



PRSRT STD ECRWSS - EDDM U.S. POSTAGE PAID Santa Rosa Beach, FL PERMIT NO. #11

Postal Customer Local

#### Protecting One of Our Community's Greatest Assets: The Choctawhatchee Bay

By Brian L. Underwood, CBEP EXECUTIVE DIRECTOR, AND LORI SMITH, PUBLISHER

One of our area's most beautiful, coveted and useful resources has been experiencing significant challengesones that affect water quality, natural systems and benefits provided by our own Choctawhatchee Bay. And, whether you think about it or not, this massive body of water is woven into our everyday lives as we come and go...to work, to fish, to boat, to play, to receive goods, to experience magnificent views, nature and wildlife, and the list goes on.

A defining characteristic of the coastal reaches of the Choctawhatchee River and Bay watershed has been growth and development in our region. Our population has increased significantly over the last several decades with a projected 21.24 percent growth over the next 20 years. Some of the greatest growth is in Okaloosa, Walton, Santa Rosa and Bay counties, which



will bring continuing changes in land use and increasing demands on wastewater and stormwater management systems. (source: 850 Business)

Encompassing more than 5,000 square miles, the Choctawhatchee Bay watershed extends through six counties in Northwest Florida and 10 counties in Alabama. Within

our region, the contributions from this natural environment to our economy and quality of life cannot be overstated. Ecologically diverse, the watershed, land areas that drain into the Bay, includes one of Florida's largest alluvial rivers,

> **ASSET** continued on page 2

#### The Vietnam **Traveling** Memorial Wall®

Brings Healing to Vets and Families



By Lori Leath Smith

One usually travels TO a wall, but this one's coming to us! The Vietnam Traveling Memorial Wall<sup>©</sup> is arriving in our area to be showcased at Gulf Cemetery's Memorial Day service, fitting for this year's theme "United in Sacrifice, Honored in Remembrance."

To be displayed throughout Memorial Day Weekend at the Chapel at Crosspoint in Santa Rosa Beach, VFW Post 4437 Riders will be paying their tribute to the more than 58,300 names enshrined on it by escorting the wall through Freeport from Mc-Donald's in Defuniak Springs on its way to the Chapel.

> WALL continued on page 2

SKIPPER'S
FURNITURE
&MATTRESS CO. **Your Hometown Furniture & Mattress Store** 



(850) 678-7800 FT. WALTON BCH 503 Mary Esther Cutoff (850) 586-7686 11840 U.S. Hwy. 98 West Emerald Coast Pkv (850) 837-3454 108 N. Main St.



- Air Conditioning
- Heating



HoltPhillips.com 850.897.5559

4618 E Hwy 20, Niceville

Spring Specials Are Here! March 15th - June 30th

Buy now, pay over time.\* \*With approved credit. Call for details.

**Your Total Service Center** 

#### **ASSET**

continued from page 1

an expansive riverine floodplain, a 129-square mile estuary, tidal marshes and seagrass beds as well as coastal dune lakes, Floridan aquifer springs, barrier islands and longleaf-wiregrass forests. It also includes some of Northwest Florida's fastest growing communities, including ours, as well as extensive public and private conservation lands.

The water resources that comprise the Choctawhatchee River and Bay provide numerous functions critical to our quality of life. The watershed's wetlands and floodplains store and regulate stormwater runoff, protecting water quality, providing flood protection, and recharging aquifers and potable water supplies. Its lakes, streams and coastal waters sustain numerous species of fish, shellfish and wildlife. Its springs provide windows to the aquifer, and its wetlands and coastal barriers provide resiliency against storms and coastal change.

To help preserve the Bay qualities we hold dear, the Choctawhatchee Bay Estuary Program (CBEP) was recently established as a community-based, non-regulatory organization to coordinate stewardship initia-



PHOTO BY CHELSEA CONLEY



tives for the Choctawhatchee Bay and its watershed, aspiring to protect and enhance these valuable assets for our enjoyment and benefit. These include restoring water quality, restoring and conserving its habitat, replenishing and protecting living coastal and marine resources, enhancing community resilience and revitalizing our diverse

coastal economy. Grants and funds raised allow groups who have long worked on these assets to coordinate their efforts, educate, steward, strengthen and maintain this vibrant contribution to our economy.

In 2019, the Choctawhatchee Bay Estuary Program was the beneficiary of grant funding from The Nature Conservancy. Additional Program funds have been received through a federal RESTORE Act financial assistance award to the Gulf Consortium and Okaloosa County, on behalf of the Estuary Program, consistent with criteria set out in the RESTORE Act at 33 U.S.C. 1321(t)(3)(B)(i). Governance is provided by the Choctawhatchee Bay Estuary Coalition Board of Directors, represented by County Commissioners from Okaloosa, Walton, Holmes and Washington Counties in Florida. Other organizations represented on the Board include the State of Alabama's Choctawhatchee, Pea and Yellow Rivers Watershed Management Authority, the Choctawhatchee Basin Alliance and Eglin Air Force Base as an ex-officio participant.

A Comprehensive Conservation and Management Plan (CCMP) is currently being drafted for the Choctawhatchee Bay, River and headwaters. Consistent with the U.S. EPA's National Estuary Program standards, the Choctawhatchee's CCMP will highlight priority resource groups along with strategies to mitigate many of the known challenges. Some of these strategies include best practices for community resilience, water quality protection, natural resources management and land use planning.

Initial planning strategies have been successful, yielding positive stakeholder engagement. Reflecting the National Estuary Program model, the Choctawhatchee program has organized technical advisory, education and outreach committees comprised of regional partners, who provide local knowledge and information on watershed issues. "We are hoping to build our partnerships to include a Community Advisory Committee and a Business and Industry Committee comprised of business owners, land owners or other members of the community interested in becoming involved in the Estuary Program and the CCMP development," says Chelsea Conley, CBEP Outreach Specialist.

If you would like to learn more about the Choctawhatchee Bay Estuary Program, visit MyOkaloosa.com/cbec/program\_overview.html or Facebook.com/ChoctawhatcheeBay-EstuaryProgram. For additional information, contact Chelsea Conley, Outreach Specialist, at 850-609-5390 or cconley@ myokaloosa.com.

**Published Monthly** 

Mailed FREE to the communities

of Niceville & Valparaiso

PO. Box 1494 Santa Rosa Beach, FL 32459

**Editor & Publisher** Lori Leath Smith publisher@mybaylifenwfl.com

**Director, Advertising Sales** Scott Miller

sales@mybaylifenwfl.com

**Production & Layout** 

Kim Harper

#### WALL

continued from page 1

The Wall is fully sponsored by the Gulf Cemetery Association and hosted by the Chapel

LISA Y. SHORTS PITELL

ATTORNEY AT LAW

at Crosspoint from Thursday, May 27 through Memorial Day Monday, May 31.

Rev. Dr. H. L. "Scooter" Ward, Jr., Associate Pastor and Minister of Music for Com-

• Wills, Trusts, Estate

Corporation, LLCs,

**Planning** 



munity Church of Santa Rosa Beach, is an Air Force veteran, on the Gulf Cemetery Board and president of the South Walton Ministry Association (SWMA). Rev. Ward has two uncles with purple hearts and says this year, after being unable to have a ceremony last year, wanted to do something special for the Memorial Day ceremony. "I heard about the Vietnam Traveling Memorial Wall® and we have three military veterans on the board. So, through

the SWMA in partnership with the Chapel at Crosspoint and Gulf Cemetery Association, as a team effort, we made it happen. A formation of Huey's, the Patriot Guard and VFW riders, sheriffs and fire fighters joining the ceremony will make it really special." Approximately 150 veterans are interred in the cemetery and will be honored in the service that will include a keynote speech by Retired Air

Continued on page 6



**Business Law** • Taxation law & Tax returns Contracts • Guardianship, Probate & **Estate Administration** 4591 Highway 20, Niceville, FL 32578 850.897.0045 | LYP@LYP-LAW.COM

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

Writers Kenneth Books To Advertise 850.688.9886 Bay Life assumes no financial liability for errors or omissions in printed advertising and reserves the right to reject/edit

advertising or editorial submissions.

© Copyright 2021 Bay Life



#### Meet our Hometown Hero: Charlie Marello Comes Home to Lead Niceville High School

By Kenneth Books

Behind every winning organization is a leader who trusts his staff, gives them the tools to succeed and helps them to prosper.

At Niceville High School, that leader is Principal Charlie Marello. "My leadership style is a good fit," Marello said, "because I hire good people and get out of their way."

Charlie, 48, has a history of empowering the teachers, staff and other employees of the school, which is known for academic and athletic prowess. That history comes from his personal background. He credits retired Walton County Schools Superintendent Carleen Anderson with giving him the chance to reach the top of his game. "She saw fit to hire me as principal at Emerald Coast Middle School when there were far more experienced and accomplished candidates," he said. "I probably gave her a lot of gray hairs, because I had a



lot to learn and she was always a very encouraging and tremendous personal and professional mentor."

He carries her philosophy with him as the head at NHS. "Because she did that, every year at hiring time, when we have six to 10 candidates, I always try to hire someone for their first job," he said.

Charlie is now in his fifth year as Niceville High School Principal. He had previously served as Destin Middle School Principal and Assistant Principal at South Walton High School. His background includes service as a coach and teacher of physical science, earth science and personal fitness and health.

Education is a family affair, with his wife of 21 years Allison teaching at Ruckel Middle School. Son Brock is a 10th grader at Niceville while daughter Sara is in seventh grade at Ruckel.

And Charlie appreciates the Niceville lifestyle. He was born

in a suburb of Buffalo, N.Y. and retains a love of the New York Yankees. But when he was age 4, his family moved to Kentucky and finally ended up in Niceville when he was 11. "When I got into school administration, it was always in my mind to get back to my school," he said. "It means so much to me."

He's also an accomplished baseball player, playing second base for Northwest Florida State College when it was still known as Okaloosa-Walton Community College, and for the University of West Florida, both of which provided him with a baseball scholarship.

But any successful leader owes a great deal to his subordinates and Charlie is no exception. "We have had some tremendous teachers and coaches," he said. "They have inspired me."

One of his greatest obstacles has been the management of the Covid 19 pandemic. "It was a challenge," he said. He

instituted mitigation strategies including desk dividers, cleaning protocols, lunch shifts and block schedules to minimize the potential for infection. But he ran into some challenges in meeting the Health Department's contact tracing protocols, which mandated that any student within six feet of anyone who contracted the virus be sent home for 14 days. Even his son was quarantined twice under those mandates. About 100 cases were identified from among the 2.000 students at NHS.

As the virus winds down and NHS continues to be rated among the top 50 Florida high schools, Charlie foresees continued excellence. "Niceville High School is a well-oiled machine," he said. "We have great people, but we have to continue challenging ourselves."

Bay Life's "Hometown Heroes" are sponsored by Northwest Florida State College. To read about more Hometown Hero graduates or for more information, call 850.837.8880 or visit nwfsc.edu.

you might not know we have life, home, auto and business insurance. now you do.

simple human sense



(850) 729-2131 www.nicevilleinsurance.com



LIFE . HOME . CAR . BUSINESS

Contact Niceville Insurance to determine eligibility for property insurance in the state of Florida from a member of the Auto-Owners Insurance Group  $^{\!SM}\!.$ 



HOMETOWN HEROES BEGIN HERE

NORTHWEST FLORIDA STATE COLLEGI

850-502-2895 | nwfsc.edu





## tappenings Around the Bay



STRATEGY | DESIGN | MEDIA | DIGITAL



2016

2021

#### **CELEBRATING FIVE YEARS**

Since 2016, you've trusted our strategic approach for your branding, marketing, content creation, campaign building, and public relations needs, and we've delivered your messages in creative ways on traditional and digital platforms. Much has changed since 2016, but our goal remains the same, to be the BEST full-service brand and marketing agency in this area.

SAY HELLO.

VISIT.

hello@francesroy.com

FrancesRoy.com

LISTEN.

G

CONNECT.

**Hello Frances Podcast** 









#### FARMER'S MARKETS

Niceville Community - Saturdays May 15, 22, 29 & June 5, 12, 19, 26 9am | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays May 16 & June 6, 20 8am | Victory Blvd | Freeport

#### MAY

- Concerts in the Village: A Brother's Revival 7pm | Mattie Kelly Arts Foundation | Destin
- **USCG Boating Safety Class** 22 12pm | Niceville

A Night Out for the Freeport Library 4pm | Horse Power Pavilion | Freeport

Concerts in the Village: Deana Carter 7pm | Mattie Kelly Arts Foundation | Destin

#### **JUNE**

- 02 **Summer Art Camp** 9am | Artful Things | Niceville
- Concerts in the Village: The Tams 03 7pm | Mattie Kelly Arts Foundation | Destin

04



**One Year Celebration** 5pm | J. Leon Gallery + Studio | Destin

Women's Climbing Circle 05 9am | Rock Out Climbing Gym | Destin

> Mid-Bay Rotary Charity Cornhole Tournament 11am | 3rd Planet Brewing | Niceville

- 09 Second Wednesday Breakfast 7:30am | Niceville Community Center | Niceville
- Concerts in the Village: Kara Grainger 10 7pm | Mattie Kelly Arts Foundation | Destin
- **Anniversary Party featuring Forrest Williams Band** 12 6pm | 3rd Planet Brewing | Niceville
- 16 **Summer Art Camp** 9am | Artful Things | Niceville
- Concerts in the Village: Petty Hearts Tom Petty Tribute 7pm | Mattie Kelly Arts Foundation | Destin
- Concerts in the Village: Air National Guard Band of the South 7pm | Mattie Kelly Arts Foundation | Destin
- 30 **Summer Art Camp** 9am | Artful Things | Niceville

#### Need a place for your business?

#### • Ruckel Properties, Inc. REAL ESTATE & DEVELOPMENT

#### COMMERCIAL PROPERTIES FOR LEASE

1005A John Sims Pkwy E, Niceville 1980 SF | Palm Plaza

919 Hospital Drive, Niceville 1205 SF | Palm Plaza



Contact me regarding business sites in Niceville and Valparaiso.

**Dora Cawood** Rental Manager/Realtor® 850.678.2223 dcawood@ruckelproperties.com









## Deer Moss Creek®

#### Phases 1/1A Homes Selling Now!

Deer Moss Creek® is an 1,100-acre master-planned, mixed-use community in Niceville, Florida. When all phases are completed, Deer Moss Creek® will include a nature trail, bike lanes, parks, approximately 3,000 residential units, 120 acres of office/technology and 90 acres of retail space.

There are a handful of homes left to be built in Phases 1/1A. Phase 2 roads are under construction and will include 150 homesites. The community center and pool to be built in Phase 2 will be shared with Phases 1/1A.



Valerie Waters-Auclair **REALTOR®** Military Relocation Specialist 850.855.6205



**Kelly Shephard REALTOR®** 

850.543.7353

**Jodie Snell REALTOR®** 

850.621.6535



Yeska Sand REALTOR® Hablo Español Seller Representative Specialist (SRS) 850.368.5936

Contact our REALTORS®!

#### Directions to Deer Moss Creek®

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



Visit our REALTORS® at the Sales Office and Model Home located at

> **1413 Clary Sage Lane** Niceville, FL 32578

Monday - Saturday 12 - 5pm Sunday 1 - 4pm

#### **WALL**

continued from page 2

Force General, Philip Breedlove. "One of goals is to teach the next generation the sacrifice our veterans and those who fought have made. We encourage parents to bring their kids and, really, the whole family to the event."

Designed to travel to other communities throughout the U.S, the Vietnam Traveling Memorial Wall<sup>©</sup> is actually a 3/5 scale of the Vietnam Memorial in Washington, D.C. It stands six feet tall at the center and covers almost 300 feet from end to end. It's specifically dedicated to those veterans in the U.S. military who served in that designated war zone and stands as a reminder of the great sacrifices made during the Vietnam War. Its purpose is to help heal and rekindle friendships and allow people the opportunity to visit loved ones in their hometown who otherwise might be unable to make the trip to Washington. The traveling memorial further brings past and present military members and civilians of all ages together to view the names of lost family members and fall-





en companions allowing them to exist once more among family and friends in familiar surroundings. Since the Vietnam War was an unpopular conflict during the 1960s and early 1970s, it was difficult for many post-war veterans to easily transition back into society after returning from overseas. By bringing the wall to them in familiar surroundings, they find the strength and courage to face the wall within their own communities, allowing a healing process.

"The memorial came to be as

a vision of the Vietnam Veterans of America," says Doc Russo, a Navy veteran who travels with the wall. "The design was the winner of a design competition that had over 1,400 entries and, in 1982, it was unveiled in Washington D.C. To this day, it is the most visited national monument in the country and is still privately owned by the Vietnam Veterans of America," he says.

A hospital corpsman, Doc was injured while in the service. He feels honored to be the person to take the Vietnam Traveling Wall around the country. "I have a cousin on 35E, Line 51, and I told his mother years ago, that as long as I am able, he and the other more than 58,000 soldiers would never be forgotten." Doc says for as long as he has been working with the wall, he's never seen anyone who did not appreciate it and what the wall stands for.

Rev. Ward says he needs adult volunteer wall monitors for fourhour shifts throughout the weekend. If you can help, visit gulfcemetery.org. The historic, 106-year-old Gulf Cemetery will host this annual Memorial Day Ceremony on Monday, May 31 at 10 a.m. at 1466 S. County Hwy. 393 in Santa Rosa Beach. The Memorial Wall should be set up by 4 p.m. on Thursday at the Chapel at Crosspoint, 1477 S. Co. Hwy 393, Santa Rosa Beach, open to the public 24/7 throughout the weekend except Sunday morning, and disassembled and depart on Tuesday, June 1.



## Building Momentum, Staying the Course and Catching Excellence

Oftentimes unrealistic expectations become a foundation for growth and the breeding ground for exceptional performance. Overachievers look beyond what can be. Real dreamers see what hasn't been thought of. Vision casters view things over the horizon and far out ahead of those who live in mediocrity and dwell in the average.

Unrealistic expectations can be found residing in those who live and walk in a different sphere. Those expectations drive ingenuity, innovation, creativity, and visionaries. We have those people right here at Northwest Florida State College - our dedicated faculty members, instructors, staff and students all driving toward a common goal: to be the **BEST.** 

It is that drive that creates

- A 5-STAR PTK Honor Society Chapter that is one of the top 100 in the Nation.
- A Fire Academy Program that has reached a 100% Pass Rate on the State Exam and overall Public Safety Academy

Ranked #6 in the State of Flor-

- A Nursing Division with a 99% Pass Rate on the NCLEX-RN Ranked #8 out of 150 programs in Florida.
- A Welding Program that is producing students who are building rockets for Elon Musk and SpaceX
- An Arts Program that is producing stars who are shining on some of the BIGGEST stages in America; and
- A National Championship NJCAA Division I Women's Basketball Team

The Raider Women's Basketball team defeated Trinity Valley, 67-60, to claim the program's first-ever NJCAA Div I Women's Basketball National Championship. It takes leadership, resilience, and an unrelenting pursuit of excellence to bring a national championship to a college, and we are extremely proud of each and every one of the coaches and players.

With a shared vision for excellence, NWFSC along with

the Walton County Sheriff's Department jointly opened the Walton Works Public Safety Complex expanding our topranked Public Safety program into north Walton County. The training opportunities offered at the Walton Works Public Safety Complex will produce hometown heroes who will immediately make an impact in our local community. It is due to the unwavering commitment of the Walton County Board of County Commissioners and the Triumph Gulf Coast Board that this joint project became a reality.

Our students are the best and the brightest! In early May, NWFSC held 13 individual commencement ceremonies for members of the 2020 and 2021 graduating classes. Graduates, family members and friends were given the opportunity to safely experience all the pomp and circumstance deserving of this momentous occasion in a modified in-person experience. Of the 1,333 students eligible





to graduate, nearly half of them walked across the stage to receive their certificate, diploma or degree.

What are you waiting for? Your future begins here at Northwest Florida State College. Enrollment for the Summer/Fall 2020 term is underway! Summer classes begin May 17 with options online and in the classroom. The Fall term begins August 18. We encourage you to visit www.nwfsc.edu to learn more about our programs,

or call 850-502-2895 to speak to one of our Student Success Navigators.







## White-Wilson Medical Center Welcomes Six New Health Care Professionals

White-Wilson's new additions reiterate the 75-year-old medical center's dedication to bringing highly skilled providers to the community and offering health care to meet a wide range of needs.

"With the rollout of the COVID-19 vaccine and the pandemic becoming more manageable, patients are once again feeling comfortable enough to go and see their doctor," said White-Wilson CEO Alan Gieseman. "These new additions allow us to meet the increasing need for quality health care



**Dr. Grace Carlson** is board-certified by the American Board of Internal

Medicine and is now caring for patients as a hospitalist with the White-Wilson In-Patient Care team. Dr. Carlson has more than 10 years' experience caring for patients in a hospital setting and utilizes the skills she devel-

oped to provide comprehensive care to patients admitted to Fort Walton Beach Medical Center.



**Dr. James "Jim" Mar- tin** has a career in health care that spans more than 40

years, many of which have been spent caring for patients here on the Emerald Coast. Dr. Martin is board-certified by the American Board of Internal Medicine and joins Dr. Brad Arbogast in treating and managing diseases and disorders of the kidneys at the White-Wilson Nephrology Clinic in Fort Walton Beach. Dr. Martin's addition will also bring with it the expansion of Nephrology services to White-Wilson's Crestview location at 130 E. Redstone Avenue.



**Kimberly Burke, PA-C**joins with more than 18
years of experience as a

physician assistant. PA Burke has a diverse background that includes providing care at military installations on remote islands. She joins White-Wilson's Long-Term Care and Rehabilitation team where she will assist White-Wilson physician, Dr. Melissa Fischer in bringing care to patients at skilled nursing facilities throughout the area.



**E m i 1 y Haffner, MS, RD, LD, CDE**is a Registered
Dietitian and
Certified Di-

abetes Educator. With her addition, White-Wilson is reintroducing its Diabetes and Nutrition Management program aimed at helping patients with diabetes or prediabetes learn healthy habits and management skills designed to reduce future risk of diabetes-related complications. Ms. Haffner is also certified by the Academy of Nutrition and Dietetics as a Weight Management Specialist and hopes to soon

introduce nutrition and weight management classes to the program.



Gretel
Rowland,
APRN joins
Dr. William
Gross at the
White-Wilson

Ear, Nose and Throat Clinic. APRN Rowland brings with her more than 20 years of health care experience, half of which has been spent caring for patients as a registered nurse practitioner. As a member of the Ear, Nose and Throat team, she specializes in managing and treating diseases and disorders of the ear, nose and throat in patients of all ages.



Shana Haywood, PNP joins the White-Wilson Medical Center in Na-

varre where she will care for the center's smallest patients as a pediatric nurse practitioner. PNP Haywood gathered extensive pediatric health care knowledge during her 19 years spent as a registered nurse in a neo-natal intensive care unit and her training as a pediatric nurse practitioner, which she utilizes to provide the best care for our community's children. PNP Haywood specializes in general pediatric health care for children aged 0-18, including annual wellness visits and immunizations, as well as the prevention and treatment of childhood illnesses.

"Our community is growing and thriving," said Gieseman. "And with this growth comes the responsibility for us as health care providers to ensure easy access to high-quality care. We are honored to welcome these medical professionals and others into our family to meet the needs of our community."

For more information, visit white-wilson.com or schedule an appointment at 850-863-8100.

#### Saving Heroes Money When They Buy or Sell a Home!



Briar Patch Realty

850-306-3600

BriarPatchRealty.com



Scan with your QR reader to learn more about Homes for Heroes®

Qualifying Heroes Save Money When They Buy or Sell A Home By Simply Using a Homes for Heroes® Real Estate Specialist.



FIREFIGHTER POLICE

MILITARY HEALTHCARE/ TEACHER EMS

Hero Rewards® Savings Examples				
Home Purchase Price	\$150,000	\$250,000	\$500,000	\$750,000
Hero Rewards® Check	\$1,050	\$1,750	\$3,500	\$5,250
NO Red Tape   NO Hidden Fees   NO Catch				



**SERVICE DESERVES ITS REWARDS!** 



#### **Vets Helping Vets & First Responders**

By Marta Rose-Thorpe

312 guests attended the April 20th quarterly Vets & First Responders Appreciation Lunch held at Texas Roadhouse in Panama City Beach, and of the dozen or so entrees for the Free HVAC Giveaway, Mr. John Rickard (aka Uncle John), a World War II veteran, was our winner. John joined the U.S. Navy when he was 17 and was an aircraft mechanic. He served for four years and afterwards, he and his wife Edith, who he was

railroad bridge just minutes before their train crossed at around 2 a.m. Their train car, along with six other train cars, plunged into the alligator-infested swamp. Miraculously, by the grace of God, they were sitting by an emergency exit window and were able to escape with minor cuts and bruises. John and Charles were able to help several others out of the emergency window before escaping themselves. Forty-seven people lost their lives that night.

cided she wouldn't let him go back to the assisted living facility. So, she brought him to Panama City Beach last July, where, after six weeks of IV antibiotics, he is "good as snuff" again. Today, John exercises daily and makes it a point to keep a positive mindset.

A Superior Air Conditioning Co. has the honor and privilege of helping this gentleman stay Cool as a Cucumber with a new HVAC unit! We love helping Veterans and First Responders in our community, and this is how we give back: appreciating all local vets and first responders with a delicious hot lunch catered by Texas Roadhouse and co-sponsored by Century 21 Blue Marlin and Herbafex; and giving away an HVAC unit each quarter to one deserving veteran or first responder. We love bringing the community together and we want to encourage everyone that they, too, can give back with whatever they have to give.

The community is invited to join us for the next Vets & First Responders Appreciation Lunch on Tuesday, July 13, 2021 from 11:30 a.m. to 1 p.m. at Faith Assembly Christian Church (a.k.a. The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, FL 32550. Veterans and First Responders: To register to win an HVAC unit, apply online at ASuperiorAC.com.





happily married to for 70 years, both worked for the U.S. Postal Service. When they retired in 1992, they – along with Edith's sister Verona and her husband Charles – took the trip of a lifetime all around the U.S. on Amtrack Railways. They were gone for over a month and had a wonderful adventure! In the last six hours of their trip, however, tragedy struck with what is now known as the largest Amtrack disaster in history.

A tugboat captain took the wrong bayou and couldn't turn around. He knocked out the

Four and a half years ago, Edith passed away, and John moved into an assisted living facility in Zephyrhills, FL. When Covid-19 hit, his assisted living facility went on lockdown (meaning he was unable to leave his 12 x 12 room). No visitors, and his food was brought to his room. He became ill, but was not allowed to see a doctor "unless it is an emergency," he was told. After becoming severely ill, he was finally transported to the hospital by ambulance, where he staved in ICU for two weeks. John's niece, Lisa Helmes, de-





Cosmetic Dentistry • Pediatric Dentistry • Dental Implants TMJ • Sleep Apnea • Orofacial Myofunctional Therapy



#### **ALL INSURANCES ACCEPTED**

In-network insurance includes:
Delta Dental • Metlife • Principle • Cigna

NO INSURANCE? NO WORRIES!
We offer an in-house dental plan

#### **ACTIVE DUTY MILITARY DISCOUNT**

Hours: Monday - Thursday 7:30am - 4:30pm 4579 Hwy. 20 East. Unit 210, Niceville 850.897.4200 | midbaydental.com

#### **©** Community



By Maurice Stouse, Financial Advisor and Branch Manager

When an asset of any kind starts appreciating quickly, it gets a lot of people's attention. Such has been the case with crypto currency. Many refer to it as Bitcoin. Bitcoin, of course, is just one of several crypto currencies available, but it has nonetheless become the vernacular when someone is referring to it. There are other crypto currencies such as Ethereum, dogecoin and they continue to grow. We think investors and savers alike should take caution with regards to crypto currency as a store of value (an asset class) or as a transaction medium.

The total market value of just Bitcoin in the world is believed to be at or close to \$1 trillion dollars. As a basis of comparison, the market value

## Is Cryptocurrency an Investment or the Coming of New Currency?

of all the gold in the world is believed to be at or close to about \$3 trillion dollars. What is it that is driving some investors to it? Is it demand, supply, the new currency, an inflation hedge? There is some validity to all of these.

First, let us look at Bitcoin as a (potential) addition to or replacement of the dollar. It is gaining more acceptance in trade and even Tesla has decided to accept Bitcoin as payment for a vehicle. One Bitcoin is worth about \$56,000 and that could help someone purchase a new electric vehicle from the automaker. There are a few important details that we have learned.

Janet Yellen, the U.S. Treasury Secretary, as reported by CNBC in February sees it as "an extremely inefficient way to conduct monetary transactions." (Her comments also to the "legitimacy and stability" of cryptocurrencies.)

Currently, several major U.S. investment firms are moving forward with programs making the investment in crypto currency available to clients who meet



certain net worth minimums they set out.

How are crypto currency transactions taxed? Investors should consult with a tax advisor and they can also see the IRS guidance on Crypto taxation. Forbes also (in 2019) published information on how crypto currency is taxed. Forbes also, in its February/March issue has a feature on Crypto Currency.

Another consideration is the amount of power it consumes. Research from the International Energy Agency (IEA) among others is replete with data that point this out. Digiconomist.net estimates on its website that one Bitcoin transaction leaves the carbon footprint of more than 1 million Visa transactions, or 78,000 hours of watching You-Tube. It also estimates that the same transaction uses the equivalent of 34 days of electricity for the average U.S. household. Given this, it is hard to see that crypto currency is an efficient method of payment.

Some investors (more likely professional investors) see Bitcoin as a replacement of or in addition to precious metals (like gold) as a hedge against inflation. This past year central banks the world over released trillions of additional monies into the worldwide financial system. The more something is available as the saying goes, the less it is worth. In other words, that could mean price inflation (brought on by monetary policy).

What are other central banks in the world currently doing? CNBC reported recently that China is proceeding with a digital currency and with that, could that have implications for

the strength of the U.S. dollar?

Inflation can erode purchasing power as well as eat into the return on an asset. While savings rates are near 0%, once inflation is factored in, is the saver or investor losing purchasing power?

Inflation fears continue to grow with so much stimulus having been released and with economic growth starting to emerge from the pandemic. If cryptocurrency is in limited supply, that in and of itself can also help drive the price. Cryptocurrency (wherever is comes from) must be mined online, with computing power. It is not easily created. That adds to the attraction and the speculation.

Reports are now emerging that many recipients of stimulus payments (as many as 40% as recently cited in a report from Mizuho Securities) intend to put at least a portion of their stimulus checks in to crypto or Bitcoin. Speculation is a driver of an asset's appreciation, because it creates momentum. Does this suggest that the appreciated asset has risen in value? The price of any asset is always determined by what someone is willing to pay for it.

The world of cryptocurrency, like any investment is subject to regulation little of which currently exists. It is difficult to determine at this point what that regulation might be and just how much of it is coming.

Investors are encouraged to work with their financial services firms to get the research and the insight they need to make informed decisions if they are considering venturing in the world of cryptocurrency. Knowing what you own, why you own,

how you own and where you on it are all critical elements of that discovery process.

Cryptocurrency issuers are not registered with the SEC, and the cryptocurrency marketplace is currently unregulated. Bitcoin and other cryptocurrencies are a very speculative investment and involves a high degree of risk. Securities that have been classified as Bitcoin-related cannot be purchased or deposited in Raymond James client accounts.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541, with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola, Tallahassee and Moultrie, Ga.—Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future

Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation. Investors should consult their investment professional prior to making an investment decision.



#### Your usual?

Familiarity bias means sticking with what you know – but there may be a lot that you don't. Familiarity might be playing a role in some of your decisions.

#### Think Before You Act

To help you keep familiarity from overly influencing your financial plan:

• Don't confuse awareness with understanding or expertise. Rely on objective research.

• Take the time to consider your motivations for selecting certain investments or strategies

• Don't rule out an investment or financial strategy because it's foreign to you.

Call us to schedule a meeting anytime to receive the objective insight you need to make important decisions surrounding your wealth.



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





Amy Parrish

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC., and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management and The First Bank, NA are not registered broker/dealers and are independent of Raymond James Financial Services.

**©** Community

## 2021 Expected to Be Active Hurricane Season

By Erin Bakker, Specialty Roofers Inc.

Last year was a record-breaking hurricane season and forecasters are expecting another overactive season in 2021.

Colorado State University's Tropical Meteorology Project is predicting a total of 17 named storms, eight hurricanes and four major hurricanes Category 3 or above this season. This is above the 30-year average of 14 named storms, seven hurricanes and three major hurricanes according to NOAA. AccuWeather is predicting 16 to 20 named storms, seven to 10 hurricanes and three to five of which are Category 3 or even higher.

Emergency experts are saying to prepare now. "We anticipate an above-average probability for major hurricanes making landfall along the continental U.S. coastline and in the Caribbean," Dr. Phil Klotzbach of Colorado St. Univ. said. "As is the case with all hurri-



cane seasons, coastal residents are reminded that it only takes one hurricane making landfall to make it an active season for them. They should prepare the same for every season, regardless of how much activity is predicted."

Check out the Disaster Supply Checklist from local business Specialty Roofers that can help make sure you're prepared: www.specialtyroofers.com//post/disaster-supply-kit-checklist.

## Rotary Club Recognizes Local First Responders

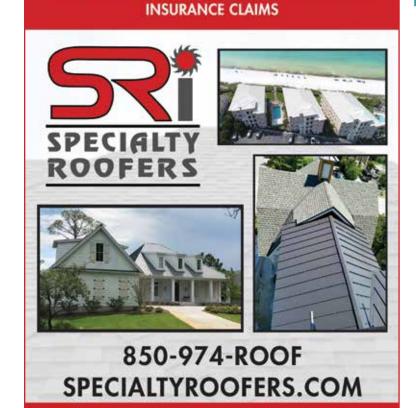
By Kevin Sutton

We are very blessed here on the Emerald Coast to have such great public servants. Recently, the Rotary Club of Niceville-Valparaiso took the opportunity to say thank you to a few of our everyday heroes for all the great work they do to keep our community safe and secure. These first responders truly live the Rotary motto of Service Above Self. In April, the Rotary Club of Niceville-Valparaiso recognized the top police officers, firefighters and emergency medical technicians for 2020 from each of our local departments for their outstanding service to our community. The award recipients included: Valparaiso Police Department Officer of the Year, Officer Jeremy Craghead; Valparaiso Fire Department Firefighter of the Year, Lieutenant Timothy "Alex" Winkler; Niceville Police Department Officer of the Year, Corporal Kristin Pond; Niceville Fire Department Firefighter of the Year, Battalion Chief Matthew Webster; East Niceville Fire District Firefighter of the Year, Engineer Austin Hinton; North Bay



Fire District Firefighter of the Year, Firefighter Tyler Gagner; Eglin Air Force Base (AFB) Security Forces Category I Civilian of the Year, Officer Tony Hendrix; Eglin AFB Security Forces Category II Civilian of the Year, Mr. Fred Staub; Eglin AFB Security Forces Airman of the Year, Senior Airman Kyra Wheeler; Eglin AFB Security Forces Noncommissioned Officer of the Year, Technical Sergeant Barton Gonzales; Eglin AFB Security Forces Senior Noncommissioned Officer of the Year, Master Sergeant Floyd Ford; Eglin AFB Security Forces Company Grade Officer of the Year, Captain Helen Ensley; Eglin AFB Military Firefighter of the Year, Staff

Sergeant Austin Schubert; Eglin AFB Fire Department Civilian Firefighter of the Year, Mr. Nathan Shalduha; Eglin AFB Fire Department Military Fire Officer of the Year, Master Sergeant Stephen Sanabria; Eglin AFB Fire Department Civilian Fire Officer of the Year, Mr. Jimmy Reed; Okaloosa County Sheriff's Office Deputy of the Year, Deputy Brandon Mundt; Okaloosa County Emergency Medical Services Person of the Year, Emergency Medical Technician Cody Davis. We are proud of the accomplishments of these first responders, and we are grateful for their efforts to make the Twin Cities area a safer place to live.



Ask about our financing options!

Have the roof of your dreams for as low as \$135 a month!

STATE LICENSE #CCC1328607

**(1)** [0] (1) (5)

**ROOF REPAIRS • RE-ROOFS • NEW CONSTRUCTION** 

COMMERCIAL · WATERPROOFING · INSPECTIONS



Unique Outdoor Boutique with Handmade Outdoor Furniture Indoor & Outdoor Plants, Eclectic Gift Ideas and Planters Galore!

\*\* SEE 10 % OFF COUPON, INSIDE BACK COVER \*\*

100 OLD MILLIGAN RD. · CRESTVIEW, FL · 850-689-1497

Open Monday-Friday 9-4:30, Saturday 8-4 and Sunday 9-3





theporchlifeboutique

2020 Finest on The Emerald Coast Outdoor Furnishings Interior Design Store





#### A Comedy about Baseball, Life and Insurance Claims

(An Excerpt of Who's on First: By Abbot and Costello)



Blake, Jordan and Scarlett.

By Matthew Vanderford, CLAIMOLOGY

Abbott: Well Costello, I'm going to New York with you. You know Bucky Harris, the Yankee's manager, gave me a job as coach for as long as you're on the team.

Costello: Look Abbott, if you're the coach, you must know all the players.

Abbott: I certainly do.

CLAIMOLOGY

"The art and science of fair claim settlements"

A Public Insurance Adjusting Schoolhouse

For over a decade, Matthew Vanderford has worked in the Construction,

Restoration and Insurance Industries as an Insurance Company Pre-

ferred 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,

Have Questions about Property Damage or Insurance Policies?

Call Us: (850) 684-4794

You could have it answered in one our columns.

Costello: Well you know I've never met the guys. So, you'll

have to tell me their names, and then I'll know who's playing on the team.

Abbott: Oh, I'll tell you their names, but you know it seems to me they give these ball players now-a-days very peculiar names.

Abbott: Well, let's see, we have on the bags, Who's on first, What's on second, I Don't Know is on third...

Costello: That's what I want

Abbott: I say Who's on first, What's on second, I Don't Know's on third.

Costello: Are you the manag-

Abbott: Yes.

Costello: You gonna be the coach too?

Abbott: Yes.

Costello: And you don't know the fellows' names?

Abbott: Well I should.

Costello: Well then who's on first?

Abbott: Yes.

Costello: I mean the fellow's

Abbott: Who.

Costello: The guy on first. Abbott: Who.

Costello: The first baseman. Abbott: Who.

Costello: The guy playing... Abbott: Who is on first!

Costello: I'm asking YOU

Abbott: That's the man's name.

Costello: That's who's name? Abbott: Yes.

Costello: Well go ahead and tell me.

Abbott: That's it.

Costello: That's who? Abbott: Yes.

Costello: Look, you gotta first baseman?

Abbott: Certainly.

Costello: Who's playing first? Abbott: That's right.

Costello: When you pay off the first baseman every month, who gets the money?

Abbott: Every dollar of it.

Costello: All I'm trying to find out is the fellow's name on first base.

Abbott: Who.

Costello: The guy that gets...

Abbott: That's it.

Costello: Who gets the mon-

Abbott: He does, every dollar. Sometimes his wife comes down and collects it.

Costello: Who's wife?

Abbott: Yes

Abbott: What's wrong with

Costello: Look, all I wanna know is when you sign up the first baseman, how does he sign his name?

Abbott: Who.

Costello: The guy.

Abbott: Who.

Costello: How does he sign...

Abbott: That's how he signs it.

Costello: Who?

Abbott: Yes.

**PAUSE** 

Costello: All I'm trying to find out is what's the guy's name on first base.

Abbott: No. What is on second base.

Costello: I'm not asking you who's on second.

Abbott: Who's on first.

Costello: One base at a time! Abbott: Well, don't change the players around.

Costello: I'm not changing

Abbott: Take it easy, buddy. Costello: I'm only asking you, who's the guy on first base?

Abbott: That's right.

Costello: Ok.

Abbott: All right.

**PAUSE** 

Costello: What's the guy's name on first base?

Abbott: No. What is on sec-

Costello: I'm not asking you who's on second.

Abbott: Who's on first.

Costello: I don't know.

Abbott: He's on third, we're not talking about him.

Costello: Now how did I get on third base?

Abbott: Why you mentioned his name.

Costello: If I mentioned the third baseman's name, who did I say is playing third?

Abbott: No. Who's playing first.

Costello: What's on first?

Abbott: What's on second.

Costello: I don't know. Abbott: He's on third.

Costello: There I go, back on

third again!

PAUSE

Costello: Would you just stay on third base and don't go off it.

Abbott: All right, what do you want to know?

Costello: Now who's playing third base?

Abbott: Why do you insist on putting Who on third base?

Costello: What am I putting

Abbott: No. What is on second.

Costello: You don't want who on second?

Abbott: Who is on first.

Costello: I don't know.

Abbott & Costello Together: Third base!

Did you get that - did you make it to the end: Who's the guy on first - no seriously - Who's the guy on first?

Filing insurance claims can seem as comical as this routineonly if you can get the joke. And knowing Who's on your team to help you recover when you need it most is key, so you don't end up being the punchline at the end of the claim filing process. If you've suffered property loss, make sure you reach out to get advice before you finalize your claim. You never want to be on the end of a bad joke - especially when it comes to protecting your home and businesses when loss hap-

"This is a solicitation for business. If you have had a claim for an insured property loss or damage and you are satisfied with the payment by your insurer, you may disregard this advertisement."





#### Divers and Fishermen Enjoying New Artificial Reef!

#### Okaloosa County Sinks Retired US Air Force Vessel

A large 93-foot U.S. Air Force A pre-deployment survey steel-hull water training vessel, BIG DAWG, was sunk to the seafloor in 104 feet of water, 14 miles southwest of the Destin Pass on May 7. The vessel was offered to Okaloosa County Staff in June 2020, soon after the official request was made. The county worked with Hurlburt Field and a local contractor to transport the BIG DAWG to its final resting spot at the bottom of the Gulf of Mexico.

In the months before the reef was deployed, Okaloosa County worked with DreadKnot Charters in transporting BIG DAWG to Choctawhatchee Bay for deployment preparations following National guidance of preparing artificial reefs, County processes for vessel deployment and guidelines specified in the Army Corps of Engineers permit. Once regulatory agencies were notified of final preparations, a 14-day pre-deployment notice was issued, providing the opportunity for final inspections.

was conducted of the seafloor to ensure there were no natural bottom features historic resources or existing artificial reef material.

Alex Fogg, Okaloosa County Coastal Resources Manager with Destin-Fort Walton Beach TDD managed the acquisition, preparation and deployment. Af-

ter many months of preparation to ensure the vessel was clean and environmentally friendly, a local contractor, DreadKnot was hired to prepare (clean), tow, cut holes and pump water into the vessel sinking it to the bottom.

Once the mission was complete, divers inspected the new reef and reported a perfect, upright landing with sea life already starting to gather.

Okaloosa County's artificial reef program creates excellent sites for fishing, diving and snorkeling activities that are easily accessible to us locals as well as visitors. Our area's artificial



reefs consist of anything from concrete piles to specifically designed modules and even large shipwrecks.

With Destin-Fort Walton Beach being home to the na-

tion's largest charter fishing fleet, it's no wonder that we have one of the most active artificial reef programs in the nation. Every year more artificial reefs are deployed off our coast.

You can select a pin and explore artificial reefs sites at des-

tinfwb.com/explore/ecotourism-hotspots/artificial-reefs/. Each pin will display the exact coordinates of the reef site as well as helpful information and instructions for each reef

"Our destination is unique and we're fortunate to have the opportunity to offer diverse recreation options for our citizens and visitors, through the Artificial Reef Program," said Okaloosa Board of County Commissioners Chairman Carolyn Ketchel.

Additional agencies onsite for the deployment included representatives from Okaloosa County Sheriff's Office, Hurlburt Field, Eglin Air Force Base, National Oceanic and Atmospheric Administration (NOAA) and US Coast Guard.

#### **SUP Board Races**

#### Thursday Throw Downs through Oct. 28!

LJ Schooners Dockside Restaurant & Oyster Bar & Bluewater Bay Marina began its Thursday Night Throw Downs on Thursday, March 12. These races continue until October 28, every Thursday evening! This is a fun Stand-Up Paddle Board race with a unique race format.

All Stand-Up Paddlers are welcome, all ages and all levels of expertise. Points are awarded throughout the season and overall winner will be recognized on October 28 at an awards ceremony. For more information visit bluewaterbaymarina.com or call 850-897-2821.





#### Benefits of a Customized Condo Unit Owners Policy



By JOE CAPERS

The current condo laws in Florida places fiduciary responsibilities on Unit Owners and Board Members. It is very important to understand the requirements and design your policy to maximize your condo insurance program protection whether used as your primary,

secondary residence or rental. And make sure your packages include Hurricane/Wind coverages and flood insurance as well.

Because the association is responsible for maintaining and insuring the exterior of the building (shell), condo owners need coverage for the replacement cost of Structural Elements Within – from the paint in, including flooring, fixtures, cabinets, built-in appliances and more. This coverage amount is arrived at by calculating the cost per square foot to rebuild multiplied by the square footage of the unit. Sometimes the developer will provide this number and typically the range



starts at \$60 per square foot, and depending on the quality of construction, that can go up significantly. Your condo policy should always include Special Coverage A. This is broader coverage, changing the policy from a named peril to an open peril policy.

Another important coverage to consider is Personal Property coverage which is replacement cost on furniture, accessories, clothing, appliances, electronics and other valuables, basically anything that's not attached. Replacement cost insurance is defined as the cost to replace and/or repair the building with materials of like kind and quality following a loss. If policyholders have replacement cost insurance, they may receive advance payments for the depreciated value for furniture, televisions, clothing and other household

Loss of Use/Loss of Rents is an important feature as well. Depending on the carrier, they may offer loss of use, but not loss of rent. If your unit is damaged and you can't use it for a period of time, you may be able to collect under loss of use if it's your primary or secondary residence. If you're losing out on rental income, check your policy to see if you have the Loss of Rents coverage. You should always make sure you have the correct policy for the right risk.

Loss Assessment is another important coverage on condo policies that Florida law requires. Its purpose is to pay up to your loss assessment coverage amount (typically \$2,000) for an assessment levied by the association for covered losses to the common elements. An example of this coverage coming into play was when Hurricane Michael knocked down most of the fencing and damaged the roofs of an administration building and conference center that was covered under the master policy. Because these perils were covered under the association's policy, they had the option to assess each condo owner to help re-coup their out-of-pocket expense.

Flood coverage, which is typically a separate policy is also crucial. The unit owner should carry flood insurance even if their unit is not on the ground floor. Some condo associations purchase a master program through the National Flood Insurance Program called the RCBAP (residential condominium building association policy). This policy does cover many of the interior build-out items for a unit owner, but it does not cover the personal property. So, does the unit owner still need their own condo flood policy? David Thompson with the FAIA (Florida Association of Insurance Agents) says this: "If there is no RCBAP in place the unit owner needs his own primary flood coverage. If the RCBAP has a large deductible and the unit owner sustained building damage, then their [flood] policy will respond. Should the unit owner be assessed by the association for a flood loss, the unit owner's policy will cover the loss assessment up to their building limit with no deductible. This alone is a compelling reason for all condo unit owners to have their own building flood coverage."

Liability and Mold and Water Backup, which are also important coverages on condo policies, should be properly structured. And if you rent your unit, always consider excess of higher limits of liability protection. The bottom line is this - when it comes to condo insurance policies, the average consumer isn't aware of their exposures and responsibilities. You should always talk to an experienced insurance agent so you can make the best coverage decisions for your situation.

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch the informative video on 'Condo Insurance Made Easy' or call 850.424.6979 and talk with one of their experienced agents.







Off the Hook

#### Local Dining, Drinks and Coffee!



#### Jojo's Coffee and Goodness

Owner and operator Angela "JoJo" Stevenson invites you to a relaxed and inviting coffee shop that feels like "HOME." Her dream team bakes fresh breakfast and lunch daily—Tuesday-Saturday. Scones, coffee cakes, muffins and sweets are baked fresh daily. JoJo's yeast breads (Cinnamon Rolls and Kaloches) are featured on

Wednesdays and Saturdays.

Hot Breakfast Burrito's are rolled and ready to go! You can choose from Andouille, Bacon, Chorizo or Veggie which have two scrambled eggs, a portion of our house potatoes and green chiles. Jojo's daily special is always a slice of quiche, hash brown casserole and a cup of the coffee for 7.50. Made to order sandwiches are options for both breakfast or lunch. Of course, Jojo's claim to fame is their coffee which is roasted in the shop every day. Feel free to work on site (free WiFi) or meet up with friends or family.

Looking for a place to host a gathering? Create art studio is attached and available as meeting space! Call in orders to go or stop in and tell them BAY LIFE sent you! Hours 7:30 a.m. – 2 p.m. Tuesday – Saturday.

(850) 737-6194 4652 Hwy. 20 East, Niceville bigorangehousedesigns.com



#### LJ Schooners Dockside Restaurant

Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. The restaurant is named after "LJ Schooner" (the LJ is for Lazy Jack) who was a cherished four-legged icon on Bluewater Bay Marina docks. The open air Oyster Bar and restaurant is open to serve you! Almost all seats offer a magnificent view of the water, marina and unparalleled sunset with, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits! Join L.J. Schooners for Sunday Brunch, 9 a.m. – 1 p.m. and drink your 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. Schooners Oyster Bar or call when you arrive for curbside pick-up. And don't forget the monthly Sunset Shrimp Boil (this month Sunday, April 25th)! Dine-in, pick-up and togo available. Open Wed.—Sun., 11 a.m.—8 p.m.

(850) 897-6400 290 Yacht Club Dr., Unit 200, Niceville bluewaterbaymarina.com/schooners



We are open and happy to see you!

Breakfast: Bakery • Quiche • Breakfast Sandwiches Lunch: Chicken Salad • BLTs • Paninis • And MORE

Inside & Outside Seating Available 7:30 a.m. - 2 p.m. Tues. - Sat.

Worried about getting out? NO CONTACT pick up still available.

Looking for event space? Give us a call!







#### Come create with us! ART CLASSES FOR ALL AGES!

4652 HWY. 20 EAST • NICEVILLE • (850) 737-6193 bigorangehousedesigns.com

#### Recipe: Mexican Caviar

By Contributor Caroline Coker 30AEats.com

#### **INGREDIENTS**

Dressing

2 tablespoons cup balsamic vinegar

1/4 cup extra virgin olive oil 1/2 teaspoons salt

1/4 teaspoon black pepper

1 (15-ounce) cans black-eyed peas, rinsed and drained

l cup chopped green bell pepper

l cup chopped orange bell pepper

1/4 cup chopped red pepper

1/4 cup chopped red onion 1/2 cup cherry tomatoes, chopped

1/4 cup chopped fresh parsley

#### **PREPARATION**

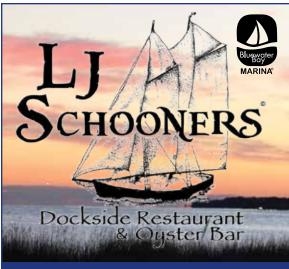
Combine dressing ingredients in a jar or small container with lid; cover tightly and shake vigorously. Set aside.

Rinse and drain beans well. Place in a medium glass bowl or plastic container. Add remaining ingredients and toss well. Add the dressing, and toss again. Transfer to plastic container, cover with lid tightly, and

refrigerate for at least two hours before serving.

Remove from the refrigerator, toss, and serve with tortilla chips, saltine crackers, and limes on the side for those seeking extra zest.

Contributor Caroline Coker was raised on 30A, and has been living in South Walton, Florida since the age of five. She is passionate about health and fitness, and graduated in Nutritional Science from The University of Alabama in August 2015. You will find more of her work at 30AEats. com.



#### **MEMORIAL DAY WEEKENI**

FRIDAY May 28

Live Music
Mechanical
Lincoln
6-10pm

SATURDAY May 29

> Live Music HiTide 6-10pm

Shrimp Boil 4-7pm | \$15.95 Live Music Reciprocal

SUNDAY

**May 30** 

Reciproca Vibe 4-8pm MONDAY May 31

Lunch Menu
11am-10pm
Live Music
Ryan Frederick
Stroud
4-8pm

### Open Mic & Karaoke

**Every Thursday 6-10pm** 

ALL Welcome | Call for More Info

LIVE MUSIC Saturdays 6-10pm

Oyster Bar Hours: Mon.-Tues. 3pm-10pm, Wed.-Thurs. 11am-10pm, Fri.-Sat. 11am to midnight, Sun. 9am to 9pm Restaurant Hours: Mon.-Tues. Closed, Weds.-Sat. 11am to 9pm, Sun. 9am to 9pm, Sunday Brunch 9am to 1pm

290 Yacht Club Dr., Niceville • (850) 897-6400 • www.bluewaterbaymarina.com • Find us on Facebook!

#### Off the Hook



By Cali Hlavac, Silver Shades Studio

As one of our area's long-standing traditions, the Blessing of the Fleet brought out locals and tourists for a ceremony unlike any other on the Destin Harbor. It has become one that many locals and visitors look forward to attending this time of year, as we kick off our summer season.

The Blessing of the Fleet is an annual tradition honoring the men and women who utilize the resources of the sea as a means of survival. As a centuries-old ritual, these types of fleet blessings are common in ports in other countries.

Fleet blessings worldwide have long been established as a time of prayer and faith—a tradition where locals and churches come together to pray over each fleet vessel, the captains and crew members, and their families for safe passages, bountiful catches and prosperity.

Locally, on Ascension Day

## Off the Hook:

#### 64th Annual Blessing of the Fleet

each year, local pastors gather behind Brotula's on the Harbor to bless commercial charter fishing boats, boat captains, crews and passengers for a safe and bountiful busy season. Many captains attribute the success of their season not to luck, but to these blessings—a tradition that has held for many years, even as Destin evolved from a small fishing community to the World's Luckiest Little Fishing Village it is today. The fleet has continued to grow and now the Destin Harbor is recognized as home to the largest fishing fleet, perhaps, in the country.

The Blessing of the Fleet began in May 1957 with about 20 boats and has since grown to some years over 150 boats. Numbers like this make it the largest Blessing of the Fleet in the country. Commercial boats line up in a parade like fashion and take turns stopping in front of the barge where Destin's pastors call them up by name to be blessed and prayed over. Any boat or captain that makes their living on the water can participate, and is welcomed. Here we are reminded of the significant role fishermen and their families, both past and present, have played in building and strength-



COURTESY IMMANUEL ANGLICAN CHURCH



ening our communities.

Over the years, it's easy to see how the fleet has been prosper-

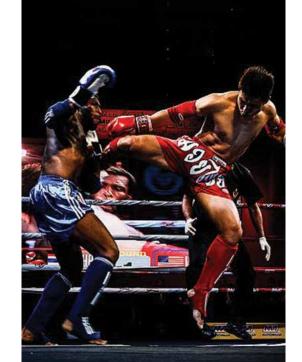
ous and protected. It seems God continues to watch over and bless the fishermen who make their living on Destin's Harbor.

Ascension Day this year fell on May 13, 2021, and the "blessings" began at 4 p.m. on the docks behind Brotula's Restaurant with a Captains' Worship and Prayer Service. Following the service, local clergy proceeded to the dock to bless those vessels which had pre-registered.

A community fish fry followed the Blessing around 5:30 p.m. at Brotulas. The public and the local sponsors make the Blessing of the Fleet possible, including Aerial Seafood and Brotula's Seafood House and Steamer.

All commercial fishing, safety and recreational vessels that make their living on the sea can participate each year.

"Men of God who led the church many years ago began to believe for peoples' fishing catches and for boats to be blessed. God's people came together to believe for something great, and in faith, for blessings. Today, for many captains in Destin's fishing fleet, their success doesn't ride on luck—it rides on prayer." -Pastor John Mark Skiles





### Getting Insurance Shouldn't Have to Feel Like a Fight!

Call us today for a hassle-free quote on all your insurance needs

HOME • RENTALS • CONDO • BOAT & MARINE AUTO • COMMERCIAL • LIFE • UMBRELLA

CONTACT US AT 850.654.1567 or email us info@ahifl.com

42 Business Centre Dr., Ste. 401, Miramar Beach, FL 32550

Off the Hook

## New U.S. Coast Guard Law Requires Use of Engine Cut-Off Switches

May is a busy month for boating in Florida. As temperatures warm up and the long Memorial Day holiday weekend nears, more and more boaters will hit the bays, lakes, rivers and Gulf of Mexico. Bay County Tax Collector Chuck Perdue wants boaters to operate safely this year and wants to ensure all boaters are aware of a new law which went into effect on April 1st.

When Congress passed the National Defense Authorization Act of 2021 in January, it included Section 8316 which requires individuals operating recreational vessels less than 26 ft. in length and with an engine capable of 115 pounds of static thrust (3 hp) or more to use their engine cut-off switches (ECOS) much of the time they are at the helm. It means those operating the vessel must wear a lanyard (ECOS link) while at the wheel. The law applies when the primary helm is not in a cabin and when the boat is operating on a plane or above displacement speed. The ECOS link is not required when docking, launching and loading on a trailer, or trolling and operating in no-wake

While this law will be enforced by the U.S. Coast Guard in federal navigable waterways, Sarasota Rep. Fiona McFarland has proposed similar state legislation with a bill called "Ethan's Law." The bill is named for tenyear-old Ethan Isaacs, who lost his life in a boating accident in Sarasota in November 2020. Ethan's Law would require operators of boats less than 26 feet long to wear the ECOS link to ensure an engine automatically shuts off if the operator is thrown overboard. Companion legislation has also been introduced in the Senate.

If Ethan's Law is passed, the bill could take effect as early as July 2021 and would make it a requirement to use an ECOS link in all public waterways and state waters.

For Perdue, this message of utilizing the safety equipment currently aboard most vessels hits very close to home.

"Last year, my dear friend and beloved community member, Christ Cordon, died in a boating accident. So many boating accidents are avoidable," said Perdue. "I strongly urge fellow boaters to make use of their ECOS this year, while it may not yet be a law in state waters, let's spare our families and friends another tragic event."

For more information on Florida's boating laws and regulations, please visit myfwc.com/boating/regulations.



**Reminder:** Renew your boat registration online, save time!

Don't wait until the last minute to renew your boat registration. Visit OkaloosaTax.com or WaltonTaxCollector.com to renew online.



## Share Your Input on the Choctawhatchee Bay Watershed!

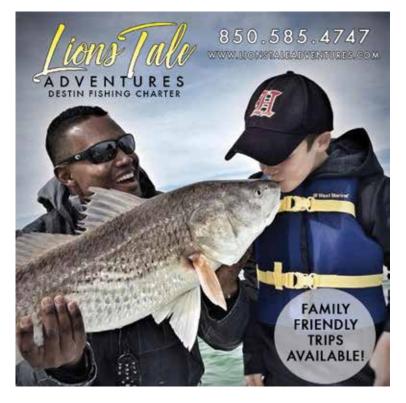


The Choctawhatchee Bay Estuary Program (CBEP), in partnership with the University of West Florida, has launched a community survey developed to determine

resident and visitor perceptions, concerns, values and uses of the Choctawhatchee Bay watershed.

CBEP is developing a Comprehensive Conservation and Management Plan (CCMP), which serves as a blueprint to restore and protect the natural resources and economic health of our waterways. Participant feedback will help the program determine the community's values and uses, which will inform the development of the CCMP and future actions.

The survey is available at https://uwf.col.qualtrics.com/jfe/form/SV\_etYUQljKJxAS2Cq







#### How Exercise Can Help Pain Management

When you're in pain, the last thing you want to do is to move around- especially for a workout. However, movement is likely the exact thing you need. Staying sedentary results in stiffer joints and limbs, thus increasing pain and making it more difficult to recover. It can be a vicious cycle. Gentle exercise like stretching or therapeutic yoga can help keep your joints moving so your body can heal. Here are a few benefits of mild exercise as it relates to pain management:

#### **Helps Circulation**

Waking up stiff or in pain, the first few movements are always the hardest, but if you can get your body moving and get your blood pumping, you will inevitably start to feel better. Moving your joints and limbs encourages blood circulation, which can ease pain related inflammation and help expedite the healing process.

#### **Strengthens Muscles**

Strengthening your muscles will not only help to speed along recovery but also help prevent injury. Since muscles take much of the load off your bones and spine when it comes to supporting your weight, strengthening muscles helps to cushion hard movements. The stronger your muscles are, the more you'll be able to withstand.

#### **Releases Endorphins**

Exercise releases endorphins, the body's natural painkillers. Science shows an increases your endorphin levels helps reduce pain levels and also improves mental health.

#### **Reduces Weight Gain**

If you're recovering from an injury or set back with a recent chronic pain condition, you're likely less active than usual. A reduction of activity can cause weight gain weight, which can sometimes exacerbate inflammation. Exercise can help prevent weight gain and limit inflammation.

Exercise is commonly recommended as a natural treatment



for pain. Be gentle with yourself and don't push too hard, but stay moving when you can. During these trying times, make sure to take the time for selfcare. There are thousands of resources on the internet for free home workouts. Email info@ cryo850.com if you would like resources based on your specific

#### Water Safety Month



The Emerald Coast Children's Advocacy Centers (ECCAC) in Okaloosa and Walton Counties have monthly prevention and awareness programs for the health and safety of children. Awareness, followed by prevention, are the keys to success. May was National Water Safety Month.

Statistics show that Florida is ranked the highest in the country for unintentional drowning deaths of children ages 1-4. Accordingly, Governor Desantis has also proclaimed May as Water Safety Month.

#### The Top 10 Water Safety Tips Are:

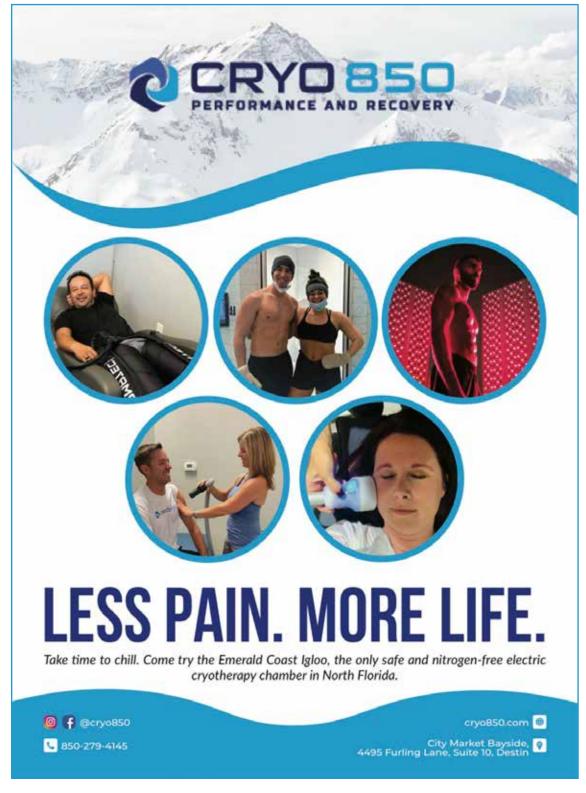
- 1. Always supervise children in and around water.
- 2. Never swim alone.
- 3. Don't dive or jump into water you can't see through.
- 4. Never turn your back to the ocean.
- 5. Don't depend on floating toys to keep you safe.
- Children and non-swimmers should always wear life jackets in open water.
- 7. Never play or swim near drains or suction fittings and always dive feet first.
- 8. Swim only in designated swim
- 9. Don't leave toys or other floatables in an unsupervised pool area.

10. Learn to swim.

"Living in Florida makes water safety of critical importance, especially for children," said Jasie Landeros, who heads up the prevention/awareness department as ECCAC's Outreach Program Manager. "Young children can drown in as little as 1" of water, which makes it important to keep them within an arm's reach of an adult at all times, and for the adult to be free of all distractions. Visit www.SafeKids.org for more ways to be safe around water. I'm A Safe Swimmer Pledge can also be taken by going on-line to www.NWSM. PHTA.org."

ECCAC, in its 21st year of operation this year, operates centers in Niceville and DeFuniak Springs. They have provided over 150,000 services at no cost to more than 15,000 children experiencing abuse, abandonment or neglect to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals.

For further information, visit www. eccac.org, or email or call Jasie Landeros at Jasie@eccac.org, 850-833-9237, Ext. 267. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.







By Dr. Richard Chern, M.D.

A new study was published in the European Journal of Breast Health. This study was performed over 10 years and looked at the rate of breast cancer in women using hormone pellet therapy compared to women in the general public and also compared to previous studies such as the Women's Health Initiative (WHI) and the Million Women Study. The results?

The use of BioTE bio-identical hormone pellet therapy significantly reduces the risk of breast cancer! In fact...

The use of BioTE bio-identical hormone pellet therapy reduces the risk of breast cancer by more than 35% compared to the general population of women. And...

The use of BioTE bio-identical hormone pellet therapy reduces the risk of breast cancer by more than 50% when compared to women WHO DO NOT USE ANY hormone replacement!

This is not the first study with these results. In fact, it's the second and the largest study of its kind. Are you really going to wait another 10 years for the next study to come out before getting your hormones?

Add this to the list of already proven benefits that our hormone pellet therapy provides. This includes resolution of hot flashes, insomnia, aging skin, sexual dysfunction, fatigue, joint pain, decreased muscle tone, vaginal dryness, depression, anxiety, osteoporosis and reduced rates of other cancers as well.

I have a hard time understanding why we don't have every post-menopausal or peri-menopausal woman in our clinic already. But, hopefully this will help convince the rest of you to come in.

Now that we hopefully have the women on board, let's revisit some statements from the Mayo Clinic in regarding testosterone in men. Are you ready?

"Mortality rates are reduced by half in men with Testosterone Deficiency who received Testosterone therapy compared with untreated men." This means if you have untreated low testosterone you are twice as likely to die!

"Lower serum Testosterone concentrations are associated with increased Cardiovasular risk" while "higher levels are protective." This means if you have untreated low testosterone you more likely to have a heart attack!

"Aggressive/high-grade Prostate Cancer is associated with low serum Testosterone levels." This means if you have low testosterone and get prostate cancer you will likely die from it! Keep in mind there is no study that has



ever shown increased prostate cancer with testosterone therapy.

This doesn't even mention the increase in energy, focus, concentration, sex drive and function you get from testosterone therapy. Ladies, don't you want your spouses to be functioning at

100% and live a longer, happier and healthier life?

Please come see us. Get your labs done at our clinic and let Sue or I discuss your labs and all the benefits our therapies provide.

Dr. Richard Chern, MD has been seeing patients for 30 years. He has

been dealing with hormones nearly the entire time. His clinic is the only Platinum BioTE clinic in the region and he teaches doctors throughout the U.S. how to properly provide hormone therapy. He wants to help you live your best life. So, please call for an appointment. 850-837-1271



#### **NEED A DOCTOR IN NICEVILLE?**

#### Same Day Appointments Now Available

White-Wilson Medical Center in Niceville now offers same-day Family Medicine and Pediatric appointments. Our experienced team specializes in wellness exams, physicals, chronic illnesses and preventive medicine.

2001 E. Hwy 20, Niceville | 850.314.6194







thehormonerestorationcenter.com

#### Wellness



#### **QUESTION:**

It's that time of the year. I know I need sunscreen to protect my skin from the sun, but I'm concerned about chemicals. What should I look for in a sunscreen?

#### **ANSWER:**

No one wants to think about skin cancer or premature aging of our skin (a.k.a. wrinkles!) But you are wise to love the skin you're in and take care of it. It's important, especially here in our wonderful sunshine state. And skin cancer is the most common type of cancer in the U.S.

Sunscreen Basics 101. The two primary types of sunscreen are:

#### Ask Dr. Marty: Here Comes the Sun

- $\hbox{$\bullet$ Chemical sunscreens that} \\ absorb \ ultraviolet \ (UV) \ rays$
- Physical sunscreens that reflect, instead of absorb, the sun's rays (zinc dioxide and titanium dioxide)

All sunscreens should be rated with an SPF number. SPF stands for sun protection factor. The SPF rating tells you how long it would take for your skin to burn if it has been applied as directed. So, a product that has an SPF of 15 means that it will take 15 times longer to start looking like a lobster (or crawfish if you're from Louisiana) than if you had no sunscreen.

According to the Skin Cancer Foundation (SCF), both types of sunscreens are effective. But many of us have skin that is sensitive to chemicals and a growing number of people want to reduce their "chemical load" whenever they can. Parents often have to deal with their children's sensitive skin and want to reduce the chemicals that impact their children. For these reasons, an increasing number of sun seekers are using natural sunscreens.



Natural sunscreens can be found in health food stores and in some of our big-box stores and grocery stores. Look for sunscreens that are water resistant and free from oxybenzone, octinoxate, parabens, phthalates, sulfates and artificial colors and fragrance.

This time of the year, we sometimes forget our skin is getting used to those rays again, and especially, sensitive to the sun. We forget that even when we're under an umbrella, the reflection from our beautiful blue green water and white sand adds to the

sun's capability to give us a serious sunburn. This time of year, we are also blessed with friends and relatives who come to visit. Do I hear a snicker or two out there over the word "blessed"? At any rate, be kind to them and give them a heads up.

And make sure that whatever you use, it has not outlived its usefulness. Check the expiration date. And make sure you apply as often as directed on the package. Also make sure you protect your eyes from the sun with UV-blocking sunglasses and a hat or visor.

**Hot Tip:** A hat and longsleeve shirt can be very effective in sun protection. For those of you who are picturing a heavy denim shirt and some strange looks at the beach, picture a light summery shirt that reminds you of a tropical getaway.

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 for scheduling a class or consultation, or for sending in your questions for this column.



Bay Life is printed and delivered to 12,000 homes & businesses in the Niceville and Valparaiso area each month!

For advertising call (850) 688-9886



April Pretz, APRN, FNP-C, Member

By Appointment Monday - Friday 8 AM - 4 PM

Offering Same Day Acute Appointment

Medical Primary Care - Ages 2 and up

IVHydration Lounge Botox • Fillers • And More

Located in the Palm Plaza Shopping Center 850-842-3128 • 1049 John Sims Pkwy., Ste. 2, Niceville www.easycareclinicniceville.com



Page 21

#### **Leveraging Your Time**



By Ricky Harper, C12

Theophrastus said, "Time is the most valuable thing a man can spend." Last summer I attended the 2020 GLS (Global Leadership Summit) which is a two-day simulcast conference held every August and attended by more than 400,000 people around the world. The GLS is a conference that I consider essential to re-charging my leadership batteries during our long hot summers.

One of the speakers was Rory Vaden, noted consultant and bestselling author of Procrastinate on Purpose, Five Permissions to Multiply Your Time.

In his presentation, Mr. Vaden outlined four basic steps of time management; he said that when a new task hits your desk always ask yourself four questions...

Can it be eliminated? If you

can live without it, eliminate it.

Can it be automated? Leverage technology to free up time.

Can it be delegated? You are a leader; lead by doing the important stuff and delegate the

Does it have to be done now? If not, recycle it back to step 1.

Much has been written and said about steps 1, 3 and 4. The first and last steps are simple matters of priority whereas step three, delegation, is a deep and

ning and money so leaders may expect the ROI on that decision to be minimal. But that may be a short-sighted view of automation, especially given today's proliferation of apps and relatively inexpensive technology available to businesses.

Good business leaders think of time in the same way they think of money. Benjamin Franklin said, "Time is money." So, what is the value of freeing up time? The question you should ask is,

up your time, you are getting dividends on the time saved, several times over. Now think about freeing up your time, your C-staff's time, your admin's time, your employees time. So, why are you not finding

ways to automate? And please don't tell me it's because you don't have time!

"The key is in not spending time, but investing it." -Stephen Covey



often misunderstood topic that I will dive into another day.

Of automation Mr. Vaden says, "Always ask yourself if something you are tasked with can be automated?" That is a challenging thing to ask business owners and leaders to do. Automation takes time, planwhat is the value of lost time?

Rory Vaden put it this way, "Automation is to time what compound interest is to money." Wow! Think about that. You would never invest money for simple interest when compound interest is available. Think of time in the same way. By freeing

#### **Get the Smile You Deserve** Smile with Confidence Again

- Are you embarrassed about smiling in front of people?
- Do you ever put your hand up to cover your smile?
- Do you dislike your smile in photographs?
- · When you look through magazines, do you envy the models' smiles?
- Do you wish your teeth were whiter?
- Do you think you show too much or too little of your teeth when you smile?
- · Would you like to change the way your teeth or gums are shaped?
- Do you have gaps or spaces in between your teeth?

If the answer is "yes" to any of these questions, you may be a good candidate for A Smile Makeover.





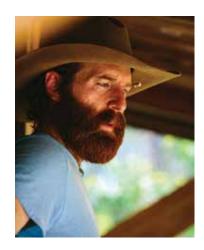


YOUR PEERS CAN HELP YOU BUILD

A GREAT BUSINESS FOR A GREATER PURPOSE

Ricky Harper I Chair 850.510.5771 ricky.harper@c12group.com





By Sean Dietrich

My wife and I are going out to dinner tonight. I am waiting for her to get ready. She is in the bathroom, standing before a mirror, pinching her tummy. She asks if I think she is fat.

"No," I say.

She frowns. "You sure?"

"Well, I feel fat." She pinches a new region. "This doesn't look fat to you?"

"Still no."

She readjusts. "What about from this angle?'

Negative.

"How about when I turn around?"

'Are you kidding?"

"How about when I stand like this and hold my neck like

"You look extremely uncomfortable."

I can feel her getting ready to say it. And she most certainly does, "But... I feel so fat."

My whole life has been spent in the company of women. When my father died, he left me in a house of estrogen. I was raised by a village of females. And in my life I have learned one basic thing about the opposite gender.

#### Beautiful

Many women think they are

And they are always wrong about this, no matter what their size. Because the word "fat" is a disgraceful term, unless it's being used to describe a ribeye. When applied to humans, this word is a synonym for "disgusting." And I refuse to believe any human is disgusting.

Although it is almost impossible not to feel fat in today's world of airbrushed spokes-models. Every printed advertisement and beer commercial tells us we are fat.

But it wasn't always like this. Things were different 75 years ago. You never heard anyone saying Marilyn Monroe needed to try keto.

No. People weren't obsessed with being skinny. Consequently, American families ate more bacon. And according to the wise old timers who came before us: The family that eats bacon together, stays together.

But things have changed. By today's impossible standards Marilyn Monroe would be considered a Clydesdale. Barbara Eden, a Holstein. Ginger and Mary Ann would be kicked off the island.

Last week, I got a letter from Myra, who is 19. Myra confided in me that she feels overweight, and has felt this way since middle school. She has been on a diet for six months but it's not working.

So she went to the doctor. He did what all doctors do. He ran tests and did blood work. This led to more tests, more blood work, then, just for the heck of it, an MRI.

Then came an obligatory

janehr@aol.com | NicevilleHomes.com

cialist, a visit to a dermatologist, an herbologist, a zoologist, an ornithologist, and a qualified priest. And do you know what the doc concluded? Myra was in perfect health.

In the doc's own words: "You're a little on the skinny

How can a girl who is skinny by medical standards still believe she is fat? How, I ask?

But then it's not your fault, Myra. We're all in the same boat here. And it's not just women, it's us guys too.

We live in a culture that tells us we're ugly, fat, boring, and we need better insurance. We live in a civilization where people drive to the gym to walk on a treadmill.

Ours is a world where underwear models are selling everything from iced tea to retirement plans. It's a world where regular-looking people aren't considered regular anymore.

Yesterday, for example, I was watching a commercial that showed four or five young people frolicking on the beach without their clothes on.

The young men were shirtless and looked like Sylvester Stalone on diuretics. The females were clad in swimwear so skimpy it wouldn't have fit on a pasta fork.

After 30 seconds of this, I still had no idea what the commercial was advertising—although I did feel like a North Atlantic

Not that anyone asked me, but I don't believe in these kinds of TV people. I believe in real-life people. And when it comes to the gentler sex, I believe in the brand of woman



who were brave enough to be just that.

My people didn't go in for fad diets. They believed in eating regular food like fresh okra, summer tomatoes, and biscuits cut with an upside-down coffee

Certainly, I believe in health and nutrition, but I also believe in living a rich, full life that occasionally includes Almond Joys.

Also, I believe in loving what is in the mirror. I believe in keeping the television off more than it's on. And I don't believe true love has anything to do with tight abs, nice thighs, or bronze

I believe in authentic love. The kind of love found among old married couples who are so comfortable with each other they take a six-day cruise to the Bahamas and go all week without saying anything more than, "Shut up, Herb, you're snoring

I don't believe in TV-Commercial Guy, or Magazine-Advertisement Gal. And when it comes to women, I may be old fashioned, but I believe a woman's magnificence has nothing to do with her body mass index calculation.

And here's the thing: there are a lot of guys out there who feel this way about the opposite gender. We just don't get much airtime.

So I choose to believe in the internal beauty of Womankind instead of her dress size. I believe in her quiet power, her bravery, her kindness, and self-assuredness. I believe in Myra. I believe in my wife.

And whoever you are, reading this, male or female, I believe in you, too. So in case someone hasn't told you today...

You are not fat.







#### A Pastor's Ponderings: **Pebbles**



By Rick Moore

(If you don't like sad stories, you may not want to read this one.) We had traveled in the bus for over a hundred miles to the campsite located in the hills of Tennessee, as had several other Boy Scout troops from the state. Our Scoutmaster was giving his final instructions to the troop before the hike was to begin. Just before we were released to hit the trails, the Camp Commander called up the Scoutmasters from each of the troops with a surprise. He insisted no scout could go hiking with someone from their own troop. They wanted to force us to make new friends. I was teamed up with a boy, Billy, from outside of Memphis who was on his first hike. We were to become hiking buddies for the entire day.

I was a very cautious and compliant scout, but Billy was just the opposite. He was quite the daredevil. He hung over every cliff we came to, each time pretending he was about to fall over. He would take a branch with a few leafs on it, brush it over the face of another scout, and yell, "Poison ivy, poison ivy!" When we stopped to eat lunch, he made sure everyone experienced the fake poisonous snake that would lunge from his lunch box. Billy then started complaining that his foot was hurting. With all of the pranks he had played throughout the morning, everyone was waiting for the next punchline. Billy was serious. One of the Scoutmasters suggested he take his shoes off to make sure there were no pebbles irritating his skin. Billy was way too tough for that. He jumped to his feet and pretended there was no pain.

As was customary on our hikes, everyone was encouraged to gather something from each mile marker we passed. It could be a rock, a leaf, or if we were really lucky, something cool like an arrow-head. Billy found the most interesting artifact of all. It was what appeared to be a small grenade that dated all the way back to the civil war. Billy took the grenade, placed it to his ear and said, "I think I hear it ticking." He then threw it at the feet of the other scouts who were standing around, and it scared the bejeebers out of everyone. As



Bay Life is printed and delivered to 12,000 homes & businesses in the Niceville & Valparaiso area each month!

For advertising call 850.688.9886

he was retrieving the grenade, I noticed Billy had started limping even more. Once again, he was encouraged by one of the leaders to take his shoes off and make sure there were no rocks or pebbles to get out. Each time Billy made a joke out of the situation, and he refused to have the sore on his foot looked at, much less put medicine on it.

Billy was one of the most memorable people I'd ever met. I was excited to hear his troop would be joining my troop the next month at the American Legion. Unfortunately, Billy didn't make it that night. His Scoutmaster asked us all to pray for Billy. It was one of the saddest pieces of news I've ever heard. Billy contracted gangrene and had to have part of his foot amputated...all because of a few pebbles. What hurt Billy in the end wasn't hanging over the cliff, a poisonous snake, or a civil war grenade. It was the pebbles.

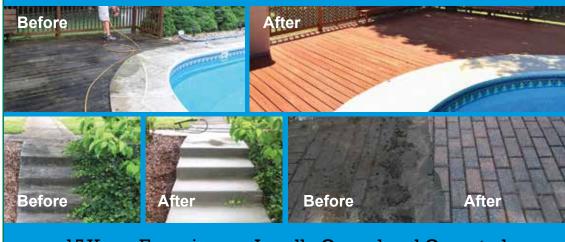
Often in life, it is the little things that cause the biggest problems. If we do not take time to deal with problems while they are still manageable, they can fester and grow out of control quickly. Don't let your molehills turn into mountains. What do you need to take out of your life today?

Rick Moore is Communications Pastor with Destiny Worship Center in Miramar Beach

#### **Affordable Pressure Washing**

See What a Difference We Can Make for You!

Homes • Sidewalks • Patios • Driveways Decks • Fences • And More...



15 Years Experience • Locally Owned and Operated Call Today to Schedule Your Free Estimate

\$50 OFF if scheduled by June 30, 2021

(850) 688-9886

#### **NEED TO PUT YOUR BUSINESS ONLINE?**

Beautiful, User-Friendly Websites at Affordable Rates



Websites
Social Media Graphics
Email Marketing
Logos & Branding
Advertising
Print Design
Promotional Items

850.376.6255 | kim.designworks@gmail.com | kimatdesignworks.myportfolio.com



#### **Emerald Coast Theatre Company's Summer Camps**

#### 10 Different Programs, 12 Artist Experts, a Full-Length Musical and More

Share the spotlight with the likes of Matilda, Alexander Hamilton, Harry Potter, SpongeBob, Dr. Seuss, Snow White and the Seven Dwarfs and others

This summer, you want to be in the "room where it happens!" Emerald Coast Theatre Company (ECTC) presents 10 different Summer Camp programs including popular musicals like "Hamilton," "Puffs (Harry Potter), "Sponge Bob," "Seussical" the staging of a full-length musical, "Matilda," plus hands-on workshops for theater "techies" and film buffs.

Altogether there are 16 ECTC program sessions ranging from one-, two- or three-week camps that will be held during the summer (May 31 to August 1). ECTC Summer Camps will be offered in three locations along the Northwest Florida Gulf Coast: Miramar Beach (ECTC performance space), Seaside (Seaside Neighborhood School) and Panama City (Gulf Coast State College). Theater

camps are offered for all ages—from rising kindergarteners to rising high school seniors.

"Summer camps are the perfect time for children to expend that extra energy creatively and ECTC has a whole line up of creative

ways to have fun," says ECTC co-founder and producing artistic director Nathanael Fisher.

For the first time, ECTC will stage a full-length musical production as part of its summer educational program. Roald Dahl's "Matilida the Musical."

Another first is the recruitment of 10 performing arts "experts"—including theater professors and professional Broadway actors, singers and producers—who will join ECTC's artist/teacher production team to offer a wide range of performing art lessons and workshops including vocal, song and monologue coaching; audition and acting



techniques; Laban efforts, movement, dance, choreography and even stage combat.

"The Musical Theatre Intensive is our response to our students' growing desire to be challenged in the craft of theater," Fisher says. "This opportunity to work alongside ECTC professionals and professional guest artists is a special and unique experience."

For more information on the ECTC Musical Intensive "experts" visit www.emeraldcoast-theatre.org/musical-theatre-intensive.

Summer Camp locations are ECTC, 560 Grand Bou-

levard (upstairs) in Grand Boulevard at Sandestin in Miramar Beach; Seaside Neighborhood School in Seaside; and the Amelia Center Theatre Lab at Gulf Coast State College in Panama City.

#### ECTC's 2021 Summer Camp line up:

- Mini Player Camp (ages 5-7, rising kindergarteners)
- "Snow White and the Seven Dwarfs" (grades 2-8)
- "SpongeBob: The Musical" and "Hamilton"—Musical Teen Cabaret Intensive (grades 6-12)
- "Puffs: The Play" (grades 7-12).
- "Seussical the Musical Jr." (grades 2-8)
  - Techies Rule (grades 5-12)
  - Film Camp (grades 5-12)
- Matilda The Musical (grades 6-12)
- Private Vocal Lessons with Peter Lake (grades 5-8)

Scholarships are available for select summer camps, apply online at www.emeraldcoasttheatre.org/scholarship. Discounts offered for multiple registrations.

For more information or to register for an ECTC Summer Camp offering, visit www.emeraldcoasttheatre.org or call (850) 684-0323.

ECTC's 2020-2021 season is made possible with support from Grand Boulevard at Sandestin, St. Joe Community Foundation, Howard Hospitality, and the South Walton Tourist Development Council. The Education Program is made possible with generous support from the Cultural Arts Alliance.

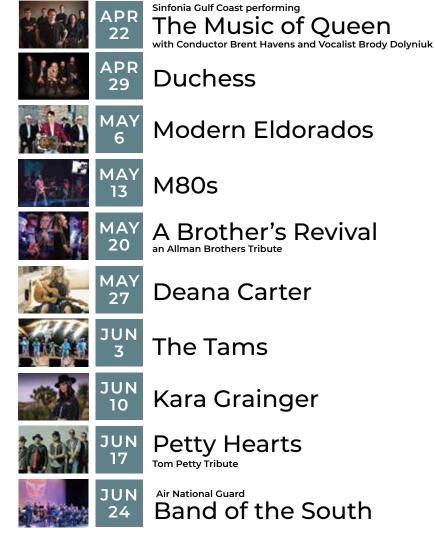
To make a tax-deductible donation, volunteer or learn more about Emerald Coast Theatre Company, find them on Facebook, call (850) 684-0323 and visit www.emeraldcoasttheatre.





850.650.2226 | INFO@MKAF.ORG

4323 COMMONS DRIVE WEST | DESTIN, FLORIDA 32541





#### **Upcoming Art Classes**

#### **Artful Things Niceville:**

#### Rosalyn O'Grady - Oil or Acrylics

Tuesday mornings 10 a.m. – Noon, or Tuesday afternoons 1:30 – 3:30 p.m. \$20 per session plus supplies - Bring a photo to paint from or paint from a still life set-up. Masks required. Email Roslyn to reserve your space or for more details. ogradytr@cox.net. www.RosalynO-grady.com

#### MJ Montgomery – Anime and Drawing Basics

Wednesday afternoons: 3:30 – 4:30 p.m. \$10. Suggested ages, 10 to 110! Learn the basics of character design, shadowing, eyes, and hands. Bring your sketchbook and come learn something new. Text seating request to: 505-690-3945. Masks required.

#### Montgomery - Semi Private Drawing Basics

Thursday afternoons: 3:30 – 4:30 p.m. \$20. Suggested ages, 10 to 110! Learn the basics of drawing and build your skills to transfer to any medium. Bring your sketchbook and come learn something new. Text seating request to: 505-690-3945. Limited seating. Masks required.

#### Ed Nickerson – Basics and Essentials In Oil Painting

Fridays mornings 10 a.m. – Noon. \$25 plus supplies. "How to develop a good painting, and interpret what you see." Using a combination of drawing and painting. Limited pallet. Beginners and those looking to reach the next level are welcome. Ed\_Nickerson@hotmail.com Or



text: 850-420-9609 to reserve space and more details. www. edwardnickersonfineart.com

\*Ongoing Class students receive 10% off art supplies\*

#### May - June Workshops and Events:

May 21: Couples Nite, stain glass painting. 6-8 p.m. signup www.uniquelyclever.com

May 20-22: "Bead Blow Out" All beads, components, tools, and findings mark out of inventory. 10%/15%/20%.

June 2: 16, & 30: Summer

Kids Art Camp. 9 a.m. – Noon. Ages 5-12; signup www.uniquelyclever.com

June 5: Mz Corina's Amazing Kids Art Class. 10 a.m. - 12 p.m. Ages 8-12. (850)-729-2600

June 10: Encaustic Wax Art 1-3 pm. (850)-729-2600

June 12: Eliza Scalia, "Story Development" writers workshop and book signing 10 a.m.- 1 p.m. (850)-729-2600

June 18 - 19: "Smalls Sale" Original art at affordable prices. Works under \$100.

June 19: "DoLittles" Workshop with Libby Gibbs 10 a.m. - Noon. (850) 729-2600

June 26: "God Bless America" calligraphy with Elia Saxer. 10 a.m.- 1 p.m. (850) 729-2600

\*Air Dry Clay workshops for all ages available by appointment\*

#### **Big Orange House Designs:**

May 21- Glass bottle florals \$58.85

May 21- Word Board Glass Art \$58.85

May 21- Macrame Wall Hanging \$63.90

May 25- PomPom Pets w/ Reiko \$16.58

May 26- Upper Case Calligraphy (Day) \$53.50

May 26- Upper Case Calligraphy-Evening \$53.50

May 28- Heart Macrame (Girl Scouts) \$56.17

May 29- Mermaid and SHARK Cookies \$19.79

May 29- Mermaid/Shark GRAB&GO \$19.79

May 29- Open Studio Leather and Pearls \$21.30

For more information, call (850) 737-6193 or email bigorangehousedesigns@gmail.com.

## NWFSC Announces 2021 Blackwater Review and LaRoche Poetry Contest Winners

The winners of the 35th Annual James and Christian LaRoche Memorial Poetry Contest and the Blackwater Review art and literature journal have been announced for 2021.

**Fiona Morris** of Santa Rosa Beach, won first place and a cash prize of \$100 for her poem Summers in the Screen Room.

**Madison Gray** of Freeport, placed second with her poem Mea Culpa. Gray will be awarded a cash prize of \$50.

Two poems tied for third place with a cash prize of \$25 each. **Carter Hyde** of Fort

Walton Beach, tied for third place with his poem Prayer for Dionysus at a Party. In addition to winning the first-place prize, Fiona Morris also tied for third place with her poem Seed, Berry, Love.

The winning poems from the LaRoche Memorial Poetry Contest were published in the 2021 April issue of Blackwater Review, along with other artwork and writings from current NWFSC students. "This year's issue of Blackwater Review shows that art and literature persevere even in the face of a pandemic," said Blackwater



Review Managing Editor, Dr. Vickie Hunt. "

#### Blackwater review winners for 2021 include:

Fiona Morris for prose, Ella Joslin for poetry and Hannah Schloemp for cover art.

"The Blackwater Review highlights the finest art and prose coming from our students," said Dr. Devin Stephenson. "This year, our students show that their light will not be suppressed in the face of adversity as they share their hopeful words and images for the world to see."

In 1986, Christian LaRoche

instituted the James N. LaRoche Memorial Poetry Contest to honor her late husband, who was a poet and an instructor at the college from 1968-1983. The name was changed after the death of Christian LaRoche, when the LaRoches' son, Frederic, changed the name to the James and Christian LaRoche Memorial Poetry Contest in honor of both of his parents and their commitment to the writing arts.

The James and Christian La-Roche Memorial Poetry Contest is an annual contest open to all NWFSC undergraduates.



### Artful Things Miceville

Fine Art, Unique Gifts, Pottery, Jewelry, Local Authors, Art Supplies, Workshops, Ongoing Classes, Children's Activities, Custom Framing

Experience the Fine (Art and Original Works of Gulf Coast (Artisans

#### 1087 E John Sims Pkwy, Niceville

850-729-2600 | www.ArtfulThingsNiceville.com Tues-Fri 10am-5pm | Sat 10am-3pm









#### Pet Owners Receive New Invasive Reptile Rules

New rules designed to protect Florida from high-risk, non-native reptiles took effect April 29 and the Florida Fish and Wildlife Conservation Commission (FWC) is helping people who have pet green iguanas and tegus come into compliance.

As part of the new rules, pet owners will have 90 days from the effective date to apply for a no-cost permit and mark their pets with a Passive Integrated Transponder (PIT) tag, also known as a microchip. Working with a variety of partners, the FWC is holding Tag Your Reptile Day events throughout the state to offer pet owners an opportunity to have their pet green iguanas or tegus microchipped for free. Staff will also be on hand to address questions about the permit application process.

"Just as with cats and dogs, microchipping your green iguana or tegu is one of the simplest and most effective ways to keep them safe while also protecting Florida's native wildlife," said Kristen Sommers, leader of the FWC's Wildlife Impacts Management Section. "We are holding Tag Your Reptile Days throughout the state to help pet owners offset costs for microchipping."

To date, the FWC has sched-

uled the following events, all taking place from 10 a.m. to 4p.m.:

May 22 at Gulfarium Marine Adventure Park, 1010 Miracle Strip Parkway SE, Fort Walton Beach

More details including possible additional dates will be added to the FWC website at MyF-WC.com/ReptileRule.

The rule changes to Chapter 68-5, F.A.C. take effect April 29 and specifically address 16 highrisk invasive reptiles including pythons, tegus and green iguanas that pose a threat to Florida's ecology, economy and human health and safety.

The new rules also include reporting requirements for permittees, biosecurity requirements to limit escape of these high-risk species, and additional language to clarify limited exceptions for possession of green iguanas and tegus for commercial sales or as pets.

The 90-day grace period ends July 28, 2021, and by that time all pet green iguanas and tegus must be permanently microchipped and owners must have applied for a permit. All other entities must come into compliance with the new rules by July 28 as well, including entities possessing the regulated species for research, educational





exhibition or commercial sale. Additionally, entities with these species will have 180 days to come into compliance with the new outdoor caging requirements. The 180-day grace period for upgrading outdoor caging ends October 26, 2021.

More than 500 nonnative species have been reported in Florida. Approximately 80% of these species have been introduced via the live animal trade with more than 130 established in Florida, meaning they are reproducing in the wild. Since most nonnative fish and wildlife find their way into Florida's habitats through escape or release from the live animal trade, it is important to create regulations to prevent high-risk nonnative wildlife from becoming introduced or further established in Florida's environment.

For detailed information on how these new rules will impact pet owners, commercial sellers, exhibitors, trappers and other groups, or to learn more about upcoming Tag Your Reptile Day events, visit MyFWC.com/ReptileRule.

Additional information about nonnative species in Florida can be found at MyFWC. com/Nonnatives.

## VISIT MYBAYLIFENWFL.COM TO READ THIS ISSUE ONLINE



### Dog behavior problems? Considered dog training? Need more information? Let's talk.

Our team is composed of Special Operations Veterans who have trained and handled K9s in the world's most dangerous and demanding conditions.

Anything can happen. Our dogs are trained to handle it.

Stay and Train - On/Off Leash Obedience Training
Puppy Boot Camp - Fix Unwanted Behavior
We Sell Family Protection Dogs



850-307-7771

www.coastlinek9.com

Instagram: instagram.com/coastline\_k9



#### Bay Buzz

#### **Congratulations NWFSC Graduates**

On May 8, Northwest Florida State College held 13 individual ceremonies for members of the 2020 and 2021 graduating classes. Of the 1,333 students eligible to graduate, nearly half of them walked across the stage to receive their certificate, diploma or degree. "I challenge you to take what you have learned at Northwest Florida State College into our community and make a difference. Receiving your diploma, certificate or credential, opens the door to a bright new future—a future filled with endless possibilities," said NWFSC President Dr. Devin Stephenson in a pre-recorded message to all 2021 graduates. Congratulations to all of Northwest Florida State College's 2021 graduates!

#### Mid-Bay Rotary First Annual Cornhole Tournament -Saturday, June 5

The Rotary Club of Mid-Bay Bridge will host its First Annual Cornhole Tournament to raise money for its charities on Saturday, June 5, at 3rd Planet Brewing, Niceville.

Team check-in opens at 10 a.m. Bags fly at 11 a.m. There will be a maximum of 32 teams

in a double-elimination tournament. Entry fee is \$25 for a two-person team. All registrations are in advance with a deadline of May 31. Rotary will donate all entry fees to non-profit organizations, and 3rd Planet will donate prizes to the top three teams. Food, beer, soft drinks and sweet treats will be available. 3rd Planet will process registrations and fees in advance. Registration forms are available at 3rdplanetbrewingevents@gmail.com. A link to the entry form will also be on 3rd Planet and Mid-Bay Bridge Rotary websites.

Businesses and non-profits can enter a team or choose to be a sponsor:

- 1. Team entry, \$25.
- 2. Team entry and banner you supply, \$50.
- 3. Team entry, banner you supply and a space for your 10 x 10 tent, \$100.

#### A Great Awakening Has Started

"The Gathering" is typically held every fourth Friday at 6:30 p.m.. You are invited to join Friday, May 28, and invite someone who might need something that they have not been able to get (i.e. healing, deliverance,



Pictured left to right: Miss Niceville Lulu Harrington, Miss Fort Walton Beach Ashley Noyola, Officer James Reeves, Miss Okaloosa County Riley Cleveland, Officer Briana Degennaro, Teen Miss Fort Walton Beach Kasidy Braden and Teen Miss Niceville Kaymin Magier.

security, peace, etc.). The meeting will be held at the beautiful VENYOU 201, 201 Redwood Ave. in Niceville.

#### Area "Queens" Donate to Okaloosa County Officers

As part of the Miss Niceville and Miss Fort Walton Beach

pageants sponsored by Miss Okaloosa County, a People's Choice competition was held. The pageant divided the proceeds of the People's Choice competition between "Cram the Canoe" (a fundraiser put on by the Okaloosa County School Resource Officers to benefit

Florida Sheriff's Youth Ranch at Camp Sorenson) and their own activity and scholarship funds. The contestants were also encouraged to bring donations of specific items needed by the camp. On April 12th, several of the Miss Okaloosa County, Miss Niceville and Miss Fort Walton Beach queens gathered at Fort Walton Beach High School where they were pleased to present \$600 and the items that were collected to Officers James Reeves and Briana Degennaro.

#### American Family Care Celebrates New Business with a Chamber Ground Breaking

American Family Care celebrated their new facility grounds with a Niceville Valparaiso Chamber of Commerce Ground-Breaking Ceremony on Thursday, May 13, 2021.

American Family Care offers urgent and primary care services for non-emergency acute illness or injury and chronic illness. With state-of-the-art x-ray machines and on-site labs, AFC can diagnose and treat many illnesses all at a fraction of the cost and wait time of the ER.

#### **Local Coupons**

## GULF SHORE AIR CONDITIONING \$50 OFF

OUR OPTIMUM OR ELITE PROACTIVE PERFORMANCE PLAN

Offer expires 6/30/21 850-897-6540 gulfshoreair.com

## SPRING SPECIAL \$68

Regular \$88

Offer expires 6/30/21 4618 E Hwy 20, Niceville 850-897-5559

## \$75 TUNE UP SPECIAL

WITH OUTDOOR COIL CLEANING

Offer expires 6/30/21 850-678-9522 www.aireservec.com

### AFFORDABLE PRESSURE WASHING

**\$50 OFF SERVICES** 

**CALL TODAY TO SCHEDULE YOUR FREE ESTIMATE!** 

Offer expires 6/30/21 Phone: 850-688-9886

#### THE PORCH LIFE

10% OFF

**MUST BRING COUPON IN TO REDEEM** 

Offer expires 6/30/21 100 Old Milligan Rd., Crestview (850) 689-1497

#### LJ SCHOONERS

**DOCKSIDE RESTAURANT AND OYSTER BAR** 

### FREE APPETIZER OR DESSERT

WITH AN ENTREE PURCHASE

Offer expires 6/30/21
(850) 897-6400 • www.bluewaterbaymarina.com
290 Yacht Club Dr., Niceville

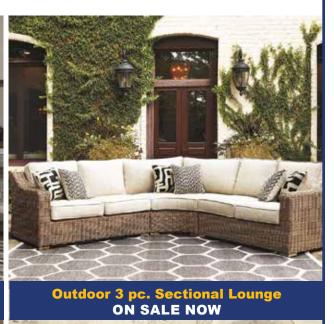


#### NEW LOCATION IN CRESTVIEW NOW OPEN!

Sale Prices Good at All 4 Locations Now through June 30

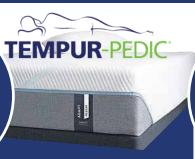






## **Check our Huge In-Stock Inventory Ready for Immediate Delivery Today**





**Tempur-Adapt Medium** Queen: \$2199 King: \$2799

Queen
Mattress
\$32
per month
with 60 month
financing

**Tempur-Adapt Medium Hybrid** Queen: \$2199 King: \$2799

TEMPUR-PEDIC\*



**Tempur-Pro Adapt Medium Hybrid** Queen: \$2999 King: \$3499

# SKIPPER'S FURNITURE &MATTRESS CO.

SAME DAY DELIVERY

NICEVILLE 597 W. John Sims Pkwy (850) 678-7800

We've Grown! See our Expanded 40,000 Sq. Ft. Showroom! **NEW LOCATION OPEN NOW!** 

108 N. Main St. (next to railroad) (850) 398-8182 **SAME DAY DELIVERY** 

FT. WALTON
BEACH
503 Mary Esther Cutoff
(850) 586-7686

DESTIN

11840 U.S. Hwy. 98 West Emerald Coast Pkwy (850) 837-3454

WWW.SHOPSKIPPERSFURNITURE.COM