone out in traffic may make them happier than any gift card they will ever receive.

If you are still planning your Christmas gift list, here is some advice from John Wesley from many years ago:

Do all the good you can,  
By all the means you can,  
In all the ways you can,  
In all the places you can,  
At all the times you can,

To all the people you can,  
As long as ever you can.

There is one last collection to consider. Take time to collect your thoughts. Reflect on the true meaning of Christmas. Yes, 2020 was a very tough year. It was also a very tough year in

which a little baby was born in Bethlehem. Mary and Joseph had to travel a hundred miles the old fashion way just to pay taxes. Then she gave birth to her first child in a stinky barn. It is true that wise men brought gifts of gold, frankincense, and myrrh. But those gifts can not

compare to the greatest gift of all, which was, and will always be, the "Gift" that was wrapped in swaddling clothes, lying in a manger.

Merry Christmas!

*Rick Moore is Pastor of Communications at Destiny Worship Center*

## Gifts

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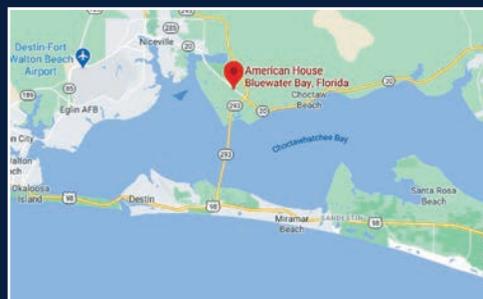
The services are incredible! For one price you receive all day dining with chef prepared meals, daily social hour, weekly housekeeping/linen service, exercise programs, full service concierge, personal driver services, all utilities to include WiFi and cable and much more!

American House also offers numerous amenities. These include a large theater, a putting green, a library, game rooms for billiards, shuffleboard and poker, beauty shop and exercise gym. There is even an interfaith chapel and outside pet park. The outdoor courtyard features a heated pool, a hot tub and a barbecue grill area.

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 Environment


# Helpful Holiday Energy Saving Tips

## ENERGY TIPS

### by Emerald Coast Energy Solutions

BY CHRIS BALZER, ECES

This holiday season is unlike any other, to cap off a year unlike any other. Throughout this season, and as we move into a new (and hopefully better) year, we wish you moments of peace amid the difficulties, connections with family and friends, even if they can't be in person, the warmth of memories from holidays past and wonderful glimpses of the joy that still lives under the surface.

We would also like to share a few holiday energy savings tips to help brighten your nights and lower your energy bills.

**Switch to LED lights when decorating.** LED lights use 80 to 90% less energy than incandescent lights. If you aren't

sure if you have incandescent lighting or not, you can tell if you have incandescent lights when it is warm or hot to the touch. We recommend using a digital thermometer to test to avoid injury. It is estimated that four strands of LED lights will save \$30 this month compared to four strands of the traditional lighting. It is also a good idea to use timers to reduce the amount of time holiday lighting stays on, plus one less thing worry about.

**When cooking the holiday feast, don't forget about the smaller appliances.** Crockpots and microwaves use less energy and give off less heat than ovens and stoves. Also consider co-cooking. If one dish needs to bake at 400° and the

other at 350°, consider sharing the baking time and set your oven at 375° and bake both dishes.

**Electronics are always a popular gift. You can get those electronics and save energy.** When choosing electronics: TV's, computers, gaming consoles, etc., always look for Energy Star qualified electronics. These qualified electronics use less energy and save energy. Rechargeable batteries and LED lighting might not be on top of anyone's list, but they make great stocking stuffers and save energy. Also, consider using smart power strips and turn off the electronics completely. Many electronics, even when powered off, still use energy. I

call them energy vampires.

**If you plan to leave this holiday season, think about automating your home.** Put exterior and interior lighting on timers to avoid being on all day and night. Add a thermostat which you can control via Wi-Fi and your smart phone, in the event we get a cold streak or heat wave during the time you are away, you can control your home's temperature. Also, remember to unplug those energy vampire electronics which use energy even when turned off.

**When shopping for groceries, buying local foods and goods** not only supports our community, but saves energy by reducing transportation-related energy costs.

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

We wish you and your loved ones a happy, safe and ener-

gy-efficient holiday season!

Chris Balzer is founder and president of Emerald Coast Energy Solutions, a smile-provider company. ECES provides smiles to its customers after installing high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save and become energy efficient, schedule an inspection by calling (850) 588-2870, visit [www.trusteces.com](http://www.trusteces.com) or email [wecare@trusteces.com](mailto:wecare@trusteces.com). Save energy and "Beat the Heat."

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## Tips for a Safe and Healthy Holiday Season

As we prepare to celebrate the holidays with family and friends, it's important to take precautions to keep everyone safe. The Florida Department of Health offers these health and safety recommendations:

**Flu Vaccination:** The Centers for Disease Control and Prevention recommend that every-

one six months and older get a flu vaccine every year.

People should be vaccinated at least two weeks before traveling because it can take a few weeks for vaccine immunity to develop.

**Holiday Travel:** People who are sick should not travel, even if symptoms are mild, as

infection can spread quickly to others.

If you are traveling on a commercial flight, wear a mask and social distance as much as possible. If you feel ill upon return, get tested for COVID-19 as soon as possible.

COVID-19 restrictions vary by State, check on your destination before departure.

**Food Safety:** Frozen turkeys can defrost at a safe temperature using one of these methods: in a leak-proof container in the re-

frigerator; in a leak-proof plastic bag in a sink of cold water (water should be changed every 30 minutes), or in the microwave, following the microwave manufacturer's instructions. Never defrost meat at room temperature.

Cross contamination of foods causes illness. Separate utensils, cutting boards and plates used for raw meats from other foods.

Food thermometers are the best way to confirm that a food is cooked to a safe temperature.

Leftovers should be refriger-

ated within two hours of eating.

**Fire Prevention:** Fireplaces, space heaters, candles and food cooking on stoves or in ovens should not be left unattended.

Keep a three foot clearance around all heat sources — fireplaces, air vents, space heaters.

Follow manufacturers' instructions for connecting Christmas lights.

Christmas trees should be watered daily. Dry pine needles are fire hazards.



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# Bay Buzz

## **Emerald Coast Marine Launches ECM Cares**

Emerald Coast Marine (ECM) has launched its new philanthropic arm, "ECM cares." Our first effort launches this Christmas as we support "Children in Crisis," an awesome 501c3 organization that works to keep siblings together who have had to be separated from their families due to abuse, neglect or other circumstances. ECM is hosting a toy or gift drive for children from the ages of 7 to 17. Drop off a new, unwrapped gift beneath the ECM Christmas tree in the Niceville showroom for kids who live right here in our region. ECM will be accepting toys until Dec. 20 during regular business hours. 115 John Sims Pkwy. W., Niceville.

## **Niceville Costa McDonald's**

The next Costa Blood Drive with OneBlood is Tuesday, Dec. 22 from 10 a.m.- 3 p.m. at its Niceville location. Stop by to donate blood and receive a complimentary COVID-19 Antibody test. You'll also receive a \$20 eGift Card and a voucher for one free small French fry from any Costa Enterprises Mc-

Donald's location. Donors can click here to make an appointment online.

## **Call For Teaching Artists—Deadline Dec. 31**

The Cultural Arts Alliance (CAA) is accepting proposals for classes, workshops and demonstrations that advance learning of the visual, performance, literary culinary arts, and wellness for any and all learning levels and age groups. This opportunity is open to both CAA members and non-members. Submission deadline is Dec. 31, 2020. Visit [culturalartsalliance.com](http://culturalartsalliance.com) for more information and to apply.

## **Gulfarium Marine Adventure Park Discounts**

Gulfarium Marine Adventure Park is offering 30% off memberships through Dec. 31, 2020. Further, military families enjoy 50% off admission for Saturdays and Sundays from now through Feb. 28, 2021.

## **Emerald Coast Science Center Winter Workshops**

Join Emerald Coast Science Center for new activities December 21-23 to celebrate the

season! The museum is open from 10 a.m. to 3 p.m. each day with Winter Workshop activities ongoing from 10:30 a.m. - 1:30 p.m. All activities included with general admission. Join in for SMALLab Winter Games from 10:30 a.m. to 2 p.m. in SMALLab, and enjoy the rest of the museum from 10 a.m. to 3 p.m. SMALLab is limited to one family per 20-minute time slots; call 850-664-1261 to reserve your space; online reservations are not available for this event. SMALLab access is included with general admission.

## **COVID Compliant Business Program**

Interested businesses who want to show our community that they are taking COVID precautions seriously will be eligible for a complimentary inspection covering all of the important factors in the CDC Business Guidelines. Upon approval, the business will receive a Chamber Partnership COVID Compliant Business decal to display. The company name will also be listed on each chamber website as a COVID compliant company.

Visit [www.nicevillechamber.com/covid-compliant-busi-](http://www.nicevillechamber.com/covid-compliant-busi-)

ness-program for more information and to schedule your inspection with the Niceville Valparaiso Chamber.

## **Big Brothers Big Sisters to Host Virtual Gala**



Mark your calendars for Friday, January 15, 2021 for The Big Gala 2021 – 'Bigger Together.' The Big Gala is normally the charity's biggest black-tie event of the year, but due to the COVID-19 pandemic, Big Brothers and Big Sisters of Northwest Florida, will be hosting its first-ever Virtual Big Gala. The night may look different than years past, but the Committee assures us it will still be filled with many of their fun signature elements! Sponsorship opportunities are available now. To learn more, visit [www.bbbsnwfl.org/events/big-gala](http://www.bbbsnwfl.org/events/big-gala).

## **Cornhole Tournament Benefits Niceville Strong**



PrimeLending's 4th Annual Charity Cornhole Tournament raised \$2,345 for nonprofit Niceville Strong and was made possible through the support of our community and event sponsors: Jim N'Nick's Niceville, Rocky Bayou Christian School, Crosspoint, Church on Bayshore, Manna Church, and The Eagles' Nest. Pictured: MO the Buffalo, Eddie Herring, Laurie Noel, Dawn Eubanks, Perian Herring, Selena Chavis, Amanda Grandy, (back) Adam Vafides, Steve Schutt, Danny Collins, Andy Poveda, Brian Parker, Shane Frederic. Not pictured: Katherine Leger, Allison LeMire, and Erica Nelson.



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