



OCTOBER 2021
VOL. 1, NO. 12

BAY Life

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The 26th Annual Festival of the Arts Serves Our Community

Saturday, October 30th | 9 a.m. - 5 p.m. • Sunday, October 31st | 10 a.m. - 4 p.m.

BY LORI SMITH

Mattie May Kelly (1912-1992), a member of one of Destin's pioneer families, wanted to leave a legacy. So, a handful of visionaries established a new non-profit in 1995 in her honor, the Mattie Kelly Arts Foundation (MKAF), to provide resources for the promotion of the Arts in Okaloosa and Walton Counties through cultural events and educational opportunities. Mattie Kelly had bequeathed a 52-acre parcel of property reserved for the future development of a cultural and educational facility for the residents and visitors of the community which now features the Cultural Arts Village on a portion of the land. Annual Concerts in the Village are held here as well as the upcoming 26th Annual Festival of the Arts, the largest juried fine art festival in our area!

Known as one of Northwest Florida's premier fine



This year's Festival of Arts poster winner is Estelle Grengs, a self-taught artist that molds a unique and whimsical folk-art style that embraces her experiences growing up in New England as well as her adventures as an Air Force spouse. Visit estellegrengsart.com or her new gallery located in Freeport.

arts shows and one of the most anticipated cultural events of the year, the MKAF Festival of the Arts is happening Oct. 30-31 at the Cultural Arts Village in Destin. "The festival is a celebration of the wonder of arts and culture," says Deb Nissley, MKAF Director of Operations and Festival Producer. "We will feature new surprises this year including free entrance to all festival-goers! I encourage everyone to stop by to enjoy beautiful art, live music and great food!"

During the festival, more than 100 artists convene each year from throughout the U.S., who offer up their original artwork in the form of oil, watercolor, acrylic and glass paintings; photography, sculpture, pottery, wood, paper, fiber, mosaics, mixed media, jewelry designs and more. They compete for \$10,000 in

MKAF

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Foye Belle's Power of Pink for Breast Cancer Patients

Dink For Pink
Sat., Oct. 9, 2021
8:30 a.m.-5 p.m.
Hammock Bay Pickle
Ball Courts, Freeport



"This is what our world needs more of—Community, Unity and Love. Make someone's day a little less blue."

~ Chelsea Berler

BY LORI SMITH

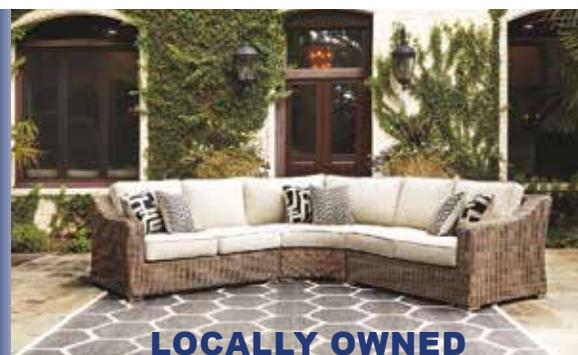
The power of pink is everywhere this October as many are aware of Breast Cancer Awareness Month, having experienced first-hand or been impacted in some way through family or friends—the non-profit Foye Belle Foundation is no exception. A new and fun fundraiser

FOYE BELLE

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 Community
MKAF

continued from page 1

cash prizes in 29 award categories, including the coveted “Best in Show” and “People’s Choice Award” which is selected by festival fans. The festival will also feature a Collaborative Art Exhibit, which showcases select artwork of more than 60 community adult and student artists.

Hosting the annual festival is one of the most significant ways MKAF is able to continue its commitment to provide inclusive arts education programs for children and adults of diverse abilities and backgrounds. These include an array of high-quality visual and performing arts programs such as Arts for All Abili-



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

ties, Arts Empower and Warrior Arts. Arts for All Abilities is a program committed to helping people with disabilities learn a variety of art programs. Arts Empower, led by accomplished

artists, serves K-12 students, at-risk youth, and children and adults with special needs. Warrior Arts seeks to offer therapeutic art classes for veterans/active duty military in order to

heal both visible and invisible injuries. Warrior Arts’ signature program is the Zentangle, an open-ended drawing activity that increases focus and creativity, while alleviating stress and anxiety. MKAF’s outreach program has been recognized by The Florida Department of Education with the Award of Distinction.

MKAF also offers a comprehensive model of artist residences, hands-on workshops and public education events featuring music, theatre and the visual arts. Programs are offered free of charge to participants made possible by grants, private and corporate gifts; and supported by MKAF event fundraising. For signature events, a portion

of profits from Concerts in the Village and Festival of the Arts help to fund these community outreach initiatives.

Now in its 26th year, MKAF bridges the gap to those who either lack access to the arts or could uniquely benefit from the experience. Since 1995, these outreach programs have inspired more than 337,800 children and adults in over 75 schools and partner agencies in Okaloosa and Walton counties.

For more information, visit MKAF.org or call (850) 650-2226.

To read more about Mattie Kelly, her family and her living legacy, see February 2020 Destin Life at MyDestinLife.com.

FOYE BELLE

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event, Dink for Pink, is on the scene, bringing together pickleball players, food trucks, vendors, artists, sponsors and more to raise money for small, but mighty blue bags filled with big love, hope and support—a symbol of strength and survival for cancer patients.

Hosted by the Hammock Bay Pickleball Club (HBPC), the all-day event, Sat., Oct. 9, from 8:30 a.m.-5 p.m., will have you trying your luck at



winning one of the many valuable raffle items, eating at the delicious food trucks, shopping local vendors or simply cheering on the HBPC as they dominate

the courts! Up for raffle is one Estelle Grengs’ paintings titled “Green Flag Day on the Emerald Coast” donated by Estelle’s Art Studio in Freeport.

ALL proceeds benefit the Foye Belle Foundation and the mighty Blue Bag Movement conceived by Chelsea Berler, a local-area resident, who lost her short battle with aggressive breast cancer in 2018 at the age of 34.

It began when Chelsea noticed a lump under her arm, but by the time she went in for her first exam, the lump was nearly the size of a tennis ball. She was diagnosed with an extremely rare form of triple negative breast cancer that affects roughly 1% of people, is extremely aggressive, was at least Stage 3, if not Stage 4, and had spread to her lymph nodes that quickly.

Named after Chelsea’s grandmother who also passed from breast cancer, the Foye Belle Foundation was conceived during Chelsea’s regular chemo treatments. Each time she would go in for a treatment, Chelsea was saddened by how many people were utterly alone and unsupported. This hurt her heart to see this over and over, and she felt so fortunate to be loved and supported by her husband, family and many friends. Each time she had to have a chemo treatment, she would bring a bag of goodies to keep her occupied during the six-hour stretch, many times giving her items away to those who had nothing. Soon the idea grew to make “Blue Bags” for those less fortunate during theirs, to not

only help them pass the time, but also to bring them comfort.



That was the beginning of The Foye Belle Foundation, a non-profit, all-volunteer organization that packs “Blue Bags” and donates them to cancer patients actively seeking treatment. Ninety-eight percent of money raised and donated serves to pack and ship the blue bags bursting with care. The bags are blue because Chelsea felt if cancer had a color, it would be blue.

Before Chelsea passed, she developed the foundation’s website, enlisted volunteers and started packing blue bags. She wrote a book, *The Yellow House on the Left*, detailing her journey from pre-diagnosis to the end. It’s Chelsea’s inspiring, last chapter where she dives into what dying young taught her about living BIG. You can purchase on Amazon and the best part is 100% of proceeds go towards packing more Blue Bags.

Chelsea further documented her journey by writing several articles published by *The Huffington Post*, www.huffingtonpost.com/author/chelsea-930,

and gave several interviews about going through the “dying process.”

But, perhaps her greatest legacy began when her husband, Mark, promised to keep “The Blue Bag Movement” going. Mark and volunteers have shipped “Blue Bags” to cancer patients throughout the U.S. and even other countries since then. Chelsea personally selected more than 20 items in each bag—each with a purpose.

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Published Monthly
Mailed FREE to the communities
of Niceville & Valparaiso

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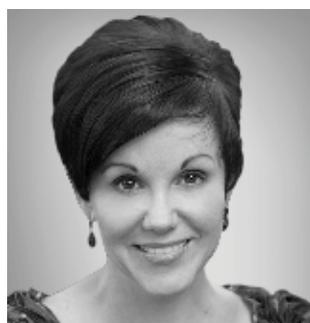
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Community

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FOYE BELLE

continued from page 2

They range from ginger tea and candies to ease nausea to a cozy blanket, coloring book, journal, a chemo hat, socks, playing cards, lotion, lip balm, etc. The bags cost about \$115 with shipping, and have become a symbol of strength for those going through chemo. Many say their "Blue Bag" has been with them from the beginning, through good times and bad, and are cherished, because they're always there, especially so when they're in remission.

"Another year passed," said Mark in July on Facebook, "but your light is stronger than ever...Chelsea, your heart is with us always and all ways."

Bags can be ordered by submitting an online request at



foyebelle.org, but are so popular, sometimes requests must be delayed when funds are too low. Currently, the request form has a message saying people should check back while fundraising efforts are underway. Mark says

they don't say no to anyone; so, his goal is to never have to shut down the request form. And many partners such as Annie's Kit Clubs are stepping up to help by donating money and items such as handmade comfort wraps.

Donations can be made also through foyebelle.org, Facebook, PayPal Giving Fund, AmazonSmile, and through T-shirt and book sales, cash donations and event fundraising.

To read more about Chelsea's in-depth story, view or download the Oct. 2018 Destin Life edition at MyDestinLife.com. To participate in Dink for Pink, contact Event Director Courtney Blackerby at cblackerby@absolutecamservices.com. Please join Bay Life in attending this worthwhile event.

"If you can take away any advice from me, it would be to stop thinking about tomorrow, or about next week or next month, just focus on today. Just keep it together today. Because right now – all you have is today."

~ Chelsea Berler

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**Seaside School Foundation Hosts
20th Annual Race!**

The Seaside School Half Marathon + 5K will be back in-person for the 20th anniversary running on Sunday, Feb. 20, 2022, in Seaside. The three-day charity race weekend kicks off with the coastal cuisine event Taste of the Race on Friday night, then proceeds to a fun-for-all-ages Race Expo on Saturday, and culminates on Sunday morning with the running of the half marathon + 5K along the iconic Highway 30A starting and finishing in Seaside. Registration for the 5K is \$95 and the half marathon is \$125. In order for virtual race participants to receive complimentary swag bags before race week, virtual runners need to complete registration before January 28th, 2022. 100% of the funds raised from the race weekend benefits the Seaside Schools Foundation, which supports the Seaside Neighborhood School and Seacoast Collegiate High School.



Register at <http://runseasidefl.com>.

Multiple Grant and Scholarship Opportunities Available at Northwest Florida State College

Northwest Florida State College (NWFSFC) is lowering the barrier to higher education by offering multiple grant and scholarship opportunities for the Fall Term. It's not too late to apply!

NWFSFC has been awarded grant funds under the American Rescue Plan (ARP). It is our goal to reach as many students as possible. Funding will be awarded per semester (Fall and Spring) and will be on a first-come, first-served basis until all funds have been awarded. Grants range from \$300 - \$1,200. Eligible students must be in a degree-seeking program and enrolled in a minimum of six credits. Students who file a Free Application for Federal Student Aid at www.fafsa.ed.gov will be eligible for larger amounts. Visit www.nwfsc.edu/financialaid to apply for your share of free money to attend NWFSFC in the Fall. Remaining Fall term start dates are October 13.

"At NWFSFC, we pride our-

selves on our efforts to keep tuition and fees as affordable as possible," said President Dr. Devin Stephenson. "Our mission remains resolute, to improve lives in Northwest Florida, and we will do that **one** student, **one** opportunity, and **one** possibility at a time."

Full-tuition scholarship opportunities are currently available through the Job Corps Scholars Program. This program targets individuals between the ages of 16 and 24 years old who are seeking specialized training in high-demand technical training programs. Students who qualify may receive up to 12 months of training (including tuition and fees) at no cost. All required books, uniforms and equipment are provided through the scholarship award. Scholarships are funded through the Department of Labor and are intended to place workers into the workforce that possess the skills and certifications needed to be successful

in the following programs:

Certificate Programs that are covered:

- Dental Assisting (CCP)*
- Infant Toddler Specialization (CCC) and Preschool Specialization (CCC)
- Firefighter/EMT Combined (CCP) and Emergency Medical Technician (CCC)*
- CNC Machinist/Fabricator (CCC) and Engineering Technology Support Specialist (CCC)
- Food and Beverage Operations (CCC)
- Correctional Officer (BASIC, CCP) and Law Enforcement Academy (BASIC, CCP)*
- Welding Technology (CCP)*

Programs followed by the * indicate Selective Admissions Programs which require an additional application step with that department. Acceptance into the JC Scholars Program is contingent on the students' acceptance into the Selective Admissions Program.



will then transition to an Employment Counselor who will assist them with skills such as Resumé Building, How to Create a Resumé, Cover Letter or other professional documents. The Employment counselor may also provide up to 12 months of support during the post training period.

In addition to tuition and fees, Supportive Services such as transportation or childcare assistance may be available. Supportive Services are provided on an individual needs basis. Students will have the support of a Personal Counselor throughout their entire training period and

To learn more about JC Scholars, visit our webpage www.nwfsc.edu/job-corps-scholars. Interested students are encouraged to contact the NWFSFC Job Corps Scholar Program at 850-729-4900 or jcscholars@nwfsc.edu.

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

 Community

Eggs On the Beach Cooking Competition Returns to Benefit Local Charities

The Emerald Coast's official Big Green Egg EggFest cooking competition, Eggs on the Beach, returns to Seascape Resort in Miramar Beach on Oct. 16. Presented by Bay Breeze Patio, the family-friendly event will be held from 10 a.m. to 1:30 p.m. at the Seascape Towne Centre and will celebrate the delicious results of cooking on the Big Green Egg while benefitting two local charities—the Fisher House of the Emerald Coast and Food for Thought.

Cook teams will be smoking, grilling and baking their favor-

ite dishes on the Big Green Egg while tasters sample the delicious bites and vote for their favorites.

This year's event will be held in a new location behind the Seascape Towne Center, which features a Tiki bar with flat screen TVs that will air the day's most popular college football games. Each cook team will have their own 10x10 tent, allowing for social distancing in an open-air setting and access to Seascape Towne Center businesses, providing convenience and enjoyment for cook teams and tasters.

In addition to tasting delicious

bites, tasters will have the opportunity to sample Knob Creek Rye Whiskey craft cocktails and seasonal beers from local and regional breweries. Returning beer sponsor, Abita Brewery, will be serving cook teams and providing samples of their new seasonal brew, 35th Anniversary, for attendees 21 and older.

The annual cooking competition will feature a mix of cook teams, ranging from backyard grillers to local restaurants to non-profit organizations, presenting a variety of dishes from meats and seafood to veggies and desserts cooked on the Big Green Egg.

"We're excited to see this event evolve," said Bay Breeze Patio co-owner and event co-founder

Wayne Paul. "After canceling the 2020 event, we're coming back better than ever. The new location at Seascape will allow us to have a more intimate and customized experience. The best part is that Eggs on the Beach will once again support non-profits that serve our community's needs."

Providing a home away from home for military families during medical treatment, Fisher House of the Emerald Coast serves those who have served our



country. Fighting food insecurity among area students, Food for Thought provides backpacks filled with healthy foods to students in need. In addition, these two charity partners along with other non-profit organizations will have cook teams in the 2021 event and compete for taster votes to earn cash donations toward their cause. Participating non-profit teams include Food for Thought, Fisher House of the Emerald Coast, Emerald

Coast Boys and Girls Club, Sinfonia Youth Orchestra, South Walton Academy, Rotary Club of Destin, Walton County Skate Society, The Combat Diver Foundation, Healing Paws for Warriors, and the Blue Angels Foundation.

The cooking competition will be enhanced with live music and drawings for a chance to win a Mini-Max Big Green Egg as well as products and gift certificates from area businesses. Beer, wine, cocktails, water and sodas will also be available for purchase at the Tiki Bar.

For those who have thought of owning a Big Green Egg, Demo Eggs, which are used during the competition, are available for pre-sale at a discounted price. Demo Eggs are available in Large or XLarge and come with a nest (metal stand), rubber mat and plate setter along with a limited lifetime warranty. Demo Eggs will be available for pick-up between 4 – 5 p.m. on October 16.

The community is invited to taste the amazing results of cooking on the Big Green Egg while supporting area non-profits. Two cook team spots remain for any grillers who want to share their talents and compete for prizes. Taster tickets are on sale now (\$40 in advance; \$50 day of). Learn more and sign up or purchase tickets at www.EggsontheBeach.com.

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Eggfest Cooking Competition

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Happenings Around the Bay

FARMER'S MARKETS

Niceville Community - Saturdays
Sept 18, 25 & Oct 16, 23, 30
9am | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays
Sept 19 & Oct 3, 17
8am | Victory Blvd | Freeport

SEPTEMBER

- 16 | Concerts in the Village: Rust & Gold Desolation Road
7 pm | Mattie Kelly Arts Foundation | Destin
- 18 | Burgers, Bourbon & Beer Festival
12 pm | Destin Harbor | Destin
- 23 | Concerts in the Village: Kickstand Jenny
7 pm | Mattie Kelly Arts Foundation | Destin
- 25 | Purple Monkey
6 pm | LJ Schooners | Niceville
- 26 | Sunset Shrimp Boil
4 pm | LJ Schooners | Niceville
- 30 | Concerts in the Village: Chasin' Jaymie
7 pm | Mattie Kelly Arts Foundation | Destin

OCTOBER

- 01 | Niceville Young Professionals Golf Tournament
9 am | Eglin AFB Golf Course | Niceville
Sip N' Stroll
5 pm | J. Leon Gallery + Studio | Destin
Kyle LaMonica Live
6 pm | 3rd Planet Brewing | Niceville
Flower Pumpkin Design Class
6 pm | Katie's House of Flowers & Gifts | Niceville
- 02 | Oktoberfest
11 am | 3rd Planet Brewing | Niceville
- 03 | Dinner of Dreams
5 pm | 3rd Planet Brewing | Niceville
- 07 | Concerts in the Village: The Heather Hayes Experience
7pm | Mattie Kelly Arts Foundation | Destin
- 09 | Savor the Sound
2 pm | Mattie Kelly Arts Center | Niceville
- 10 | Epic Bakery Competition
1 pm | Main Street DeFuniak Springs
- 15 | Jody Lucas Live
6 pm | 3rd Planet Brewing | Niceville
- 16 | Making Strides Against Breast Cancer of the Emerald Coast
8 am | Northwest Florida State College | Niceville
- 20 | Master Chef Live!
7:30 pm | Mattie Kelly Arts Center | Niceville
- 22 | Fall Wax Card Class with Corina
10:30 am | Artful Things | Niceville
Duchess Live
6 pm | 3rd Planet Brewing | Niceville
- 23 | Catalyst Rocks
6 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville
- 29 | Witch Ride benefiting the Children's Volunteer Health Network
7 am | Bluewater Elementary | Niceville
2nd Annual Family Trick Or Treat Night
4:30 pm | 4-H Camp Timpoochee | Niceville
Halloween Haunt
6 pm | Destin Commons | Destin
- 30 | 26th Annual Festival of the Arts
9 am | Mattie Kelly Arts Foundation | Destin
2021 Okaloosa Walton Heart Walk
9 am | Northwest Florida State College | Niceville
Clinch46 Live
6 pm | 3rd Planet Brewing | Niceville
- 31 | 26th Annual Festival of the Arts
10 am | Mattie Kelly Arts Foundation | Destin



Community

Meet Our Hometown Hero: Lannie Corbin

BY KENNETH BOOKS

In 1971, the Vietnam War was in full swing, as were the protests against it. The 26th Amendment to the U.S. Constitution gave voting rights to 18-year-olds. Disney World opened in Orlando.

And young Lannie Corbin was hired as city clerk at his home town of Niceville.

Today, Lannie, 79, is city manager. With 50 years of experience, he is the longest-serving city manager in Florida.

In 1971, Lannie was working for General Electric Credit Corp. in Jacksonville. Later, he was promoted to full-time manager in Fort Myers and Naples. But his heart belonged to Niceville.

"I came home one day and told my father, 'If you hear of something in Niceville, let me know about it, because I want to

move back," he said. Shortly thereafter, City Clerk George Key became sick with cancer and resigned. For the next several years, Lannie was both city clerk and city manager.

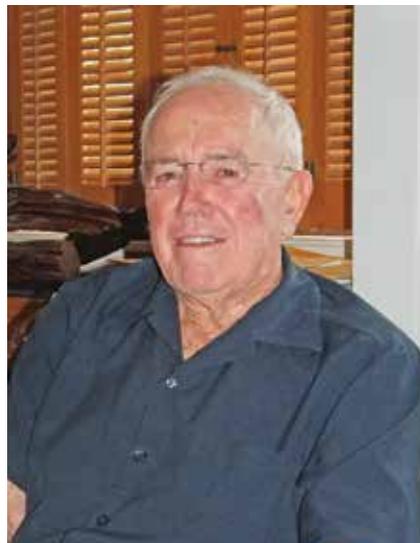
"That was good, because I got to see the administrative and financial sides," he said.

The last 50 years have been rife with accomplishments. Lannie is proudest of the creation of a city complex on Partin Street.

"Niceville City Hall was across the street where Dairy Queen is," he said. "It was a small building with a jail, police and fire company. There was no library or fire station."

When revenue sharing was born, Lannie saw his chance to build something memorable.

"The city council wanted to see Niceville grow," he said. "So,



we started buying land."

A restaurant known as Darcy's was a gathering place, a place to talk with others, hear scuttlebutt and pick brains. "I started asking about Turkey Creek," Lannie said. "As a kid, I used to swim there."

At the time, a bank sat on the Turkey Creek location, but it began sinking, because the builder failed to put pilings under the building. So, the bank offered to sell the property to Niceville for \$100,000 (\$574,081.48 in today's economy). Then it was time to start applying for grants.

When the grants started rolling in, construction began on the property and the city built a beautiful boardwalk, which today is a popular place for folks to walk through the pristine woodlands surrounding the city.

"We built it in-house," Lannie said. "It turned out to be a home run." Later, another grant financed construction of a northern portion of the boardwalk.

But the growth was not finished. Lannie still wanted to create a one-stop site for city functions. So, the city bought the property on which City Hall now stands from Valparaiso Realty and quickly built the city police facility and a firehouse. Later, one of the best libraries on the Panhandle was added.

A softball complex was also built which is home to some of the best softball tournaments in the South. For the men, "The Wounded Warrior Classic" is held on Memorial Day weekend and The Mullet Classic is held on the July 4th weekend. Both tournaments attract teams from throughout the southeast and have been annual events for more than 40 years. There are also numerous Youth Fast Pitch softball and baseball tournaments held throughout the summer.

A visit to Lackland Air Force Base in San Antonio gave Lannie and others the idea of building a large water tank, which was placed in the center of the softball fields and stands as a

city landmark. Under the tank are concession stands, offices and an observation area.

An out-of-business skating rink was converted to a 121,000-square-foot community center.

It wasn't all successes for Lannie, though.

"Bluewater Bay wanted to annex into the city in the late 1980s," he said. "Twice, the city council voted for the annexation. Then, the third time, one council member who had supported the move changed his vote to a no. At the time, I thought it was a big disappointment. Politics were more involved then than they are now."

But, he said, "We didn't just sit back and feel sorry for ourselves. We just kept growing."

Lannie's wife, Judy is a fourth-grade teacher at Plew Elementary, teaching in the same room as his daughter, Christy. Another daughter, Kathy, is a systems analyst.

Lannie has no immediate plans to sit back and enjoy retirement.

"My wife and I recently bought a new home," he said, "and we're going to move in soon. I'm not much of a traveler. My plans are to work here as long as my health is good. I might go another year."

And there are still projects to consider.

"John Sims Parkway is getting more and more congested," he said. "I'd like to find a relief valve for that."

And, he said, "I want to make Niceville a totally walkable city. We're putting aside \$500,000 a year for sidewalks. It's a good target to hit."

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.

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Bay Buzz: Events

Niceville Young Professionals Golf Tournament

Join the Niceville Young Professionals for the inaugural Niceville Young Professionals Golf Tournament, Friday, Oct. 1 from 8:15 a.m. - 1 p.m. at Eglin AFB Golf Course. Registration opens at 8:15 a.m. and the best ball tournament starts at 9 a.m. with a shotgun start! (Rain Date: Monday, October 4). Thanks to Corporate Sponsor, Okaloosa Gas District, Hole-in-One Sponsor, Niceville Insurance Agency and Frontline Insurance for stepping up to support the event!

Dinner Of Dreams

A Bed 4 Me invites you to an evening of live jazz, culinary delight, specialty beer and wine on Sunday, October 3 at 5 p.m. for cocktail hour and dinner from 6 - 8:30 p.m. at the Niceville Senior Center. Enjoy a four-course dinner provided by local favorites, One20 a Modern Bistro, Wharf 850, and Toast Wine Bar and Cafe Bienville, Beer

provided by 3rd Planet Brewing, wine served by Toast Wine Bar all while listening to live music performed by the very unique Roman Street Trio from Mobile, Ala. Join us for this special evening as your support helps A Bed 4 Me provide beds to children in our area that do not have one of their own. Tickets \$120.

Emerald Coast Autism Center's Hole In One Golf Tournament

Emerald Coast Autism Center's 8th Annual Hole in ONE Golf Tournament will take place Friday, October 8 at Blackstone Golf Course in Defuniak Springs. The shotgun tournament starts at 9 a.m. and ends at 3 p.m. Light It Up BREW is proudly serving coffee at check-in! Registration is \$100/per person. Teams of four will enjoy a scramble-style tournament with raffle prizes, complimentary food, cocktails, and music! Don't forget to bring cash for your chance to win some amazing raffles. All proceeds from

this event benefit the ECAC Capital Campaign. Thank you to our presenting sponsors Saltwater Restaurants, Inc. and Blackstone Golf Course! Email laurencooper@ecautismcenter.org for more information.

Annual Baytowne Wharf Beer Fest



The Village of Baytowne Wharf at Sandestin presents the 13th Annual Baytowne Wharf Beer Fest on October 8-9, 2021. American specialty beers from around the nation will be available for participants to sample and savor.

Friday, October 8, Beer From Around Here 6-8pm | Baytowne Wharf Events Plaza

Local breweries will feature their product for a more intimate night of learning about craft beer culture.

Saturday, October 9, Grand Craft Beer Tasting, 2-6pm | Baytowne Wharf Events Plaza

The main event will feature more than 50 breweries, offering close to 200 domestic and international craft beers for sampling! Enjoy live music from 2- 6 p.m.

Tickets: Baytownebeerfest.com

Baytowne Wharf Beer Festival partners with Fisher House of the Emerald Coast to donate a part of the festival proceeds.

Niceville Pride

The 4th Annual Niceville Pride will be held Saturday, Oct. 9. This year, for the first time, it's a full day of celebratory events. A Vendor Fair beginning at 8 a.m. in the south parking lot of Niceville High School will start the day with booths, food trucks,

silent auction and free water. At roughly 9:15 a.m., members of the Pride Walk will march from Niceville High to Ellsworth Drive (near Chik-Fil-A) and back again. A free screening of the film Love, Simon will be held in the film classroom Building 110, Room 328, in the Arts Wing of Northwest Florida State College (100 College Ave., Niceville, FL). A group discussion of the film, led by Dr. David Simmons, Professor of Film Studies at NWFSC, will follow the screening. At 7 p.m., in the Art Gallery of Northwest Florida State College, there will be a Pride Prom. Come in costumes (half masks are okay, but no full-masks, please) or nice clothes, as you prefer. "LGBTQ youth are five times more likely to commit suicide and 120% more likely to be homeless than their peers. This must change," says Dr. David Simmons, also President of PFLAG Niceville. "Niceville Pride seeks to transform hearts and minds—to show the truth

Continued on page 27

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Strategies to Reduce the Impact of Taxes



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Many businesses and individuals in the world and America in particular are experiencing and benefiting from (in spite of the increased spread of the virus) a huge growth in the money supply, strong earnings, early retirements and the sales of their businesses. While there is much to acknowledge by the financial security these can bring, it also means considering the impact taxes can have. Add to that Washington has increased spending and increased tax plans on its current agendas.

When it comes to taxes and investing, there are three main strategies individuals might want to consider. Each has its

own merits and distinguishes itself from the other. Any one or combination of the three may help address the accumulation of wealth and the preservation of it as well.

The three are: 1) Tax reduction strategies 2) Tax free strategies and 3) Tax deferred strategies.

Tax reduction strategies (for current and future tax liabilities for individuals and perhaps their estates). This involves charitable giving or moving assets out of their estates. Americans are among the most charitable people in the world and they can combine their philanthropy with reducing their current taxes with contributions directly to a charity of their choice (including churches, schools/universities and certain societal causes). Another way that is utilized and is an increasingly popular strategy of Donor Advised Funds (or DAFs). And some, depending on resources they have, might even establish their own private foundation. The impact is that it reduces (within certain limits) income taxes for the current year while also fulfilling their support for the causes



they care about. There are also tax reduction strategies that can impact current and future taxes by utilizing things like Charitable Remainder Trusts (CRTs), Charitable Lead Trusts (CLTs). And some may be looking to get assets out of their estates to address the tax burden for their heirs (so no current tax savings for them) and utilize things like Spousal Lifetime Access Trusts (SLATs).

Tax free strategies focus on those investments where income is not taxed federally (and in some states as well). These can help reduce current taxes particularly in a year where income may be surging. The main investments available in this case are municipal bonds or municipal bond funds or exchange traded funds. Many of these are considered more conservative (and hence not growth oriented) investments and pay monthly, quarterly or semi-annual tax-free income. Social security recipients should take note that the income while not taxable does go into their earnings calculations. Lastly, certain retirement accounts like the ROTH IRA, when certain requirements have been met by the holder, might deliver tax free income (post 59 1/2 years old and after a certain waiting period for owners or beneficiaries) for life.

Tax Deferred Strategies. Many Americans do this at every paycheck by contributions to their 401ks, 403bs, SIMPLE (Savings and Incentive Match Plan for Employees) plans or SEP plans. These contributions not only reduce your current taxable income but they also can grow on a tax deferred basis (without annual taxes on growth, capital gains or any income they produce). In theory that means the investments have an advantage to taxable investments. Of course, on the other end, when

distributions are made, those distributions are taxed, at that time. Tax deferred strategies for IRAs have current contribution limits of \$6000 per year (\$7000 if over 50 years old). For 401ks that can mean contributions of up to \$19,500 (\$26,000 if over 50) with a total annual maximum of \$63,500 given certain limitations from their salaries and those plans that involve a company contribution through a profit-sharing plan to add to that. SIMPLE plans work similarly but with lower limits (and might be attractive to small companies). There are merits and considerations for SEP plans as well. Lastly, some people, particularly in their 50s or 60s might be wanting or needing to catch up on retirement savings and there are plans such as Defined Contribution Plans (DBPs) where the individual can potentially contribute 100% of their earnings within limits. Those plans currently would max out at \$230,000 per year in contributions. It is important to seek professional tax planning assistance when considering any of these.

At The First Wealth Management, we encourage our clients to 1) concentrate to accumulate and then diversify to preserve 2) to monitor and make changes to their strategies over time vs overnight 3) consider the impacts that taxes can have on their savings and investments.

The First Wealth Management 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. Phone 850.654.8124.

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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.

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Meet our Local Pro: Jimmy Thorpe

Founder of Vets Helping Vets & First Responders

For years, Jimmy Thorpe had felt the urge to give back. A veteran, Jimmy had served as a young man in the U.S. Army for eight years and had always held the highest regard for the men and women who serve our country and keep us safe. This group also includes first responders – the men and women who keep our communities safe. So, how would he give back? In 2014, he created the tagline “Vets Helping Vets” – later elevated to “Vets Helping Vets & First Responders” – and decided to start giving what he had to give: HVAC units. Jimmy owns A Superior Air Conditioning Company, a local business he launched in 2003.

In the beginning, Jimmy and his team decided to give away eight units per year. Vets and first responders were encouraged to apply online at ASuperiorAC.com; the giveaway was open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first responders including EMT/Medics, Police, Sheriffs and Fire Fighters. American Legion Post 392 in Panama City met and voted on all submissions each quarter, selecting one veteran in need and one first responder in need to be awarded the units.

In 2015, the giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City Beach. Local musician Neal James opened the lunches with



the National Anthem and play background music while Texas Roadhouse catered. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests and sponsors, and the Vet Center and other veteran-related organizations joined in. As the word-of-mouth continued, the guest list grew. By Fall 2017, the event moved to Texas Roadhouse; today this appreciation lunch still takes place, now maxing out the restaurant at 380+ guests.

But Jimmy still wanted to reach and help more veterans and first responders. In November 2019, Pastor Dave of Faith Assembly Church in Miramar Beach (affectionately known as “The Rock & Roll Church”), invited Jimmy to launch a quarterly appreciation lunch there, thus reaching vets and first responders in the Walton/Okaloosa area. The appreciation lunch has taken place there ever since, slowly growing in attendance and giving away one HVAC unit per quarter, for a total of 12 HVAC units given away per year.

“I feel that giving back to

veterans and first responders is like taking the time to help my father,” says Jimmy, whose father

served in the U.S. Marines. “It’s something that comes second nature; it’s instinctive and something that’s driven in me.”

Please help Jimmy and his team spread the word to the Vets and First Responders that you know. The next two Veterans & First Responders Appreciation Lunches take place in October. The Okaloosa-Walton Lunch takes place on Tuesday,

October 12 from 11:30 a.m. to 1 p.m. at Faith Assembly Christian Church (AKA The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, FL 32550. The Bay County Lunch happens on Tuesday, October 19 at Texas Roadhouse in Pier Park North. Vets and First Responders may register to win an HVAC unit at ASuperiorAC.com.



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Make Your Claim Filing Process Easier



By MATTHEW VANDERFORD,
CLAIMOLOGY

By now, you've heard me

speak of Hurricane season this time of year; it's just so important to know what to do when trying to recover from a Hurricane's aftermath, in many ways, but also as it pertains to your insurance claims. Hopefully, it doesn't happen to you, but, if so, you'll be ready. Key points to make the claim filing process a little easier:

- Take as many photos as possible. Those with the most documentation come out ahead.
- Take contemporaneous notes (real time notes as they

happen). Make sure to write down who you talked to, when you talked to them, what they said and how long they were on site.

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

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

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

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

- Make sure to read all the paperwork that comes from the insurance company or insurance company representative. Some documents are time sensitive and can put the claim at risk if not turned in on time. If you receive less than what you were expecting or promised, you can always submit more information for a better result.



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

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

Far too often people end up losing their cool (both on the insurance company side and the insured side) due to overwhelming circumstances sur-

rounding an event like this. If I can express one thought in the midst of this, it's to remember that we're all people meeting one another with all sorts of differences, prejudices, realities, backgrounds and life events that shape us as we are. If we can keep that in mind while attempting to communicate what we feel is important, and try to communicate in ways that are sincere to how we want to be treated (and treating others the same way too), then a lot more might be accomplished, roadblocks cleared and hurdles jumped over. You never know, the person who you thought was against you might become your greatest advocate and push your claim along to help it get settled.

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

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You could have it answered in one our columns.

From Okaloosa County Superintendent Marcus Chambers



As we enter the second month of the 2021-2022 Okaloosa County School District school year, our employees are busy ensuring that every student receives a world-class education in a safe environment. We are focused on the mental health of our students as it is impossible to ignore that everyone in our community is currently facing major challenges. I am proud to be a part of team OCSD as I know every teacher, staff member, administrator, bus driver, parent and community member is here to make sure that every child has what they need to be successful in life. Thank you all for taking the initiative to do what it takes

to make a difference in the lives of our students!

For many students, school is more than an education; it is a safe place to connect with friends, obtain healthy meals, and grow into an empowered individual that will positively impact their families, communities and the world. We have several opportunities including Kids C.O.D.E. and other Career and Technical Education (CTE) programs, organizations like HOPE Squad, a group that focuses on suicide prevention and will be active in every school in Okaloosa County soon, and State Championship athletic and music programs that students can participate in.

Parents, thank you for trusting us with your child's education every day. Your child is our priority and every decision made is based on their safety and education. Your partner-

ship during these difficult times has been invaluable as you have stepped into new roles you didn't have prior to this pandemic. We could not do this without you!

Without our community, the Okaloosa County School District would not be the A+ School District that it is. The relationships that we have and are building with individuals and businesses is so important as we strengthen the education and opportunities we provide our students, especially during these difficult times. Thank you to those of you who have invested in our students and schools.

Every stakeholder in this district is a member of team OCSD and without the entire community, we would not be the district that we are, setting a positive example for other districts across the nation. We live in the best community!



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Benefits of a Customized Auto Policy

By JOE CAPERS,
INSURANCE ZONE

In most states, including Florida, auto insurance is required to register and legally operate a vehicle. Like most lines of insurance in Florida, rates have been on a rise for the past few years. It may be tempting to only purchase enough coverage to meet our state's minimum requirements. Don't do it! These low limits are not enough to protect you and your family if the worst circumstances happen.

Your car insurance policy is an important financial tool. If your car or you are involved in a wreck, theft, or natural disaster (hurricane, flood or fire), the impact on your financial viability can be substantial. Your car insurance should be tailored to protect you, other people, and assets from most of the associated expenses and costs in the event you are involved in an accident. Your lender, who legally owns the car, may have their own requirements and will want to be financially protected if there is a collision or other damage.

There are six basic types of coverages for your auto, motor home, motorcycle and LSV's that are registered with the state. They are liability coverages, medical payments coverage, uninsured/underinsured motorist,

collision coverage and comprehensive coverage.

Liability – Coverage that offers protection against claims alleging that a driver's negligence resulted in bodily injury or property damage to another party. This can include the driver and passengers of the other vehicle or vehicles involved, injured pedestrians and owners of the property where the accident occurred.

The more assets you need to protect, the higher the limits should be. For those with significant assets, an Umbrella policy is recommended for increased protection. In most cases, the Umbrella will require minimum underlying Liability limits of \$250,000/\$500,000.

Medical Expenses – Coverage for medical expenses because of bodily injury sustained by an insured caused by an accident. This covers your medical bills (not lost wages) regardless who is at fault in a crash. Usual limits offered \$1,000, \$5,000 and \$10,000.

Uninsured/Underinsured Motorist Coverage – This coverage pays for your and your passengers' medical bills and property damage if the driver at fault in an accident doesn't have insurance, has insufficient coverage, or the incident is a hit-

and-run. It is recommended to carry limits equal to the liability limits on a Stacked (broader) Basis rather than Non-Stacked.

PIP/Personal Injury Protection - Mandated by Florida, provides medical, disability, and death benefits to you and any passengers in your vehicle. Basic PIP covers up to 80% of your medical expenses and 60% of your lost wages.

Collision – Physical Damage coverage for your vehicle if it is impacted by another vehicle or damaged in an accident. This coverage is usually required by a lienholder on a leased or financed vehicle.

Comprehensive – Covers damage to your vehicle caused by an event other than a collision, such as fire, theft, vandalism, hail and flood damage. Like collision, this coverage is usually required by a lienholder on a leased or financed vehicle.

Other Recommended Coverages – There are many other coverages that should be considered when reviewing your Personal Insurance Program. Included are Loss of Use or Rental Reimbursement, Roadside Assistance, Accident Forgiveness, Gap, New Car Replacement, Diminishing Deductible, Pay-Per Mile Coverage, Customized Equipment

and Original Equipment Coverage.

With the popularity of Uber and Lyft, one can now readily obtain Rideshare Insurance. This is supplemental coverage for drivers of the ride-hailing services, which is typically inexpensive. It provides valuable coverage for situations that are not covered by a driver's personal car insurance policy or the rideshare company's insurance policy. If you are a rideshare driver, please discuss options with your insurance agent.

Many of our neighbors and customers have golf carts, or LSVs (low speed vehicles). As long as they're not rented, they can be written as a separate policy, or added to your auto policy if they are licensed for road use. The rental exposure can sometimes be written under a commercial liability policy, but the coverage is not as broad as an auto policy.

Many of our neighbors and customers have teenagers who are approaching the driving age and wonder how best to insure these exposures. If you have a new driver in the household, all insurance companies recognize the increase in risk with a new driver. Some insurance carriers will not insure new drivers, while

others will charge higher premiums to make up for the increased exposure. There are some measures you can take to lower your insurance rate. Taking a driving course is beneficial, and many courses are available on line. This will help your new driver become more familiar with the rules of the road, and educate them on ways to avoid accidents. When you are a new driver, it is worth taking it slow. Stick to the roads you are familiar with, and avoid getting into stressful traffic situations where the chances of having an accident are higher.

The bottom line is to talk to your agent and get customized auto coverages that fit your personal needs. Don't feel like you have to accept the first quote you are offered, and make sure you are aware of all discounts that are available. According to industry statistics, one of every three drivers are UNDERINSURED!

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 to watch our informative videos on 'Auto Insurance Made Easy & What To Do in An Accident', or call 850.424.6979 and talk with one of our experienced Team Members.



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LJ Schooners Docksider Restaurant

Welcome to LJ Schooners Docksider 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, now through Oct. 28, 2021, it's the Thursday Throwdown Fun Paddle Board Race series! Bring your own or rent for \$20. All ages welcome. Every Thursday at 6 p.m. Call 850.699.0045 for more information. And don't forget the monthly Sunset Shrimp Boil.

Upcoming not-to-miss events include the YOLO Relay Race, a Ruckel Dance Team Fund Raiser on Oct. 7, the 28th Single Handed Sailboat Race on Oct. 16 and Missing the Mullet Festival - Mullet Toss and Mullet Fry on Oct. 17.

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Brothers Kitchen

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each evening, but can include grilled or fried fish, shrimp & grits, pasta dishes or steak specials including Brothers Top Sirloin, Delmonico, Ribeye and Queen's Filet Mignon. Come on by and “taste” for yourself! Or checkout the Brothers Kitchen Facebook page for the daily specials and call, stop in or order ahead. Pre-order for the weekend 24 hours in advance: Smoked whole pork butt, full or half racks, barbecue smoked meatloaf, smoked wings all slow-smoked on the Big Green Egg. And don't forget the sides! Call 850-842-2687 to place your order! All the Time: Dine In, Curbside, Pickup, Delivery, Outside Dining

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bakes fresh breakfast and lunch daily—Tuesday-Saturday. Feel free to work on site (free WiFi) or meet up with friends or family. Stop in for Cinnamon Rolls; Scones: Cranberry Orange, Chocolate Caramel and Cheddar Thyme; Strawberry Coffee Cake; Cranberry Orange Muffins; Red Velvet Cookies; Brownies with Espresso Ganache or Caramelitas! Try a Breakfast Special with a piece of Quiche or Kolache-Hashbrown Casserole. Breakfast Burritos are rolled and ready daily! Choose from Andouille, Bacon, Chorizo or Veggie. Or tantalize your taste buds with a made-to-order Breakfast Sandwich on Croissants or Bagel with two eggs and cheese and then choose if you want to add Jojo's homemade smoked jalapeño beef bologna, bacon, house smoked bbq or ham!

Come by, say hi, and meet new kitchen manager, Kiefer Adams, who is making a huge impact!

Jojo's has been adding new menu items, but the Cinnamon Rolls and Kaloches still hold the top spot for SELL OUTS! Back to school means change in flavors: Caramel Apple, Peach Cobbler and Almond Joy are just a few of our scone flavors this month. Fall means we are back in “pumpkin” business. Stop in for featured Muffins, Coffee Cake or Pound Cake which go great with Jojo's Maple Cinnamon Latte or Caramel Macchiato!

Every day is a day for freshly Roasted Coffee and great doses of goodness! Order ahead and pick up some for the office, a gathering or your next meeting!

And please tell Jojo that Bay Life says hi! Hours 7:30 a.m. – 2 p.m. Tuesday - Saturday

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Woohoo! It's Time for the 73rd Annual Destin Fishing Rodeo (October 1-31)

Weigh-Ins are everyday behind A.J.'s from 10 am - 7 pm.

DESTIN FISHING RODEO SEPTEMBER EVENTS

Mandatory Captain and Mate's Meeting (Wed., Sept. 29)

Sponsored by Centennial Bank, and A.J.'s in the downstairs restaurant area. Registration begins at 4 p.m.; meeting at 5 p.m.. Free food and beverages for Captains, Mates and their guests. Boats may register and pick up captain's packages at the event. Rules changes will be announced and discussed. Centennial Bank will give away \$500 to a lucky registered boat captain! (must be present to win). Angler entry forms will be disbursed.

Reel Local Rodeo Kick-Off Party (Wed., Sept. 29)

Immediately following the Captains and Mates Meeting, A.J.'s will host the 73rd Annual Destin Fishing Rodeo Kick-Off Party at 6 pm. Family-fun gathering and Cook-out! Sponsored by Bud Light. www.ajsdestin.com

DESTIN FISHING RODEO OCTOBER EVENTS

Destin 5k Rodeo Run (Sun., Oct. 3)

Starts at the picturesque Clement Taylor Park on the beautiful Choctawhatchee Bay. This run meanders through historic Destin neighborhoods and ends back at the park. Proceeds benefit the Miss Destin Scholarship Fund. Contact kimmymeyers@yahoo.com or register online at www.active.com.

Kids Fall Movie Festival (Mon., Oct. 11)

School is out and A.J.'s has just the thing to keep the kids entertained! A.J.'s will be showing a FREE movie on the famous Jumbo-Tron! Kids will be treated to hot dogs, popcorn and snowcones! For more details please visit www.ajsdestin.com.

Destin Fishing Rodeo 13th Annual Kid's Wagon Boat Parade (Friday, Oct. 15)

The popular Annual Kid's Wagon Boat Parade will roll at 6 p.m. at A.J.'s Seafood and Oyster



Bar. Celebrate the Destin Fishing Rodeo with the Kids Wagon parade. A free family-friendly event on the Destin harbor. Decorate your wagon to look like a sailing sloop, charter boat, pirate ship or bathtub! Whatever your boat designer kid dreams up! Join AJ's and the Destin Fishing Rodeo as they bring you fun activities including face painting, arts & crafts, the wagon parade, and a cook-out. There is no registration fee and is open for elementary school-aged children.

Bruce Cheves Day (Sat., Oct. 16)

Come to the docks and celebrate the day the City of Destin has declared BRUCE CHEVES DAY!

Ring of the Bell (Sat., Oct. 16)

Each year at 5 p.m. on Bruce Cheves Day, the Rodeo celebrates the lives and legends of those we lost this year.

Larry Hatchett Fishing Foundation Day (Sat., Oct 23)

Each October The Larry

Hatchett Fishing Foundation brings in children from foster situations to fish and learn about marine habitats and environmental awareness. Sponsored by The New Florida Girl's American Spirit, Fish Florida, and ResortQuest.

Halloween On The Harbor! (Sun., Oct. 31)

Wear your costume and join Rodeo Captains, Anglers, Rodeo Judges, Miss Destin and staff to be a part of the largest Halloween Party in Destin.

Join the 28th Annual Single Handed Race!

The biggest race on the Bay is fast approaching. October 16 is the 28th Annual Single Handed Race sponsored by Budweiser, Bluewater Bay Marina Complex and LJ Schooners Dockside Restaurant & Oyster Bar. Upwards of 30 boats participate in this race and it is for everyone. This is a single handers race and only one person per boat—a short race for fun, challenge and perhaps bragging rights. A Skippers meeting and registration will be held Friday, October 15, at 6 p.m. at LJ Schooners Dockside Oyster Bar. Exact start times for the Bermuda Start Race will be assigned at the Skippers meeting on Friday night. For more information, call Bluewater Bay Marina at (850) 897-2821 or visit our website bluewaterbaymarina.com.



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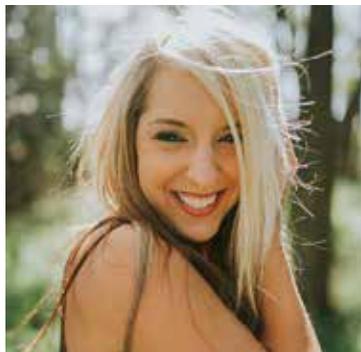


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 Off the Hook

Off the Hook: Local Fishing Guide Premieres TV Show



BY CALI HVALAC,
SILVER SHADE STUDIOS

It's been a lifelong dream of Captain Lionel James to have his own TV show. Since he can remember, he would watch fishing shows on TV and aspire to have his own someday. The dream is finally coming true as the first episode of "Lion's Tales – A Digital Series" will air September 7, 2021 on WayPoint TV.

The show is something the fishing industry has never seen before: a combination of fishing and fitness, with unique story-



telling that will entertain both the fishing enthusiast, as well as those with limited fishing knowledge or experience. "The goal was to create something everyone can enjoy, not just those interested in fishing," Captain Lionel James said. "I really wanted to mix my two passions in a way that has never been done."

Growing up in Alaska, Captain Lionel has been fishing his entire life. He started his fishing charter, Lion's Tale Adventures, in 2017 and currently is a full-time fishing guide here in the Destin area. He and his team

offer charters for both inshore in the Choctawhatchee Bay and offshore in the Gulf of Mexico. He's also appeared on several other network TV shows, such as "Reel Animals" with Mike Anderson and "Addictive Fishing" with Blair Wiggins. After years of planning, relationship building and hard work, his dream of his own TV Show is finally a reality.

"Lion's Tales" shows off the Destin and Bay water areas, with fly fishing off the beach on an electric Yolo bike, to snagging a monster Black Drum that



takes him on a ride through the Harbor. Combined with his love of fitness, the show weaves in his story, as well as his fitness journey. "Being on the water every single day, it's important to me to stay in shape," Captain James says. "I need to be able to move in the heat, to keep up with my clients and keep my health and our safety in check."

Fitness has been a part of his life almost as long as fishing, from playing college football, to a fighting career that was stopped short by a knee injury, and now competing in Crossfit competitions. Despite the setback, he never lost the passion that fitness brings to his daily life, and how it works hand in hand with his career.

To watch the series, download the WayPoint TV app on any smart phone or iPad, watch it through their website online, or find the WayPoint app on any smart TV. Episodes can be watched on demand, and new ones will drop all throughout Fall 2021.

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Winners of the Bluewater Bay Marina Cardboard Boat Race!

Bluewater Bay Marina hosted its 14th Annual Cardboard Boat Race in September. It was a beautiful day on the docks with perfect weather and a crowd lining the docks to cheer on the participants. Twelve juniors (under 12) participated in the race and three adults raced.

Awards were given for 1st – 3rd in Adults, Juniors and Junior Team. Aaron Guidry won Best Design for Adults, Jaxon Stone won for Juniors and Lindsey Pachan won the Titanic Award.



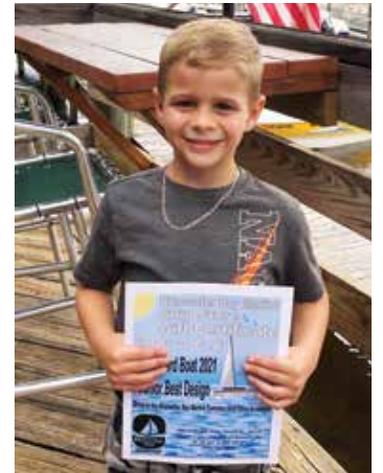
1st Place Junior Team
Bennett & Leander Murray



1st Place Adult Pat Ballasch



1st Place Junior Mavie Murray



Best Design Junior Jax Stone

2021 Awards:

Adults

- 1st: Pat Ballasch
- 2nd: Aaron & Harper Guidry
- 3rd: Lindsey Pachan

Junior

- 1st: Mavie Murray
- 2nd: Eva Taylor
- 3rd: Ethan Orton

Junior Team

- 1st: Bennett & Leander Murray
- 2nd: Grant & Drew Bissonette
- 3rd: Jax & Liam Wright

Titanic Award:

Lindsey Pachan

Best Design Adult:

Aaron Guidry

Best Design Junior:

Jaxon Stone

The date for the 2022 15th Annual Cardboard Boat Race will be posted at www.bluewaterbaymarina.com soon! Bluewater High & Dry will have cardboard to build your boat!



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Oyster Bar Hours: Mon.-Thurs. 3pm-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

Sports

Taylor Haugen Foundation Hosts Savor the Sound!

The Taylor Haugen Foundation is again hosting a fundraising concert on Oct. 9 at Northwest Florida State College's Mattie Kelly Arts Center outdoor Amphitheater in Niceville.

After a decade of success with Savor the Season, a wine and food pairing fundraiser, the family festive outdoor concert fundraiser, Savor the Sound, will provide entertainment for its community of supporters while honoring Taylor's legacy as its work to protect youth athletes from abdominal injuries.

Niceville based Duchess will headline at the fall version of Savor the Sound, with Parker Willingham set to open. There will also be local food trucks, local breweries, VIP venue sponsors, a raffle and live auction.

This is a special venue and fundraiser for the Taylor Haugen Foundation, as their first ever fundraiser was a concert at the Mattie Kelly Arts Center with the All American Rejects.

Tickets are available for purchase at Taylorhaugen.org and



mattiekellyartscenter.org and are \$20 per person or \$50 for a four pack.

The Taylor Haugen Foundation was created to honor the memory of the 15-year-old Niceville High School student who passed away after a traumatic abdominal injury sustained during a football game on August 30, 2008. The Foundation builds and recognizes youth leaders and promotes abdominal sports safety to honor the legacy of Taylor Haugen. They provide awareness, education and abdominal injury protection to secondary aged schools and leagues in contact sports, through its YESS© Program (Youth Equipment for Sports Safety). The Foundation also recognizes and supports outstanding scholar-athletes with scholarships and awards. We hope you will join Bay Life in supporting this great event!

Emerald Coast Classic Has Evolved Into Premier Event

By MIKE MAHON

In the spring of 2012 Maury Hanks, founder and president of Global Sports, received a phone call from Steve Forbes, the highly successful men's basketball coach at Northwest Florida State College. Forbes had known about Hanks' reputation for hosting college basketball tournaments and thought Northwest Florida State would be a great site for a potential future tournament.

"Steve (Forbes) and I have been friends for more than 25 years," said Hanks. "Steve raved about The Arena and what a great facility it would be for both participating teams and fans."

From that telephone conversation until today the Emerald Coast Classic has developed into what national publication Bleacher Report calls the third strongest preseason college basketball tournament in the nation this season.

Through the combined efforts of Hanks and Global Sports and administrators from Northwest Florida State College, this annual event held every Thanksgiving weekend has turned into one of the premier sporting events in the area, attracting top college basketball teams from the best conferences in the nation: The Atlantic Coast Conference, Big East, Big Ten, Big 12 as well as the Southeastern Conference and the Pac-12 Conference.

A quick look back into history only serves as further testimony with past champs including Virginia which had several starters from its 2016 champion team lead the Cavaliers to the 2019 Final Four title; as well as Florida State (2019), Cincinnati (2018), TCU (2017), Iowa State (2015) and Ole Miss (2014). The annual economic impact to the community is estimated at \$1.7 million.

The tournament will come full circle this Thanksgiving weekend Nov. 26-27 with Forbes returning as the second-year head coach at



Wake Forest. "Northwest Florida State is a very special place to me and my family. I can't think of a better place to spend Thanksgiving with our team and our fans than Niceville and Destin while playing in such a prestigious event."

The semifinal round games on Nov. 26 will feature LSU playing Penn State at 6 p.m. Central Time, followed by Oregon State facing Wake Forest at 8:30 p.m. Central Time.

The championship game on Nov. 27 will tip off at 6 p.m. at The Arena at Northwest Florida State College with the third-place game set for 3 p.m.

The 2019 Emerald Coast Classic sold out within 48 hours after tickets went on sale as local fan favorite Florida State appeared along with Purdue, Tennessee and VCU. All four teams competed in the 2019 NCAA Tournament with Tennessee and Florida State advancing to the Sweet 16 while Purdue advanced to the Elite Eight.

"This is a first-class national

level event unparalleled in quality as far as the teams it brings in and the competition level," said Dan Shugart, longtime sports director at WEAR TV. "I think it's obviously the premier collegiate sporting event around."

The eight-team tournament has gained a reputation as one of the best in the NCAA showcasing top talent that annually attracts several NBA scouts. The tournament also draws national media exposure to the Emerald Coast with CBS Sports Network televising both the semifinal and championship rounds. "The showing by these teams (LSU, Oregon State, Wake Forest, Penn State) last year has generated a lot of enthusiasm for our tournament from local area fans," said Hanks.

For further information including ticket information, visit www.emeraldcoastclassic.com.

Emerald Coast Classic History

2019 — Florida State, champion; Purdue, runner-up
 2018 — Cincinnati, champion; Mississippi, runner-up
 2017 — TCU, champion; St. Bonaventure, runner-up
 2016 — Virginia, champion; Providence, runner-up
 2015 — Iowa State, champion; Illinois, runner-up
 2014 — Mississippi, champion; Cincinnati, runner-up

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Healthy Hacks



BY KAY LEAMAN,
HEALTH ARCHITECT,
HEALTHYDAY HEALTHYLIFE

It's not only back to school—it's back to routines, after school activities and food on the go. Does your fast food budget increase after school is in full swing? (I'm not so sure 'fast' is part of the equation these days; it's more 'patience' food.) Colds and various types of flu can be creeping in, interfering with our schedules and all of this together increases our stress.

So, what are your health hacks? Which ones give you the biggest bang for your buck? Because every family dynamic is a bit different, your hacks might be as well. Here are some of my healthy hacks:

I always give myself 30 minutes in the morning to enjoy the quiet, read my devotional, drink a glass of water, check the weather and just relax while I wake up.

A healthy breakfast is usually a meal replacement shake or overnight oatmeal.

My supplements are next: a quality vitamin, mineral antioxidant blend, immunity booster, stress relief supplement, vitamin D, brain support and a few others.

I prepare for my day (check my schedule and get everything out I need such as business materials, grocery list, frozen meat

for dinner, errand items, etc. Whatever I'm doing is all laid out, packed and ready to go.)

After dinner I take my PM supplements, check my emails and my schedule for tomorrow (This helps me know what time I need to set the alarm.), turn my phone off and relax.

A night of quality sleep offers big benefits.

Rant: There are probably many of you who remember phones that were attached to a cord. Messages had to wait until we got home. I still like this philosophy. Even though I take my phone with me (most of the time), I've practiced not being attached to it. These little ingenious devices are many times a source of stress and repetitive stress is unhealthy.

What might be a few healthy hacks for families and singles?

Double up. If you're cutting

veggies up for dinner or throwing together lunches, go ahead and put together extra for the next day or two or double the recipe. It only takes a few extra minutes and works great for grab and go days. It can also give you a day off of cooking dinner when you double the recipe.

Set aside some time just for you. Whatever this looks like for you, find time in the crooks and crannies of your life to just be with yourself enjoying your favorite drink, scenery, hobby, etc.

Be consistent with your AM and PM routine. Every day is filled with surprises, setbacks, added 'to dos' and delays. Having a consistent routine before and after all of your 'in betweens' can lower stress, improve your quality of sleep, relax your mind, improve your mood, heighten your focus.

Set up a weekly date. This

can be a family date, a date with a friend or spouse, etc. Take time every week to disconnect from everything else and connect with others. Share what you're grateful for, and laugh!

Consider ordering from a healthier restaurant and skip the fast food. These days, you can place an order to go and many places will bring it to your car. A home cooked meal is always the best choice, but it's not always possible. When this is the case, you can still improve what you are putting in your body. Choose wisely.

Email me your Healthy Hacks or let me know which ones you're going to start incorporating into your daily lives and receive a special thank you gift! Email to succeed@healthydayhealthylife.com.

Here's to health.

Monoclonal Antibody Treatment for Covid Available

A monoclonal antibody treatment site is now open at the Northwest Florida Fairgrounds in Fort Walton Beach. It is available seven days

per week from 9 a.m. to 5 p.m. Florida Gov. Ron DeSantis says health officials can handle up to 320 treatments per day. The treatment — which is free of charge — consists of monoclonal antibodies being given to patients with mild-to-moderate symptoms of COVID-19.



Vaccination status does not matter. Monoclonal antibody treatment saves lives and reduces hospitalization and death. It is intended to be used in patients with mild to moderate COVID-19 who are at high risk for progressing to severe disease and/or hospitalization. Gov. DeSantis says the monoclonal antibody treatment has decreased hospitalizations. Since opening the first state monoclonal antibody site on August 12th, our state has experienced a more than 50% decrease in

hospital admissions. Additionally, there has been a decline in hospital census for 24 consecutive days and COVID-like

emergency room visits are down to the lowest point in nearly two months. "We're getting testimonials from people who have gone in and visited our sites and gotten the treatment. People say they could've been in the hospital or maybe even been dead had they not gotten this, and so it has a good track record and I think people will be very, very happy with the results."

Dr. Samuel L. Jacobs, physician at the Florida Department of Health said, "The monoclonal antibody sites increase access to this treatment in commu-

nities across Florida. Had I not received monoclonal antibodies

myself when I tested positive for COVID, it could have been

much worse. I had received my

Continued on page 26

 Wellness

Are You Happy with Your Testosterone Shots?



in men, because previously, many men abused testosterone and later faced consequences such as heart attacks, strokes, pulmonary embolisms, sudden death and other health problems. We've all heard about "Roid Rage" and have seen reports of domestic abuse, murder and suicides all associated with testosterone. So, how is it possible that testosterone is good?

There are several issues to keep in mind with testosterone use in the past. First, these issues often occurred with dosages as high as 20x the natural levels found in humans. Second, all of these reports are associated with the use of synthetic versions of



testosterone. The medical community has known for decades that any synthetic testosterone is associated with adverse effects such as strokes, heart attacks, sudden death and more. This includes the most commonly prescribed testosterone cypionate. Third, breakdown products or metabolites of testosterone are also hormones that can have major effects on the body in both beneficial and detrimental ways. Many of the issues that occurred were because of over-dosing and a lack of understanding of the metabolism and full effects of synthetic testosterone in the body.

Many men use weekly testosterone cypionate injections to maintain their testosterone level. While this provides some benefit, most men complain about the common issues shots have. Shots are absorbed based on time rather than blood flow. So, the first days after a shot are typically amazing and most guys feel like superman because of overly high levels. Unfortunately, this only lasts for a day or two and these overly high levels are not only bad for us but they also rapidly decrease. These days are typically followed by two days where guys feel good. Then, the last few days are nearly always nonproductive and include increasing moodiness, fatigue and a lack of desire to engage in the world. Next, because of these swings in testosterone, estrogen quickly becomes difficult to control. The hormonal ups and downs cause mood swings, tear-fullness, irrita-

bility, anger and other emotional disturbances. Levels on either side of optimal can cause erectile dysfunction. So, these swings often lead to additional medications such as anastrozole, Viagra, or other medications to control issues that just don't happen with pellet therapy. Then, of course, there are the general issues of remembering to take your weekly injections, constantly going to the pharmacy, multiple doctor appointments, lab draws, etc.

With pellet therapy, we see our guys about two times a year and once we get your dosing dialed in, we only need labs once a year. Hormone levels are consistent every day and it's unheard of to need additional medications once optimized. So, are you REALLY still happy with your testosterone shots?

Dr. Richard Chern, M.D. and Sue Griffin, ARNP specialize in hormone therapy for both men and women. Dr. Richard Chern, M.D. is the only BioTE Platinum provider in the area and has been providing BioTE hormone pellet therapy longer than any other provider in the region. He has been asked by BioTE to teach providers across the country on how to provide proper hormone therapy for both men and women. Dr. Richard Chern, M.D. is currently accepting new patients so call today at 850-837-1271 for an appointment.

By DR. RICHARD CHERN, M.D.
Testosterone shots for men have been used to treat testosterone deficiency for many years. There has also been a lot of bad press about using "testosterone"

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The Discipline of Planning for Business Success



BY RICKY TILLMAN HARPER

“Give me six hours to chop down a tree and I will spend the first four sharpening the axe.”
—Abraham Lincoln

I am thankful for 2020. Yes, you read that right. As difficult as last year was and as tragic as the pandemic has been, we learned much in 2020 and it is that for which I am thankful. We learned a lot about the strengths and weaknesses of our society, our culture, our government, our infrastructure, our businesses and ourselves.

While some businesses, about 26% nationally, failed because of the shutdown and subsequent economic slowing, others thrived during the pandemic. Especially those in the trades who enjoyed a boom in home and property improvement contracts. People sitting at home decided to upgrade flooring, roofs, repaint walls and improve landscaping. Owners of commercial build-

ings including government took advantage of the lockdown to renovate and improve facilities.

Then, there are the businesses that did not enjoy these windfalls but managed to survive. How did they do it? Most pivoted. They found a new way to sell such as restaurants that upgraded their drive throughs and take out capability. Some businesses added product lines; others found new avenues to sell their products. Regardless of the pivot made, business leaders found that the ability to pivot, and to do so quickly, was often the difference between success and mediocrity. Or failure.

I know two business owners in the medical supply field. Their products, distribution and manufacturing sources and sales forces were similar. Both businesses were established and reputable but small. When the pandemic struck one of these owners called distributors and purchased masks, hand sanitizer and similar products, added SKUs to their website and pivoted to selling these new (for them) products to high demand. By August of 2020, they had sold more than \$1,000,000 of these products. They had pivoted and did so with speed and vision.

The second business could have easily done the same thing. But they did not. Their leaders basically put their heads in the sand and hoped the pandemic would end soon. How successful do you think they were last year?

Why did one pivot and

achieve great success when the other, with almost identical infrastructure, did not? Planning. The former of the two businesses practiced regular planning, and no other discipline prepares you to pivot more than planning.

Through regular planning you learn to be more analytical, you develop your sense of vision, you hone creativity and adopt the skills of process. In Japan, they have a strong busi-

ness culture built around planning. In fact, almost all Japanese businesses conduct annual strategic planning, every year. What is the value of that? More than half of the world’s businesses that are more than 200 years old are based in Japan. Their culture’s annual cadence of strategic planning has developed their ability to pivot, to be agile, to quickly take advantage of opportunity.

Our world is changing.

We are now in what is called a VUCA environment. VUCA is a military term for Volatility, Uncertainty, Complexity and Ambiguity. That certainly describes today’s business climate. How can you be the leader that finds success in these difficult but opportune times? Start with a rhythm or a discipline of planning, then you will be ready to take advantage of opportunities or threats that come your way. Because cadence creates agility.

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 Business

UWEC Announces 40 Under 40 Award Recipients

United Way Emerald Coast's (UWEC) Emerging Leaders is pleased to announce the inaugural class of "40 Under 40" honorees, presented by Step One Automotive Group. This award seeks to recognize Okaloosa and Walton counties' top

young leaders excelling in their workplaces and making a difference in the community.

This is UWEC's first year organizing the Emerging Leaders 40 Under 40 award. Seeing the talent, leadership, and passion possessed by the community's

young professionals, UWEC created a venue to acknowledge and celebrate 40 of these bright, upcoming leaders from various industries.

UWEC received 102 nominations for the inaugural 40 Under 40 awards. Nominee



applications were reviewed by a selection committee comprised of established local leaders from the nonprofit, government, and business sectors who scored nominees in the areas of leadership, community involvement, and professional accomplishment. Honorees will be recognized during the 40 Under 40 Celebration on September 24, 2021.

The 2021 40 Under 40 award recipients are:

- Andrew Rowe, 26, Synovus Bank
- Anthony Lanier, 33, Boys & Girls Clubs of the Emerald Coast
- Bernita Everett, 39, Eglin Federal Credit Union
- Bobby Parker, 30, Corcoran Reverie
- Bobby Wagner, 27, Trees On The Coast
- Brittany Tate, 33, Okaloosa County School District
- Carly Barnes, 35, Caring & Sharing of South Walton
- Caroline Hare, 34, Shoreline Church
- Chelsea Blaich, 32, Main Street DeFuniak Springs
- Chelsie Sapp, 31, FamiliesFirst Network
- Christie Austin, 35, Community Bank
- Elizabeth Boswell, 38, Live Love Destin/Live Love 30A LLC
- Emily Friedlander, 33, Fort Walton Beach Medical Center
- Gabrielle Kilgore, 29, Walton Area Chamber of Commerce
- Hannah Wilburn, 27, All In Credit Union
- Heather Ruiz, 37, Bit-Wizards
- Jared Williams, 35, Get The Coast
- Jenni Brunson, 37, Okaloosa Gas District
- Jeremy Radney, 33, Walton County Sheriff's Office/ Emergency Services Division
- Jessica Proffitt Bracken, 36, Proffitt PR
- Johnny C. Alexander, 37, ACE50 Media
- Justina C.J. Turner, 38, Chesser & Barr, P.A.
- Kalan Wasson, 29, Fort Walton

- Police Department
- Karah Fridley-Young, 32, Destin Charity Wine Auction Foundation
- Kelly Jasen, 39, United Way Emerald Coast
- Khaliqa Wheatley, 33, Walton County Sheriff's Office
- Kilane Hacia, 29, Step One Automotive Group
- Lane Redding, 33, Progress Bank
- Leslie Moland, 37, White-Wilson Medical Center
- Marlayna Goosby, 39, Grow Your Gift Conservatory of Music and The Full Circle Foundation
- Marlee Tucker, 25, United Way Emerald Coast
- Miranda Adams, 32, Staples
- Nathan R. Cordle, 31, Hand Arendall Harrison Sale
- Robbie Truax, 37, Shoreline Church
- Ryan Mims, 31, Florida Department of Health in Walton County
- Sarah Peavy, 38, Emerald Coast Harley-Davidson
- Shaye Smith, 33, The Center for Sales Strategy, LeadG2, and Up Your Culture
- Stefanie Fontaine, 33, Bridgeway Center, Inc.
- Sydney Harper, 31, Florida Department of Health in Okaloosa County
- Teresa Imdieke, 39, Habitat for Humanity of Walton County, FL., Inc.

Emerging Leaders is a donor network for young, career-diverse professionals from entry-level to top executives between the ages of 21-40. Emerging Leaders is dedicated to creating a lasting impact in our community through volunteerism, advocacy and philanthropy.

United Way Emerald Coast is a local, volunteer-governed organization that works with hundreds of partners to fight for the health, education, and financial stability of every person in Okaloosa and Walton counties. To drive positive change, United Way Emerald Coast evaluates our community's diverse needs, mobilizes the caring power of the community, and directs resources to the areas that will have the most positive impact in our community.



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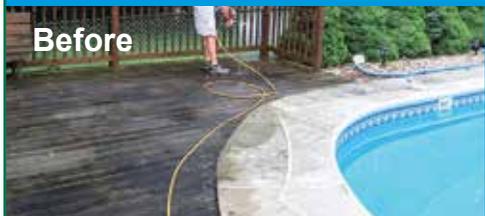


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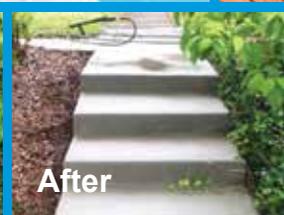
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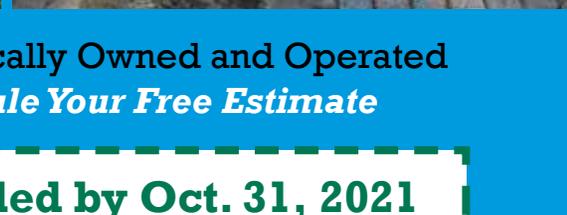
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Line Work



BY SEAN DIETRICH

Morning on an American interstate. A caravan of large bucket trucks travels southward. There must be a hundred of them. Maybe more. These are utility workers.

Hurricane Ida plowed into Louisiana like a Peterbilt semi yesterday. These trucks are heading to ground zero to join the 25,000 other utility workers who are already in the Bayou State restoring power.

The trucks' running lights are on. Their hydraulic lift buckets wobble from highway speed.

The men and women behind the wheels are preparing for weeks of sleepless nights, mechanical failures, possible

accidents, wet weather, convenience-store suppers, cheap hotels, and video calls home—provided there is cell service.

A little boy in the backseat of a passing minivan with Florida tags waves at one of the truck drivers. The lineman waves back.

The boy's mother cranes forward. She mouths the words "Thank you" in hopes that the utility worker can read her lips.

He can. He replies with a thumbs up.

And the convoy of trucks never stops coming. One by one they come. And one by one they should be thanked.

I live on the Gulf Coast. Hurricanes are part of our life. When Opal hit, for instance, it crippled us. And yet, amazingly, it only took 24 hours for hordes of electrical workers to arrive in our town and restore our power so we could all get back to watching daytime television.

The workers came from far-off places like Maryland, Texas, Ohio, or Pennsylvania.

My aunt was so grateful to the linemen working on her street that she brought them sandwiches each morning. Other neighborhood ladies made

cookies and deviled eggs. Elderly Miss Elaine made her infamous Green Jello Salad of Death. I would have warned the lineworkers not to eat the stuff, but it was too late.

And I'll never forget when Hurricane Ivan smashed into our area a decade later. I was a newlywed, living in a one-bedroom apartment. Our building had no storm shutters, we were in a flood zone, emergency vehicle sirens blared, people screamed out for help, and I ran out of beer.

All anyone could do was cover their windows in duct tape and hide. Friends lost homes, cars, animals, trees. Ivan pommelled us like we'd insulted his mother.

Once again, the next morning, our little world was flooded not only with water, but with bucket trucks.

So yeah, whenever I see a parade of utility vehicles I get a little emotional. Namely, because these workers don't have to be doing what they're doing.

Utility crews have some of the most dangerous jobs in the world. Out of every 100,000 workers, 30 to 50 die. Some are victims of explosions. Others lose limbs or get burned. Electrical work is not for wimps. This type of labor is not a job, it's a calling.

My friend Chad's father is a retired lineman. Chad said he grew up going to too many funerals. His mother was always wondering if the next memorial service would be for his father.

"Whenever my dad would leave for storms, there was always that question of whether he'd come back to us in alive or in a box," Chad recalls.



When Hurricane Michael hit a few years ago, I was out of town. One afternoon my hotel TV showed the eye of the storm making landfall 33 miles from my front door. The next morning, the national news showed images of a decimated Panama City, which is located in the county adjacent to mine.

I couldn't believe what I was seeing on my screen. This was our Panama City. The same Panama City where we went shopping. The same Panama City where I once took Mary Herrington to ride roller coasters at Miracle Strip Amusement Park when she got food poisoning from a hot dog and ruined the interior of my '86 Ford.

Anyway, I left my hotel that morning and sped home. The only problem was, everyone else did, too. So I was stuck in a traffic jam stretching from the Panhandle to Saskatchewan. I sat in a cloud of exhaust for over six hours.

I will never forget when, at about midday, I saw orange flashing lights in my rear view

mirror. A long line of bucket trucks was on their way to my Gulf Coast home. Diesels roaring. Earth rumbling. Cars pulled to the shoulder to let them pass.

It nearly made me cry.

I remember passing one particular truck in traffic later that afternoon. The driver was young, his window was rolled down. He was sunburned and as lean as a two-by-four. Music blared on his stereo. He spit into a Mountain Dew bottle.

At a red light, I rolled down my window and asked where he was from.

But he couldn't hear me, his diesel engine was rumbling too loud. The young man just tapped his ear to indicate that I wasn't getting through. So I shouted two familiar words of gratitude as loud as I could.

And it's funny, even after all these years I find myself hoping this nameless young man could somehow read my lips.

But more importantly, I hope all utility workers in this country know how sincerely I am saying those same two words right now.

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A Pastor's Ponderings: The Military and the Ministry



BY PASTOR DOUG STAUFFER

America has proven to be the most blessed nation on earth for about the last two and a half centuries. As is generally the case, the few selflessly sacrifice for the many. Some sacrifice by enlisting with the military for love of country (or serving on the front lines in other capacities), while others sacrifice by serving in the ministry. I have been doubly blessed to serve in both.

My wife and I have extensive patriotic heritages spanning

over 100 years: from WWI and WWII to Vietnam; the Cold War to Iraq. There are many high points with some low points, too. At 21 years of age, Judy's uncle was killed in WWII, but her father served on the U.S.S. Missouri where General Douglas MacArthur accepted the Japanese surrendered in Tokyo Bay.

My father served as a platoon leader in Vietnam during the Tet Offensive as the enemy attempted to overrun bases throughout the country. His Bronze Star attests to his gallantry. One of my most memorable high points: taking control of an F-15 Tactical Fighter. However, pulling 7G's doing a loop maneuver pushed my body beyond its G-tolerance limits. Like so many others, our families' dedication to country stems from a willingness to defend these United States against all enemies—foreign and domestic.

Very few people realize the extent to which the Bible references warfare. For instance, following the Jews' deliverance from Egypt, Moses said, "The LORD is a man of war..." Likewise, the New Testament includes many references to warfare.

For instance, the Bible tells us to be a "good soldier of Jesus Christ" by fighting "the good fight" while wearing the "the whole armour of God." It further admonishes us that "no man that warreth entangleth himself with the affairs of this life; that he may please him who hath chosen him to be a soldier." I hope and pray never to go AWOL (Absent WithOut Leave).

The Bible continues by stating that dedicated Christians "do not war after the flesh" and that "the weapons of our warfare are not carnal, but mighty through God to the pulling down of

strong holds." It mentions only one offensive weapon—the "two edged sword," also referred to as the "sword of the Spirit" and the "word of God."

Even the church hymnbooks reflect these Bible truths with songs like "Hold the Fort" and "Sound the Battle Cry." Other familiar hymns are "Onward Christian Soldiers" and "Am I a Soldier of the Cross." The hymns expressed the truths found within the pages of God's word.

My advice for every Christian never has and never will waver:

- Enlist while there is still time
- Engage the enemy
- Envision the fact that our heavenly Commander-in-Chief has already won the victory

When you find yourself feeling defeated or just down and discouraged, keep in mind this insight: "For we wrestle not

against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this world, against spiritual wickedness in high places" (Ephesians 6:12). So, when you find yourself in a skirmish or an all-out war, be sure to look up—our battle is spiritual, and the final chapter has already been written. Spoiler alert: we won!

Dr. Doug Stauffer is pastor of Faith Independent Baptist Church. He was saved July 6, 1980, in Niceville, while stationed at the 33rd Tactical Fighter Wing at Eglin Air Force Base and has now been in the ministry for over 35 years. He has written 20 books including the best selling "One Book" trilogy ("One Book Rightly Divided, One Book Stands Alone, One Book One Authority"); along with several devotionals ("Daily Strength" series); and prophecy books ("Reviving the Blessed Hope, When the End Begins").

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A "New Morning" For Everyone! 2022 30A Songwriters Fest Headliners

Confirmed for the 13th Annual 2022 30A Songwriters Festival Jan. 14-17 include iconic artists Brothers of A Feather Feat. Chris & Rich Robinson of The Black Crowes, Dawes, Mavis Staples, Jenny Lewis, Emmylou Harris and Rickie Lee Jones.

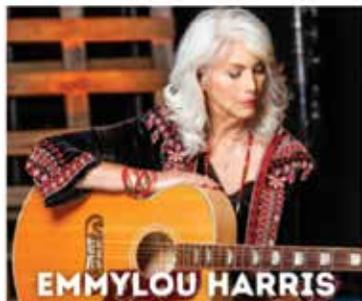
Dueling rock-star brothers Chris and Rich Robinson formed The Black Crowes in 1984, penning several hit songs and becoming renowned on the live music circuit before age 23. But after eight studio albums, four live albums, and over 35 million records sold, the brothers continuously butted heads, calling it quits forever in 2013; each brother vowed to never play or speak again. This January, Chris and Rich will reunite on the mainstage at Grand Boulevard as Brothers of a Feather, an acoustic duo.

Mavis Staples is both a Blues and a Rock and Roll Hall of Famer; a civil rights icon; a Grammy Award winner; a chart-topping soul/gospel/R&B pioneer; a National Arts Awards Lifetime Achievement recipient; and a Kennedy Center honoree. She's collaborated with everyone from Prince to Bob Dylan.

Dawes will showcase songs from their latest critically acclaimed album Good Luck With Whatever (recorded at the historic RCA studios in Nashville with six time Grammy award winning producer Dave Cobb). Based in LA, studio collaborators include Jackson Browne and Benmont Tench (Tom Petty & the Heartbreakers).

Jenny Lewis established herself as indie rock royalty as the frontwoman of Rilo Kiley, but as a solo artist she's blossomed into a singular, contemporary singer-songwriter. Her latest record On the Line features performances from Ringo Starr, Beck, and Don Was (The Rolling Stones).

Emmylou Harris returns with her eloquent, straightforward songs that first shook up country radio in the 1970s and cemented her as the premiere songwriter of a generation selling more than 15 million records and garnering 14 Grammy Awards, three CMA Awards, and four Americana Awards in the process.



Rickie Lee Jones will make her 30A debut fresh off the release of her memoir Last Chance Texaco, released in the spring of 2021. The two-time Grammy winner, known for her haunting voice that ranges from deep yearning to late-night sultry, first appeared on the Los Angeles scene in the mid-1970s penning instant classics like "Chuck E.'s In Love," "Danny's All-Star Joint," and the pivotal breakup album Pirates.

Returning to perform two shows each throughout the weekend are songwriting legends Amy Grant, Rodney Crow-

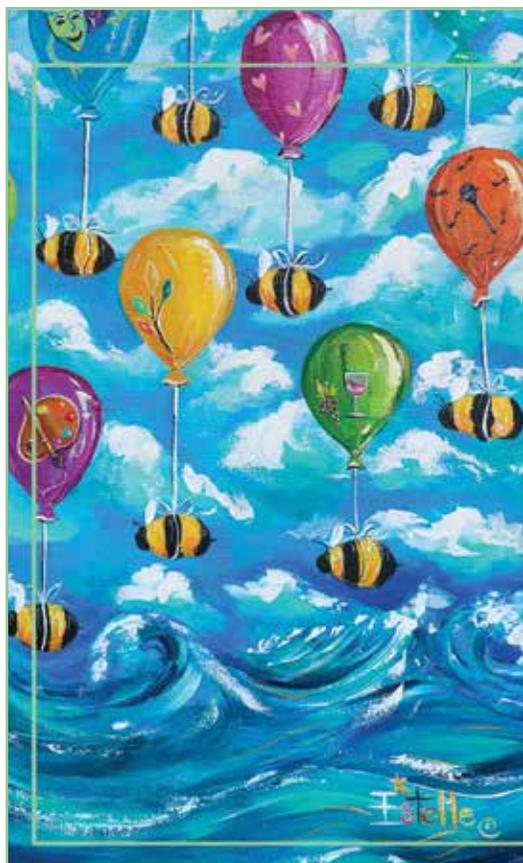
ell, Patty Griffin, Steve Earle, John Paul White (The Civil Wars), and Shawn Mullins! More than 150 newly con-

firmed artists will round out the 2022 lineup. This year's theme is "A New Morning for Everyone." Songwriter's Fest is forming an all-star band of musicians to perform Bob Dylan's classic New Morning album with guest artists performing on each of the songs in sequence. You can search on Spotify for the 2022 30A Songwriters Festival playlist and listen!

Premier VIP tickets are sold out and only a few Regular weekend passes remain. A Weekend Pass allows access to all venues throughout the four-day weekend on a first come, first served basis. Purchase tickets at <https://www.freshstix.com/events/2022-30asongwritersfestival>.

The 5th Annual Blackwater Classic Marching Band Festival

Two local area high schools, Niceville High School and South Walton High School, along with 16 other regional high schools will be competing in the 5th Annual Blackwater Classic Marching Band Festival, Sat., Oct. 2 at Milton High School Haywood Hanna Panther Stadium. Milton High School Band is hosting the 18 high school marching bands from Northwest Florida and South Alabama as they perform their halftime shows for a panel of qualified adjudicators. Gates open at 3 p.m.; event begins at 3:30 p.m. Tickets are \$7 per person. Senior adults age 65 and older and active military personnel \$5. Free for children age 5 and under. Visit miltonhighschoolband.com or contact the MHS Band Office at (850) 983.5611 for more information.



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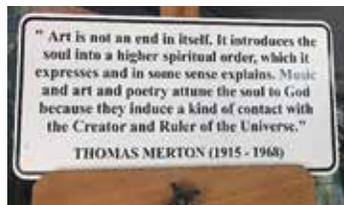
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9-Florals in Oil: 10:30 a.m. – 2:30 p.m. Instructing artist Jeanette Herron. Instructing artist Jeanette Herron will walk you through the finer points of painting floral in oil. Experience necessary. \$77.50. Includes supplies. Bring specific brushes.

16-Felting with Jen Dennis. 10:30- noon. \$24.50. Jen is known for her works in fiber. For this intro class she will demo wet felting and then help you create your own felt river rock soap. The resulting wool product is naturally antibacterial, breathable and odor resistant. Soap is fragrance free/hypoallergenic.

22-Encaustic Wax Cards. 10:30 am- 12:30 pm. \$47.50 includes all supplies. Corina Zalace shows you the fun you can have with an iron and beautiful rich colored bees wax. Complete 5 cards with envelopes. 14 – adult.

30-Children's Art for Halloween with instructing artist Corina Zalace. Reserve quickly as these seats go fast for the kids. 10 a.m. – noon. \$37.50 includes all supplies. Ages 8- 12.

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16-Glass Art Open Studio: PUMPKIN PATCH TIME! Come and make a cute glass design with Ang! \$26.75

21-5x7 Glass on Glass: Come make a glass on glass window in the studio! \$50.12

21-Word Board Glass Art: What is your WORD? \$58.85

22-Glass Art Family Tree: Come and make a 12x12 glass tree on board or an 8x10 glass window. \$96.30

22-Halloween Cookies w/ Mery: Join us for a fun HALLOWEEN themed cookie decorating class w/ Mery! \$19.26

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23-Open Leather & Pearls: Make beautiful jewelry with Sherrie on SAT! \$21.30



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MONOCLONAL ANTIBODY

continued from page 19

first dose of the vaccine prior to contracting COVID and I think the monoclonal antibody treatment saved my life and I'm very

grateful. If someone tests positive for COVID and especially if they're having symptoms, I strongly stress the importance

of getting monoclonal antibodies basically as a life-saving measure."

Monoclonal antibody treatments can be prescribed by health care providers to individuals 12 years of age and older who have been diagnosed with COVID-19 or who have been exposed to someone with COVID-19 and are at high risk for severe illness and hospitalization. However, there is currently a standing order in Florida signed by the State Surgeon General that allows patients to receive this treatment without a prescription or referral if administered by an eligible health care provider. Such referrals are not required at any of the State of Florida monoclonal antibody treatment sites and treatments

are available at no cost to patients. The antibodies help the immune system recognize and respond effectively to the virus. According to the treatment guidelines, they should be administered as soon as possible after diagnosis. By providing access to these treatments at these new sites, Gov. DeSantis is alleviating demand on hospital resources and further making sure that Floridians have access to all potential treatments that can help them recover from COVID-19. Florida now has 25 state-run monoclonal antibody treatment sites. Gov. DeSantis and the Florida Department of Health continue to encourage Floridians to receive the COVID-19 vaccine.

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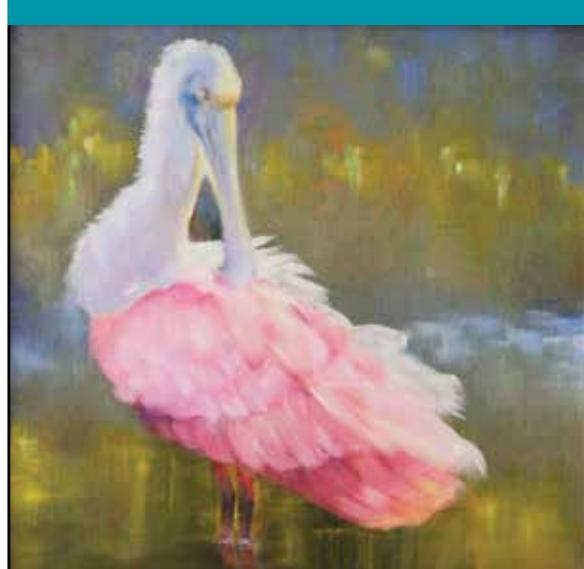
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Bay Buzz: Events (Continued from page 9)

that we are full members of the community, deserving of all human rights, respect and privilege.” To become a sponsor or volunteer, email: logan@pflagniceville.com. For more information, visit: pflagniceville.com/pride.

Niceville Strong October 10

Niceville Strong, a prayer rally designed to unite the local community in the fight against addiction, mental health issues and violence, will host its 4th event at 6 p.m. on October 10 at the Northwest Florida State College Amphitheater on the Niceville campus. It will feature an evening of music, prayer, testimonies and speakers, offering hope to those in crisis and practical ways to get involved and change current dynamics.

A study released by Kaiser Family Foundation earlier this year found that about 4 in 10 adults in the U.S. reported symptoms of anxiety or depressive disorder in 2020, up from one in ten adults from January-June, 2019. Closer to home, Florida Health designated suicide as the second leading cause of death for people aged 10-34 in 2019.

Building on the success of the past three events, organizers aim to bring together community leaders, residents, organizations and businesses to address alarming trends and growing pressures on today’s students and communities. Proceeds from the 2019 event funded implementation of the Hope Squad—a nationally-recognized suicide prevention program—at Niceville High School.

Representatives from local and regional resource groups will be on-hand beginning at 5:15 p.m. to provide information and help to families and students. For more information, visit www.nicevillestrong.com.

4-H Camp Timpoochee’s Family Trick or Treat Night

4-H Camp Timpoochee is gearing up for its 2nd Annual Family Trick or Treat Night Friday, October 29! Last year was an overwhelming success with over 450 folks coming out to trick or treat, and this year is slated to be even bigger and better with additional cabin and tent spaces available to sponsors, and hopefully a food truck or two to fill all the hungry tummies. The winner of the decoration contest will receive a free



Business Break at Timpoochee! If you or your business is interested in sponsoring a cabin or tent space to hand out candy or fun branded items, contact Ariel at 850-897-2224 or Email timpoochee4h@ifas.ufl.edu. All donations go back into the Camp Timpoochee facility for much-needed repairs and program materials.

LuLu’s Marlin 5K 2021 to Raise Funds for Local Cheer Squads

The Cheerleaders of Niceville High School, Destin Middle School, Fort Walton Beach High School and Destin High School invite you to the 5th annual LuLu’s Marlin 5k, Nov.

6, to raise funds for their cheer programs. This event is a competitive and friendly run or walk through the beautiful Regatta Bay Golfing Community and followed by the best afterparty, awards, silent auction and door prizes. Your race entry includes a colorful race shirt. Race time 8 a.m.; package pick up day-of until 7:50 a.m., and the night before at LuLu’s front deck 5 p.m.-8 p.m. with a special priced pre-race pasta dinner option if you so desire. Link to Active Registration: <https://www.active.com/destin-fl/running/distance-running-races/lulus-marlin-5k-2021?int=>

10th Annual 30A 10K Thanksgiving Day Races

Join in this fall for the signature 10th anniversary of the 30A 10K Thanksgiving Day races, November 25 in Rosemary Beach. With a 10K, 5K and 1-mile run/walk, there is a race distance for every ability. The 30A10K Thanksgiving Day Races have donated more than \$430,000 to local charities impacting our community directly and is a non-profit organization whose purpose is to serve the community by producing a world-class 10K and

related events that raise money to benefit local charities, while promoting health, wellness and fitness. All money raised will be donated to: The Point Washington Medical Clinic, the Walton County Education Foundation, Northwest Florida Guardian ad Litem, and the Seaside School Foundation.

The 10K race will start promptly at 7:30 a.m. with the 1-mile fun run starting immediately after at 7:35 a.m. The 5K race will start promptly at 9:30 a.m.

All runners receive a signature environmentally-friendly Next Level brand race shirt and a commemorative, reusable 23 oz. Miir insulated water bottle. After the race, participants are invited to join in the celebration at the free post-race breakfast featuring donuts, fresh fruit, food items from area restaurants, and the ever-popular beer tent and Bloody Mary and Mimosa bar. Early bird prices are available now and spots are limited. Visit <http://30a10k.com> to register.



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