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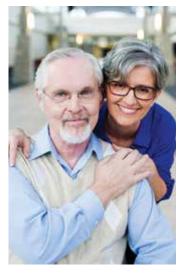
Postal Customer Local

Addressing the Florida Alzheimer's Crises Locally

By Matthew Eaton

Paula Zoeller loved spending time with her kids and grandkids. However, her husband Jim began to notice a change in her he couldn't describe. They moved from place to place, trying to find her happy spot, not realizing something more sinister was taking hold. A few months later, she was diagnosed with Alzheimer's. In the four short years since, this devastating disease has taken everything from her; memories of family, friends, things she has done and places she has been. It has robbed Paula and Jim of the joy that 41 years of life together brings. And they aren't alone.

Right now, roughly one in every 38 Floridians is living with Alzheimer's. By 2025, that number is expected to grow another 24%. As more and more individuals get the disease, it is important to note that Alzheimer's is not a normal part of aging — it is a progressive brain disease that



causes problems with memory, thinking and behavior. Alzheimer's is the most common cause of dementia, a general term for memory loss and other cognitive abilities serious enough to interfere with daily life. Although there is currently no cure, new treatments are on the horizon as a result of accelerating insight into the biology of the disease. Somewhere out there is the first survivor of Alzheimer's, but we can't get there without help.



The Alzheimer's Association is the leading voluntary health organization in Alzheimer's care, support and research. Founded in 1980 by a group of family caregivers and individuals interested in research, the Association has a presence in communities across the country. The Association is working to address the current crisis by providing education and support to the millions who face dementia every day, while advancing



critical research toward methods of treatment, prevention and, ultimately, a cure.

The world's largest fundraiser for Alzheimer's, The Walk to End Alzheimer's is held in communities large and small throughout Florida. From Miami to Pensacola, thousands of volunteers unite to raise funds and awareness for the disease. Locally, two

ALZHEIMER'S continued on page 2



Communities that Give Thrive

By Heather Bennett

This year I am Thankful to be spending the holidays with family once again. It's been too long for some, and although we may feel like we are returning to a sense of normalcy this holiday season, there is still an ongoing need for giving. Too many children don't have enough food to eat over a weekend, much less over Thanksgiving, and have to return to school hungry. Too many homeless veterans go without a warm meal all year long. Okaloosa and Walton Counties alone are comprised of 35,000 people who

COMMUNITIES

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ALZHEIMER'S

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walks take place in the Emerald Coast (Niceville) and Pensacola. Participants form a team and raise funds to walk together on event day. Some walk alone, others with a loved one facing the disease, but all walk with the hope that we can make things better. Dollar for dollar, funds go to support critical research.

As the world's largest nonprofit funder of Alzheimer's research, the Alzheimer's Association is currently investing more than \$235 million in over 650 best-of-field projects in 39 countries.

The Alzheimer's Association provides support in other ways as well:

Find support with a free 24/7 Helpline (800.272.3900), staffed by master's-level clinicians and specialists providing confidential

support and information to all those affected in over 200 languages.

Access free care and support resources available to all families impacted by Alzheimer's and other dementia at alz.org/care.

Browse a comprehensive database of dementia and aging-related resources and programs using the Alzheimer's Association & AARP Community Resource Finder at CommunityResourceFinder.org.

It's never too late to start making a difference and there are so many opportunities to participate. Form a team at the Walk to End Alzheimer's, turn your passion into a purpose as part of the Longest Day challenge or volunteer at one of the many Alzheimer's events in your area.

We can create a world where loved ones aren't robbed of their

memories, a world where Jim and Paula can continue their life together without the devastating consequences of Alzheimer's. No matter what you have to offer - your time, your financial support, or even just a helping hand to someone impacted by the disease — together we will #ENDALZ. Visit alz.org today.



Emerald Coast Walk to End Alzheimer's Nov. 13

Sat., Nov. 13 | 9 a.m. Northwest Florida State College | Niceville

Join the fight to end Alzheimer's by participating in the Alzheimer's Association Walk to End Alzheimer's on Sat., Nov. 13.

Walk to End Alzheimer's is the world's largest event to raise funds for Alzheimer's care, support and research. On Walk day, participants honor those affected by Alzheimer's with the poignant Promise Garden ceremony filled with flowers, each carried by someone committed to ending this disease. Because, like flowers, participants don't stop when something's in their way. They keep raising funds and awareness



for a breakthrough in the fight against Alzheimer's and all other dementia. The Alzheimer's Association Walk to End Alzheimer's is the world's largest event to raise awareness and funds for Alzheimer's care, support and research. Since 1989, the Alzheimer's Association mobilized millions of Americans in the Alzheimer's Association Memory Walk®; now the Alzheimer's Association is continuing

to lead the way with Walk to End Alzheimer's. Together, we can end Alzheimer's.

The Walk will kick off with an Opening Ceremony at 9 a.m., Nov. 13, at Northwest Florida State College in Niceville. To register and receive the latest updates, visit alz.org/walk or alz.org/CNFL/walk.

COMMUNITIES

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are food insecure on a daily basis.*

There are families in our reach who are still struggling to get by who might need an extra boost this holiday season. Lucky for us, we live in a compassionate community that pulls

together for its own. We have some great organizations ready to give this Thanksgiving, so we can all enjoy our holiday with family and friends.

Crop Drop, the event that kicks off the "giving" for the Thanksgiving season, will be happening again this year on November 20th. Since 2009, Crop Drop has provided thou-

sands of pounds of produce that benefits more than 50 organizations throughout Walton, Okaloosa and Santa Rosa counties. Volunteers are still needed. If you are interested, please visit the website at www.cropdrop. org or visit the Facebook page. Volunteer information is available beginning November 1st.

During the Thanksgiving and Christmas holidays, Sharing & Caring of Niceville, an all-volunteer agency (roughly 70), participates with area churches and civic organizations to provide meals and gifts for families, specifically coordinating community efforts to meet emergency needs of individuals and families in the Niceville-Valparaiso-Choctaw Beach area. Normal hours are Monday-Thursday 9 a.m. to 2 p.m. and Friday 9 a.m. - noon. Donations needed include non-perishable food, toiletries, diapers, laundry and dish soap. Monetary donations are used to purchase perishable food such as milk and eggs. If you are looking to volunteer or for an application, please contact them at (850) 678-8459 or visit sharing-n-caring.org/nicevillehome. Sign-up for Thanksgiving by Nov. 15 and Christmas by Dec.

Families supported by **Food for Thought** programs across Walton & Okaloosa Counties will be provided food to prepare

a traditional Thanksgiving meal along with food to support their students' needs while they are out of school for a week, which is about 10 meals they will miss by being out of school. For more information on how to enroll, please email Food for Thought at support@fftfl.org. The organization is solely dependent on the support of the community. They are looking for volunteers to get back to their pre-pandemic numbers in order to best serve the demand of families in need. This year, the local nonprofit plans to serve 700 families for the holiday. If you are interested in volunteering or donating to support their holiday efforts, please visit www.fftfl.org. You can also sponsor a family at Thanksgiving for just \$40.

The Church on Bayshore is offering a community-wide Thanksgiving Day meal from 11:30 a.m. - 2 p.m. If you're homebound, meals are available for delivery. You simply need to RSVP for the meal, to receive a delivered meal, or to volunteer. Please register at www.churchonbayshore.org/events or call the church office at 678-4621. By doing this for the community, Church on Bayshore is keeping with its vision to see people "Believe in Jesus, Belong to God's Family, and Become who God created them to be." You can visit www.churchonbayshore. org for more information.

You can help **Crosspoint Church Niceville** and **Crosspoint Bluewater Bay** help lo-

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Published Monthly
Mailed FREE to the communities
of Bluewater Bay & Hammock Bay

P.O. Box 1424 Santa Rosa Beach, FL 32459

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Our Hometown Hero: Greg Voyzey, Boy Scouts

By Rita L. Sherwood

Greg Voyzey, the CEO of Boy Scouts of America, knows a bit about scouting. He actually started in the Boy Scouts when he was six years old, and even became an Eagle Scout. He continued to be active in the Scouts through high school and college, and says he's thrilled to be in his new position since March, and feels it's his true calling. Greg says the mission of the Boy Scouts is to prepare young people to make ethicaland moral choices over their lifetime by instilling in them the values of the Scout oath and



More specifically Greg explains, "My vision is to help morrow's leaders by providing

young people prepare to be to-

them a mountain top experience." And what does that mean exactly? "When you work hard, go through trials and tribulations, and climb to the top of the mountain, you look at the view and it's life changing and rewarding. I want to instill that work ethic and those values in the next generation."

Greg states a big part of his job is being involved in the community, meeting people and hearing about their background. If their values align with the Scouts, he helps them become ambassadors for kids by volunteering. "It's all about sharing our passion and our vision to help young people."

Are you passionate about helping kids? Greg says the Boy Scout camp in Defuniak Springs always needs volunteers and community sponsors to help maintain their current programs and also to support and develop new programs. "Don't be afraid to step up and help a kid achieve their greatest success," he says. To find out more information or to sign up, email him at Greg. Voyzey@scouting.org or visit www.gulfcoastcouncil.org.



COMMUNITIES

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cal families in Niceville enjoy a great Thanksgiving and Christmas meal by donating non-perishable groceries. Bring any of the following items to either church's worship venues between Sun., Oct. 24 - Sun., Nov. 14: stuffing, cranberry sauce, canned sweet potatoes, canned corn, canned green beans, dry jell-o or pudding, canned pumpkin, instant mashed potatoes, evaporated milk, boxed pie crust, rice or canned fruit. Please include a hand-written note of encouragement and blessing written directly onto the cans or boxes with marker.

Destiny Worship Center Freeport is providing Thanksgiving meals for families in need in Freeport. You can help by picking up a Thanksgiving Bag between Oct. 23 (Saturday) Nov. 20 (Saturday). Purchase and fill the bag with the list of items on the bag and drop off at the Destiny Campus NO LAT-ER THAN November 14th.

Harvest House Destin will be providing food items for an all-inclusive holiday meal to cook at home. Any families in





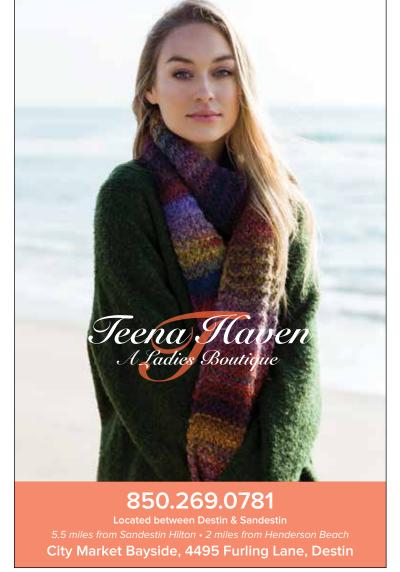
the Destin, Sandestin and Mack Bayou areas in need of a holiday meal can contact Harvest House Monday-Friday 10 a.m. -Noon by calling (850) 837-2777, or stopping into their location at 300 Mountain Dr. to place an order. Families will be able to pick up their meals on Monday, November 22rd at the food pantry. There will be no drive-through this year.

Caring and Sharing in

Walton County is providing holiday food items for pick up November 15th-17th, the week before Thanksgiving. People must apply by filling out an eligibility form to qualify for assistance and must live in Walton County. Families will receive items for a holiday meal such as mashed potatoes, stuffing, cranberry sauce, a turkey or ham and produce. Caring and Sharing is expecting roughly 400 families to pick up meals. They are looking for any additional volunteers to help pack meals and to hand out food the week of pick up. If you're interested in donating or volunteering, contact them at 850-267-2866 or visit the website at caringandsharingsowal. org for more information.

If you are looking for a Thanksgiving meal out with the family, **Harbor Docks** is once again offering free Thanksgiving meals this year.

* Feeding America's Map the Meal Gap online tool shows that 2.8 million unduplicated individuals were identified in Florida as food insecure, or not knowing where they would secure their next meal, in 2017, 35,000 in Okaloosa and Walton counties.





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Happenings Around the Bay

FARMER'S MARKETS

Niceville Community - Saturdays Oct 23, 30 & Nov 6, 13, 20, 27 9am | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays Oct 17 & Nov 7, 21 8am | Victory Blvd | Freeport

OCTOBER

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

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

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



NOVEMBER

05 | Niceville Fall Festival
3:30 pm | Rocky Bayou Christian School | Niceville

05 | Sip N' Stroll

5 pm | J.Leon Gallery + Studio | Destin

3rd Annual Beards & Brews Competition benefiting CALM 5 pm | 3rd Planet Brewing | Niceville

Shrimp Boil by Willingham Shrimp 6 pm | 3rd Planet Brewing | Niceville

O6 | Pig Roast w/ Cafe Rico benefiting NWFL Symphony Orchestra
12 pm | 3rd Planet Brewing | Niceville

07 | BrunchFest 11 am | Seville Quarter | Pensacola

10 | Second Wednesday Breakfast 7:30 am | Niceville Community Center | Niceville

11 | MKAF's 9th Annual Wine Walkabout 6 pm | Ruth's Chris Steakhouse | Destin

13 Kids Christmas Card Workshop
10 am | Artful Things | Niceville

Band Together for Autism ft. The Molly Ringwalds 6 pm | Mattie Kelly Arts Foundation | Destin

Cornhole Tournament benefiting MidBay Rotary
11 am | 3rd Planet Brewing | Niceville

14 Kids Paint Day with The Traveling Painter
3rd Planet Brewing | Niceville

15 | Adult Paint Day with The Traveling Painter 3rd Planet Brewing | Niceville

18 | Wax Christmas Card Workshop 10:30 am | Artful Things | Niceville

Annual Christmas Open House
5 pm | Katie's House of Flowers & Gifts | Niceville

19 | Santa's Arrival & Tree Lighting 6 pm | Destin Commons | Destin Sharing and Caring Food Drive 12 pm | 3rd Planet Brewing | Niceville

20 | Childrens Advent Calendar 10:30 am | Artful Things | Niceville

Thanksending

11 am | Rock Out Climbing Gym | Destin

Vendor Fair benefiting Asher's Hope ft. Rob Romans 11 am | 3rd Planet Brewing | Niceville

27 | Food Truck Rally benefiting A Bed 4 Me Foundation 4 pm | 3rd Planet Brewing | Niceville









Alaqua Opens New Wildlife Rehabilitation Center

By Mary Chris Murray

Located on five acres within their original Whitfield Road property in Freeport, the Alaqua Wildlife Rehabilitation Center is a state and federally permitted facility, providing a much-needed resource of rehabilitating sick, injured, and orphaned native wildlife. Permits were issued by the Florida Fish and Wildlife Conservation Commission (FWC) and the U.S. Fish and Wildlife Service (USFWS) (pending). Alaqua anticipates most animals will come from Walton, Okaloosa, and Bay counties. However, there are eight counties surrounding Alaqua's facilities with no physical rehabilitation center.

"Alaqua receives a dozen or more calls a week to help injured wildlife, and up until this point we have had to send them to another facility," said Alaqua Founder Laurie Hood. "It is heart-wrenching to think there is an animal out there suffering. We believe that all animals deserve a second chance, and that includes our important wildlife. We are thrilled to finally be a resource for people in our community when they see injured wildlife, and we will also be able to educate them in the process." Laurie also iterated, "With the overdevelopment around our state and in other parts of our country, animals are losing their natural habitat. It is becoming more increasingly important to respect their environments and protect them for future generations."

A highly experienced wildlife specialty team has been assembled with a combined 30 years' experience working with wildlife in clinical settings. The facility includes a fully functional wildlife clinic with surgical suite, triage area, ICU for critical animals, a detached avian nursery, and a mammal nursery with rabies vector species quadrant to provide specialized care for orphaned babies in a contained environment. Additional outdoor habitats including a brand-new flight cage have also been constructed on the wooded property to provide an environment free from common urban stressors. This will allow the



rehabilitation process to happen in a setting that is closely similar to being back in nature.

Animals of all types are welcome including shore birds, seabirds, birds of pretty, mammals, marsupials, and reptiles. The organization expects the new facility to fill up within a couple of weeks due to the increased need in the area with an estimated capacity of approximately 300 animals

In addition to physically rehabilitating animals, Alaqua is spearheading a "Re-nesting / Reuniting Educational Campaign" to educate the public on how to safely get healthy babies back to their parents, where their chances of survival are greater.

Alaqua and its staff have met all requirements associated with the FWC and the USFWS permitting regulations which include thousands of hours working

hands on with wildlife and other specific requirements for various species. Medical, husbandry, nursery, transport, rescue, capture, and release experience with all species is mandatory.

Animals may be dropped at the Alaqua Whitfield Campus from 9 a.m. to 4 p.m., 7-days a week (located at 914 Whitfield Road, Freeport, FL). A volunteer team is also in the process of being assembled to rescue animals and bring them back to Alaqua. Individuals needing assistance can call the office at (850) 880-6697 or the FWC Wildlife Hotline at (888) 404-3922. Alaqua operates solely on

funds that are raised through private donations and fundraising. Currently, the non-profit organization does not receive any state or federal funding for these types of community programs and services. The facility will not be open to the public as it is important to rehabilitate in a quiet space and keep human interaction to a minimum to ensure the animals' safety until they are ultimately ready to be released back into the wild.

Alaqua's long-term vision is to create a wildlife sanctuary on 40 acres of its new property to provide a refuge for injured wildlife animals that are unable to be released back into their native environment. This sanctuary will also contain a rehabilitation area and will allow visitors to connect with these animals in a natural setting allowing guests to learn about various species, how to co-exist with them, and how they can protect them for future generations.

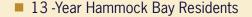
"The Alaqua Wildlife Rehabilitation Center on our Whitfield Campus is just the beginning," commented Laurie.



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the facility. Her father, Raimund

Herden, is one of the founders

of Bluewater Bay. "He has al-

ways been so proud that Blue-

water Bay has something for everyone, from the youngest to

Early Learning Center Opens in Familiar Location

By Kelly Humphrey

The previous site of the Bluewater Bay community's first early learning facility is filled with the sound of children's voices once again.

Tammie Bowyer and Marilyn Wallace, the owners of Stepping Stones Early Learning Academy in Niceville, have purchased the former Discovery Learning Academy building on Commercial Drive. They've named the new location Stepping Stones Too and will continue to operate their original Stepping Stones school on its current site.

"We are so excited to be expanding," said Tammie. "There is a huge shortage of quality early education options in Niceville, and we were always looking for a place to grow."

When Discovery Learning Academy closed in November 2019, Tammie and Marilyn were immediately interested in the property. But as with so many businesses, their plans were interrupted by the onset of COVID-19.

"We're finally able to move forward," Tammie said as she and Marilyn sat on tiny children's chairs in one of the many rooms that have undergone renovation in the 16,000 squarefoot building. "Our contractors, Kevin Tingle and Brian Kirk of CK Construction, worked day and night to get things finished."

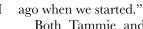
Tammie added that Brian has a particular incentive to finish the project as soon as possible.

"His child is going to be one of our students," she said with a smile.

Their new facility is just the latest venture for Tammie and Marilyn, who worked together at a preschool in Destin for 20 years before opening their first pre-school two years ago.

"I like to say that Marilyn and I are like yin and yang,' Tammie said. "She's in charge of the operations side, and I handle the business side.'

Originally from Mississippi, Marilyn began her career as a traveling nanny. When her



Both Tammie and Marilyn stress that Stepping Stones Too will not be a "day care center."

"We are a school readiness

dren from three months old to kindergarten.'

In addition to its all-day program from 7:15 a.m. to 5:15 p.m. Monday through Friday,





work brought her to Destin, she

decided to make the area her

home. Tammie refers to Mar-

ilyn as a "super nanny" who

has tremendous insight when it

comes to working with children.

"Caring for children is my call-

ing. I didn't choose it; it chose

and a graduate of Niceville

High School, shares Marilyn's

passion for early childhood ed-

you should find what you love to

do, and you'll never work a day

in your life," she said. "That's

what I've done. Marilyn and

I are just as excited about our

work today as we were 20 years

"There's an old saying that

ucation.

"I love it," Marilyn said.

Tammie, a Niceville native







the school will offer a daily pre-

school option from 8:30 a.m. to

"We are already an approved

2:30 p.m.

and early childhood education provider," Tammie said. "We provide an environment that allows our children to learn and explore. We are a faith-based school, so the children will be learning Bible stories and songs as well."

In addition to activities that help children develop their academic and motor skills, the school will offer early intervention for children with learning challenges.

"We provide a setting for speech, occupational, and physical therapists to provide their services," Tammie said. "Early intervention is so important."

"We also care about their social and emotional needs," Marilyn added. "We take chil-

the seniors," Christina said, referring to the American House senior living facility not far from the new home of Stepping Stones Too. "When Discovery Learning Academy closed, we had several opportunities to sell or lease the building to other businesses. However we hung on to it, because my dad wanted to wait until we found the perfect fit. He loves children and wants the best for them."

Christina feels confident that they made the right choice. "I've known Tammie forever - we went to high school together," she said. "I know that she and Marilyn will do a fantastic job continuing the work of Terresa Teutenberg who founded Discovery Learning Academy years ago." Terresa was killed along with her husband and five of her six children in a plane crash in 2011.

"Terresa was like a human jungle gym," Christina added. "You never saw her without a child hanging on her legs and in her arms. She just adored children and they adored her."

Tammie nodded. "When Terresa started Discovery Learning Academy, she had a vision to provide excellent care for children in the Bluewater Bay community," she said. "We want to carry on that legacy."

Voluntary Pre-K provider at our current location," Tammie said. "We plan to continue that here." Christina Herden, property

manager for building's owner, Conrad Properties of America, is particularly happy to see Tammie and Marilyn take over

Stepping Stones Too is located at 4565 Commercial Drive. Niceville. The school is currently accepting applications for new students as well as teachers and assistants. Hours of operation will be Monday - Friday, 7:15 a.m. to 5:15 p.m. For more information, email Tammie Bowyer at 123steppingstonesacademy@gmail.com.



Stepping Stones Too Bluewater Bay

(850) 842-2717

4565 Commercial Drive, Niceville, FL 32578

Hours: 7:15 a.m. - 5:15 p.m. SteppingStonesEarlyLearning.com Facebook.com/steppingstonesearlylearningacademy





Bay Buzz

Niceville Now Included in Expanded Tourist District

Voters in Okaloosa County have overwhelmingly voted in favor of expanding the tourist development district to include Niceville, Valparaiso and other surrounding communities with the bed tax charge beginning March 1, 2022. Per unofficial results on the VoteOkaloosa website, the measure passed 65.42% to 34.58% with 18,817 ballots cast and a voter turnout of 17.55%. The expansion area includes roughly 3,000 lodging units and is expected to generate \$2 to \$3 million annually in additional bed tax revenue.

Freeport Republicans

The Freeport Republicans will meet Nov. 9 in Freeport at the Hammock Bay Clubhouse, 1830 Great Hammock Bend. Registration begins at 5:30 p.m.; meeting 6-7 p.m. This month's speaker is Vance Coley who is running for Florida State House, District 5. The club meets monthly on the second Tuesday of each month at the same location and time. Save

the Date for the annual Christmas Party for members/guests on Dec. 14.

Mel Ponder Elected to Florida Association of Counties Board of Directors



Okaloosa County Vice Chairman of the Board of Commissioners Mel Ponder (District 5) was elected to the Board of Directors of the Florida Association of Counties.

His new role with the FAC will be instrumental in guiding Okaloosa County with fellow commissioners within the state to address the diverse interests of the County as well as the state. He will spend the next two years supporting and supervis-

ing the Association's efforts.

In addition to representing District 5 in Okaloosa County, including Destin and portions of Niceville, he is the owner of Business Empowered, a workplace ministry, and is Government Affairs Director with the Emerald Coast Association of Realtors.

Bluewater Bay Elementary Receives \$3,000 from local McDonald's

Enterprises McDonald's recently donated \$3,000 to Bluewater Bay Elementary School, recognizing three local educators: Carla Edwards, Shawn Grigsby and 2021 "Teacher of the Year" recipient Dianne Goldstein. They were honored for their outstanding work and dedication to their students. Two of Costa Enterprises owner-operators, David Costa Jr., and Amy Costa Killebrew, attended the school the year it opened in 1990. Killebrew and her mother, Helen Costa, were elementary school teachers before joining the family business.

Rhonda Skipper Installed as President of the Florida Tax Collectors Association

Walton County Tax Collector, Rhonda Skipper, was recently sworn in as the 76th President of the Florida Tax Collectors, Inc., the state-wide Association of Florida's Tax Collectors.

She embarks on her one-year term with a message of renewed commitment to collaboration and unity echoing the Association's mission of advancing the office through professional leadership, shared resources and collaboration, but also of embracing change and being adaptable.

DCWAF Surpasses \$25 Million Donated to Help NW Florida Children in Need

Destin Charity Wine Auction Foundation (DCWAF), recognized as the fifth largest charity wine auction in the U.S. by Wine Spectator, has donated more than \$25 million since its inception to children in need in Northwest Florida. The positive impact of these funds has helped an estimated 100,000 at-risk

youth with services ranging from medical care to food insecurity over a 16-year period. This year, DCWAF donated \$2 million to 16 children's charities in Northwest Florida following its second virtual auction in April.

Okaloosa County Hires New Deputy County Administrator

Sheila Fitzgerald has been hired as the new Okaloosa County Deputy County Administrator of Support Services. She brings 17 years of experience in the areas of budget management, grant administration and project management and holds a Master of Science Administration, Public Administration, from the University of West Florida in May 2008. Fitzgerald's recent work history includes a tenured career as Grants and Special Programs Director with Santa Rosa County Board of County Commissioners and Assistant City Manager at the City of Gulf Breeze.





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Community

As A Servicemember, How Can I **Protect Myself Against Identity Theft?**



By William Blanken

These days, anyone can fall victim to identity theft and servicemembers might be relatively easy targets. Because servicemembers are away from home for long stretches of time and receive a steady source of income, it's easy for scammers to obtain a servicemember's information without being noticed. Fortunately, servicemembers might be able to protect themselves and their loved ones from identity theft by taking some preventive measures.

track of your records. This includes reading your credit reports, bank statements and credit-card statements when you receive them. This way, it will be easier to catch unusual activity, such as unexplained purchases. Be sure to shred any physical documentation to make it difficult for scam artists to access it.

It's equally important to be cautious when giving out your personal information.

If you receive an e-mail or telephone call from someone asking for credit-card information or your Social Security number, don't share it. Most of the time, this is a scamming giveaway. Protect your digital information with a strong password that contains letters, numbers, symbols and different cases. Any passwords you use should not contain words or revealing number combinations such as your date of birth and Social Security number.

Before leaving on deploy-Start by keeping careful ment, place an active-duty



alert on your credit report.

This alert requires creditors to verify your identity before credit is granted under your name. The active-duty alert is effective for one year, but may be renewed if your deployment lasts longer. You can activate or remove the alert by calling one of the three major consumer reporting agencies: Equifax, Experian or TransUnion. Whichever one you call is required to contact the other two to confirm the active-duty alert on their versions of your credit report.

If your identity is stolen despite your best efforts to protect yourself, call one of the aforementioned companies as soon as possible and ask to have an initial fraud alert placed on your credit report. You can also take advantage of a consumer's ability to order one free credit report per year from each of the three credit reporting agencies and check them for errors. If you find an error, create your

identity-theft report and contact a legal assistance office if desired. Even if the losses you suffer seem insignificant, voice your concerns by contacting a consumer reporting agency. Only then will financial fraud be addressed, and you'll feel more secure knowing how to protect yourself from future scams.

BBB Announces Torch **Award Winners**

The BBB Foundation serving Northwest Florida announced the recipients of the 16th annual Torch Award for Ethics program from its District II area: Okaloosa and Walton County.

1-5 employees category winner

Transaction One, LLC, Destin

6-19 employees category winner

The Honey Do Service, Inc., Fort Walton Beach

20+ employees category winner

Alpha Foundation Specialists, Inc., Miramar Beach 20+ employees category winner crossover from District 1-WEAR TV3

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Bay Buzz: Events

6th Annual LuLu's Marlin 5K Walk/Run | Sat., Nov. 6 | 8 a m



It's time for the 6th Annual LuLu's Marlin 5K Walk/Run to benefit the cheer teams of Niceville High School, Destin Middle School, Destin High School and Ft. Walton Beach

High School! Registration begins at 6:45 a.m. The friendly, competitive out and back course starts at LuLu's, goes into the adjacent Regatta Bay community, and ends back at LuLu's. There will be a complimentary Post Run Party for registered runners at LuLu's with food, a raffle, door prizes, silent auction and awards presentation. Entry fee, which also includes a t-shirt for runners/walkers, is \$35 per person and \$25 for students. Register on-line at www.lulubuffett.com/destin, or visit www. active.com. LuLu's is located in Destin at the foot of the Mid-Bay Bridge next to Legendary Marina. For more information, call 850-710-5858.

Mountain Film Fest at Watercolor

Mountainfilm on Tour returns to WaterColor Marina Park Amphitheater on Nov. 5 -6 at WaterColor Marina Park. Gates open at 5:45 PM. Films begin at 7 p.m. The films for this year's show, a selection from the annual festival in Telluride, Colo., will explore themes connected to Mountainfilm's mission of using the power of film, art and ideas to inspire audiences to create a better world. Purchase tickets at https://www.

watercolorresort.com/mountainfilm.html. Mountainfilm on Tour at WaterColor is a rain or shine event. Ticket purchases are non-refundable.

The 5th Annual Honor Games

Supporting Defenders of the Front Line, Veterans and First Responders, this year's annual Honor Games will be held Saturday, Nov. 13 beginning at 8:30 a.m. Register at deka.fit/honorgames2021. 2021 Beneficiaries: Special Ops Survivors, Air Commando Association, Healing Paws for Warriors, The Special Forces Association Chapter 7 and Okaloosa Sheriff's Star Charity. Visit www.emeraldcoasthonorgames.com or follow on Facebook or Instagram.

Green Thumb Garden Club Holiday Bazaar

Join the Green Thumb Garden Club (GTGC) for a festive Holiday Bazaar Sat., Nov. 13, 10 a.m. -3 p.m. at Cantina Laredo, 585 Grand Boulevard in Miramar Beach. The event will showcase unique, creative décor for the upcoming season and beyond—an opportunity to purchase beautiful, one-ofa-kind treasures, handcrafted by the talented GTGC members. GTGC includes members trained in floral designs, master gardening and flower show judging. Among the exceptional items available for purchase will be an autographed, certified Darius Rucker guitar. The event is open to the public and admission is free. Net proceeds will support primarily the Mercer Scholarship as well as Habitat for Humanity of Walton County, E.O Wilson Biophilia Center, John Horton Senior Center and other organizations. For additional information, email greenthumbgardenclubinc@gmail. com.

Harvest House Annual Christmas Bazaar

Harvest House is hosting its 13th Annual Christmas Bazaar on Saturday, November 13 from 8 a.m.-2 p.m. It will be held outside and include plenty of Christmas items for sale that must go. All proceeds go back into the mission. If you are looking to donate or volunteer, you can call Harvest House Destin

at (850) 837-2277 to find out how you can help. Visit www. harvesthousedestin.org.

10th Annual 30A 10K Thanksgiving Day Races



Join the signature 10th anniversary of the 30A 10K Thanksgiving Day races, Nov. 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. All money raised this year 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 ensues at 7:30 a.m. The 1-mile fun run starts immediately after at 7:35 a.m. The 5K race starts at 9:30 a.m. Visit http://30a10k. com to register.

The Nutcracker 2021

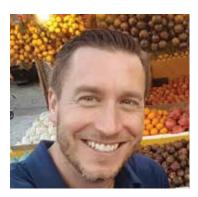
NFB's 52nd season begins with The Nutcracker at the Mattie Kelly Arts Center Friday and Saturday, Nov. 19 and 20 at 7:30 p.m. and Sunday, Nov. 21 at 2:30 p.m. NFB's 42nd annual performance is the only fulllength version in the area and features a cast of more than 140 performers including international guest artists and over 100 local children. The NFB Symphony Orchestra, led by music director and conductor David Ott, will provide musical accompaniment for all public performances. To purchase tickets, visit nfballet.org; \$40 Adult/\$20





Community

Laundry Tips and Tricks with Sudsy!



Thanks for taking the time to read our fun, informative page for some basic laundry tips and tricks! In this issue, we want to talk about a stubborn stain specific to our geographical location: Sunscreen!

Sunscreen stains are basically oil stains. Unfortunately, once oil stains impregnate a shirt's molecules and change the color, it's hard to bring the original color back. But there are a couple of methods to try.

If the garments are white and cotton, try soaking them in a diluted chlorine bleach solution for two or three hours, then wash the items in a normal



warm wash cycle. If the garments are colored, soak them in non-chlorine bleach (Clorox 2) and hot water overnight, and then wash the following day.

A second method you can try might work if the stains are still relatively fresh. Add a touch of dawn directly onto the stained garment and wash in warm water. As long as the oily residue remains, it still can be washed off. However, once the oil attaches to the molecule, it becomes permanent.

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you'll find that at each store we use Tide with Bleach Alternative on every wash/dry/fold order with a touch of Downy softener as well. We can use Free & Clear detergent for customers with allergies and sensitive skin. We have every laundry additive in stock to help fight as many stains as possible! Come see us today and let us take care of your laundry needs!



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Thankfulness Abounds in Our Communities

By Lori Leath Smith, Publisher

November is the month of Thanksgiving; that time of year when we gather with friends and family to ritually offer thanks and appreciation to individuals (current or past) who have brought some sort of blessing into our lives. It causes me to reflect upon those moments or people whom I am thankful for. According to Merriam-Webster's, thankful means "conscious of benefits received." I believe we receive many benefits and blessings daily, even if we aren't always aware of it.

As a culture, we learn to say 'thank you' at a very young age; but the phrase is far more than just a matter of good manners. Sharing the phrase 'thank you' could be a highlight of every day, every week and every month, before and after November! Each year, we give you the opportunity to share "what" you're thankful for on these pages. We do it, because through it, we hope you'll be able to reflect and recognize the many blessings abounding around us.



Our team at Bay Life is thankful for your participation, editorial contributions and support. Without you, Bay Life would not have the same flavor, popularity and appeal—you make all the difference!

Bay Life asked, "What are you thankful for this year?"

"We are thankful for our community and the fabulous people who seek our help. We are America Proud!"

- April Pretz, EasyCare Health and Wellness Clinic

"I am thankful to work alongside an awesome team of people at the Frances Roy Agency. You all are the best of the best! To Shantelle, thank you for being the best mentor and leader, your guidance means more than you know."

- Hillaree Durso, Senior Director of Content and Marketing

"During these trying times, Bayside to Seaside Realty is most thankful for faith in humanity and community. Keep moving forward #850!"

- Gary Jennings, Bayside to Seaside Realty

"I'm thankful for all the fabulous patients I've met and helped who have spread the word to make us so successful. And thank you for "Life" publications for their tremendous support as well.

—Dr Chern, MD, Hormone Restoration Center

"My Thanks goes out to those who I see achieve their goals, watching others succeed at their craft and grateful in helping others."

– William Blanken, Blanken Management "Everything and everyone. I am thankful for absolutely everything in my life—the good, the challenges, the heartache. Everything is a lesson and experience to be appreciated. All day, every day, I give thanks."

− Tricia Brunson, President & CEO, Niceville Valparaiso Chamber of Commerce

"There are so so very many things to be thankful for: I am thankful for my salvation, my family, my health and my friends. Oh, and did I mention, I live in FLORIDA!

– Jimmie Boisjolie, Marketing Director, Bluewater Bay Marina Complex

"I am thankful for the brave, dedicated and talented health care professionals who have been leading our community through these challenging times. We are all blessed by their service."

- Leslie Moland, APR, CPRC, Director of Business Development and Communication, White-Wilson Medical Center, P.A. "I am thankful for my salvation, family, friends and living in the Free State of Florida, where our freedoms remain intact."

Pastor Doug Stauffer

"I am thankful for OCSD students, families and employees who provide a daily reminder of the importance of striving for excellence in everything we do!"

- Marcus Chambers, Okaloosa County Superintendent

"I truly am thankful for my family and friends. The love and relationships I am blessed with are a testimony to how lucky I am to be here in this beautiful place. Plus, I am a new grandpa. Woo hoo!

Greg Durette, Florida Health
 Connector

"I'm grateful for the privilege to share God's blessings with those He guides to our doors at CALM and for a community that believes and supports our mission."

- Chanie Erb, CALM President

Continued on page 39



NWFSC Partners with Seacoast and Seaside School Foundation

In September, Northwest Florida State College (NWFSC), Seacoast Collegiate High School and The Seaside School Foundation partnered to construct a new educational facility at the College's South Walton Center. The new facility, named Seacoast Collegiate High School at Northwest Florida State College, will provide a dual enrollment educational center housing Seacoast and NWFSC classrooms, as well as a shared-use space for workforce development, continuing education, and other workforce preparedness instruction.

"Seacoast and Northwest Florida State College are excited to expand our partnership at the South Walton Campus to show our mutual commitment to improving access to quality educational offerings for students and residents throughout Walton County," said NWFSC President, Dr. Devin Stephenson.

The Seaside School Foundation will finance the project in exchange for a property lease. The lease agreement provides 3.5 years for Seacoast to complete construction and open the new



facility, a 40-year lease after opening, and two options to renew for up to 10 years each.

The collaboration between NWFSC and Seacoast Collegiate High School began in 2013 when Seacoast leased space from the College at the South Walton Center to provide instruction for high school students. Seacoast students begin the program in ninth and 10th grade with college-level study beginning in 11th grade at Northwest Florida State College.

For more information about the Seacoast Collegiate High School at Northwest Florida State College, contact Cristie Kedroski, Northwest Florida State College, at (850) 543-8178 or kedroski@nwfsc.edu, or Teresa Horton, Seaside Schools Foundation, at (513) 578-9555 or teresa@seasideschoolfoundation.org.

Seaside School, Inc. Shines With 2020-21 Test Results

Seaside School, Inc., the oldest operable charter school in Florida, recently received state test results from the 2020-21 school year and was named #3 combination school in the state, along with ranking #2 in 7th and 8th grade mathematics, #6 in 8th grade science, #7 in state for 10th grade, and testing in the top 4% of state for English Language Arts for 5th through 10th grade.

"Certainly, the performance of Seaside School, even with a small population of students, plays an integral part in the success of Walton County School District's grade. We treasure this relationship and the willing, intentional collaboration that we engage in for each child to receive a world-class education, contributing to the success of all students," said Mr. A. Russell Hughes, Superintendent of Walton County School District. "Thank you, Seaside School, for carrying out, maintaining, and staying in lockstep with the high standards set by Walton County School District."

Founded in 1996, now celebrating 25 years, the Seaside

School, was one of the first and is now the oldest operating public charter school in the State of Florida. The original goal was simple – create a school to address the need for better middle school education in Walton County – and it hasn't stopped since, now serving nearly 400 students across three campuses encompassing 5th through 12th grades.

"The Seaside Neighborhood School was an attempt to prove that a small school, fully integrated into a neighborhood and a community, could achieve better outcomes and help children mature better than the currently conventional large schools built on land a considerable distance from houses, shops, and cultural centers. Such a school could draw on cultural and community resources and engage citizens in the education of its students," said Seaside Founders Robert

© Community and Daryl Davis, along with their

son, Micah.

Seaside Neighborhood School serves 5th through 8th grades and is located in the iconic beach town of Seaside, Florida. Located on the campus of nearby Northwest Florida State College, Seacoast Collegiate High School serves 9th through 12th grades offering students the ability to graduate high school with an associate college degree.

"Seaside School's success over the past 25 years reflects the passion, talent, and dedication of our students, faculty, staff and administration," said Dr. Rosemary Williams, Co-Founder of Seaside Neighborhood School and Board Member of The Seaside School Foundation. "Our founders, the Davis family, inspire and support our growth. Our Governing Board, Foundation Board, and our extended family of parents and volunteers work tirelessly to fulfill the mission of our school. We all look forward to the next 25 years. Our future is very

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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 Española llamando a la Oficina de Admisiones de Northwest Florida State College al 850-502-2895.



Inspect What You Expect.

Home Inspections—Buyer or a Seller?



By Gail Pelto

Home inspections are one of the privileges that a home buyer has when purchasing a home and are initiated once you have a contract in place. There are two purposes to have them done: one is to let you know what you are buying and the second is to find out if there are any issues that need to be addressed before you close and take possession of the home. There are many types of inspections. The two most common when purchasing a home are a Property Inspection and a WDO inspection:

Property inspection – the

inspector conducts a thorough review of the home's most important components i.e., structure, HVAC, plumbing, roof, electrical system. If they find any issues, they will point them out or recommend that a licensed professional do further investigation. They can also do a wind mitigation report which gives more detail about how the roof was installed and constructed; consequently, the wind mitigation report may result in some homeowner's insurance benefits. My recommendation: DO NOT WAIVE THE PROPERTY IN-SPECTION, even if the home is newly built. Keep in mind that if you're buying a "used" home, the inspector will most likely find items that are not up to today's building codes. That's normal. Also, know every item on the inspection report does not always contractually need to be repaired or replaced.

WDO Inspection – Wood Destroying Organisms, i.e., termites. We want your home to

be pest free (and if financing, so does your lender!).

Mold inspection – Checks for water intrusion and mold. Particularly important if there's been water intrusion, if mold remediation has taken place, if there are cracks in stucco, if something came up in the property inspection that warrants further investigation, etc.

Septic inspection – Sometimes buyers get a septic system inspection, sometimes not. It's recommended if the property has a system that's older and hasn't been inspected in several years, and/or if there's a problem flushing commodes or running water.

Foundation inspection – definitely recommended if you or the property inspector suspects an issue with the foundation

Pool inspection – To make

sure there's no evidence of leaks, if all the equipment is in working order, etc.

Why should Sellers get an inspection done? Sellers often lose out, because things could have been prevented that either delayed or jeopardized the sale of their home. So, I recommend that you get a Property Inspection to mitigate what you can as early as you can in the sales process. If you have a home that you are putting on the market for sale, then get an inspection done beforehand. First, it allows you to know up front what needs to be repaired or replaced. Second, if you're handy, you just might be able to fix some of the items yourself which can save you money. Once you go under contract, anything that needs to be repaired/replaced by you now, contractually, has to be completed by a "licensed professional"

(electrician, plumber, etc.).

Besides the list above, there are other inspections you can have done and the inspections you should consider having done all depend on the house you're buying or selling. For more information, consult with your real estate agent (ME!). Remember, inspect what you expect, and email me if you you'd like a pre-inspection checklist or list of local inspectors. I'm here to help: gail.pelto@gmail.com.

Gail Pelto is a Board Member with The Rotary Club and the Mattie Kelly Arts Foundation—and yes, a powerful, full-time real estate agent with Keller Williams Realty Success Realty. Call her with any real estate questions you have, and she'll guide you in the right direction. Call her direct at 850-374-0454 or email to Gail.Pelto@kw.com. Want to know what the value of your property is today? Go to www.DestinAgent.com.

It's Almost Time for the Thunderbird Intertribal PowWow

The community is invited to the 33rd Annual Thunderbird Intertribal PowWow, November 5-7 at the Mullet Festival site, Hwy. 85 N. and College Blvd. in Niceville. Activities include contest dancing, intertribal dancing, storytelling, traditional drums and singers, handcrafted, authentic native crafters from all over the united states, exhibits and demonstrators.

Friday, Nov. 5, is Children's day from 9 a.m.-2 p.m. and Powwow at 7 p.m. Grand Entry; Intertribal Dancing into the night. The craft competition will be held Saturday 10-11 a.m. with special performances 11 a.m.-1 p.m. Grand entry and opening ceremonies commence at 1 p.m., followed by intertribal, exhibition and competition dancing until 5 p.m. Night grand entry is at 7 p.m. followed by Intertribal dancing, dance exhibitions and competitions into the night. Sunday Church service is at 10 a.m. at the arena with intertribal dancing, dance exhibitions and competition winner noon to 4 p.m.

Powwow: \$5; Ages 12 and younger \$3; Children's day: \$3. Visit www.thunderbirdpowwow.org.

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Community

Medicare Open Enrollment is Here. Now What?!



By Greg Durette, Florida Health Connector

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

Piece of cake right? Wrong! The reason is, many folks do not want to relive the information overload they experienced when first becoming eligible. Remembering the volume of phone calls, emails and mountains of regular mail would understandably send anyone running for cover!

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

If the answer to any of these is no, then now is the time for you to get answers so you can make the right choices for 2022.

The problem for many folks becomes, where can they get this

information without re-igniting the aforementioned onslaught? The answer - YOU need to initiate contact. That means calling your current agent or broker and/or finding other sources of information.

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

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

Once you have decided which person or place to call, do



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

The bottom-line message is this; be not afraid. This time of

year, (AEP) is designed to help you make improvements, not make you relive the trials and tribulations of your initial enrollment

Reach out and look to how you can possibly make things better for

you. Your health might change from year to year, but your need for excellent health insurance remains a constant.

Follow these simple steps and make 2022 your best health insurance year yet!

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare throughout the State and is based in Niceville. He has been in the insurance industry for over 38 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.

Florida's "30A" License Plate to Help Keep Walton County Scenic

Gov. Ron DeSantis recently signed Senate Bill 676 to help create a new "30A" specialty license plate for Florida motorists. The 30A tags cost \$33, with all proceeds being donated to support Scenic Walton, a 501(c) (3) non-profit that promotes projects designed to improve the quality of life in Walton County. Three thousand vouchers must now be sold before Florida's Department of Motor Vehicles will manufacture the 30A tags. Vouchers can be purchased at www.30Atag.com or at any Florida Tax Collector's Office.

"Money raised by the new tags will help promote beautification and safety projects throughout all of Walton County, not just along the beach,"



said Leigh Moore, Scenic Walton's Executive Director. "We work to improve landscaping in roadway medians, reduce litter, promote underground utilities, expand infrastructure for pedestrians and cyclists, and other projects that enhance the quality of life for Walton County residents and visitors."

The team asked Walton County locals and 30A's 1.5 million social media fans to help

Continued on page 20











Guest Editorial: Preserving the Bluewater Bay Community "Green Space"

By Justin "Lemur" LeMire, Bluewater Bay Community Support Group

Neighbors, after the announcement of the closure of the Bay Golf Course, an emergency board meeting of the Bluewater Bay (BWB) Men's Golf Association (MGA) was held. Members of the MGA realized the need to put an exploratory committee together to find ways to preserve and protect the BWB golf course, surrounding green spaces and help influence future redevelopment. For years, the golf course has been in de-

cline and losing money for a multitude of reasons. However, we can change that with some community support and the help of a professional management company to guide us!

We have become well versed in the history of the closure of the Magnolia nine-holes and the Lake nine-holes and their impacts on the community. Now, we are gathering to preserve and protect the remaining 18 holes and the greenspaces throughout the community. According to the 1977 Developments of Regional Impact (DRI), there can

be approximately 4,084 homes in BWB, of which there are approximately 3800 currently built. Many people think since they are not golfers, what happens to the golf course doesn't affect them. However, with an increase of 284 possible homes, that is 568 more cars, assuming two per household, many more children in the schools that are already over max capacity, and an increased strain on the existing road, sewage and utility infrastructure. The fact remains that the golf course acreage is prime real estate for development, and that real estate is currently owned by Bluewater Bay Develop Ventures LLC (BBDV). Now, instead of looking at BBDV as the antagonist, perhaps it should be considered as protecting BWB from national level development companies that could potentially enter BWB and build whatever level/quality of homes they want, without regard to thoughts, opinions and desires.

The Way Ahead! The community needs to have a vested interest in not only the golf course, but also the surrounding undevelopable greenspaces as well. We intend to build a solid business plan for the golf course guided by professional management that will generate funds to go back into the community green spaces. If the remaining 18 holes of BWB Golf Course are saved, a Not-for-Profit local course, we would have an economic engine for the community instead of relying solely on tax revenue.

How can the community do this? There are multiple ways that are being explored from having everyone pay a fee, to creating an investor group that will buy the course from BBDV through a lease-to-own agreement. The committee secured the help of Walter's Golf Management Company to complete an assessment of the course to evaluate the viability of our proposal. We will look to hold community meetings going forward. The golf course closing is far from a done deal. However, it will take the community's help to save it. There are 42 HOAs and 26 Non-HOA areas. Together, we can make a difference. We also formed the "Bluewater Bay Community Support Group" to raise the community's awareness of this and other community issues (Find us on Facebook). For more information, I can be reached at (850) 716-4001 or email at justlemur@gmail.com.

Mid-Bay Rotary Cornhole Tournament

Bags will fly for the second time this year on Nov. 13 at 3rd Planet Brewing after the resounding success of the Rotary Club of Mid-Bay Bridge June Charity Cornhole Tournament. The two-person team tournament will feature a Social Division and a Competitive Division. Teams select their own partners and compete in a double-elimination event.

Entry fees are \$30 for Social Division and \$40 for Competitive Division. Rotary Club, in partnership with 3rd Planet, is raising funds for charities. There will be 16 spots held for each division through Nov. 6. After that date, the field will be filled with Social Division teams at \$35 per team. 3rd Planet is donating prizes in both divisions. Bags supplied in social division; players supply bags in competitive division. There will be raffles available at the event, as well an "Air Mail" contest where players compete to put bags in the hole without sliding them on the board. Prize for the Air Mail event is 50-50 split of entry fees. Players can register and pay fees online at the 3rd Planet website under Events. Spots in the tournament are not reserved until payment is received. Sponsorship status is available for \$50 and businesses provide their own banner. All entry fees will be used to support Mid-Bay Bridge Rotary's numerous community and charitable organizations, as well as scholarships. Rotary meets at 5:30 p.m. on Thursdays at Mulligan's Bar and Grill at the Bluewater Bay golf course.



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Holiday Help

Christmas is Coming to ECCAC— It's Adopt-A-Family Time!



ECCAC is seeking donors who will purchase new and unwrapped gifts for individual families for Christmas. Gift certificates are great for teens and Christmas decorations are always a bonus if funds allow. Last year, the program helped 197 children in 70 families have a festive holiday season. You can sign up now for Adopt-a-Family on-line at www.eccac.org/ adoptafamily. Or, contact Nicole Steinbrink at nicole@eccac.org, or call her at 850-833-9237, Ext. 222 to make arrangements. Then shop for the families and bring unwrapped gifts by December 14th, or sooner to the Niceville or DeFuniak Springs Centers. You can also consider making a 2021 year-end tax-deductible donation. ECCAC's mission is to prevent child abuse and neglect, protect children in Okaloosa and Walton Counties, and restore the lives and futures of these impacted children. Visit www.eccac.org. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

Angel Tree Christmas Gift Assistance Program



Together, the Salvation Army and Catholic Charities help hundreds of families in our community each year provide gifts to thousands of children on Christmas morning through the Angel Tree Christmas assistance program. Local families in need can register their children for Angel Tree by registering at www. SAAngelTree.org or through the Salvation Army's Facebook page by Oct. 29. Designed for children up to age 12, availability is on a FIRST COME, FIRST SERVED basis. Once the organizations reach a certain number of children registration will be closed.

After registration, angels (a child) can be adopted by community members and donors who then provide Christmas gifts and clothing for the child. The Salvation Army is seeking corporations that would like to host an Angel Tree at their workplace. Please call (850) 243 4531 ext. 14.

Freeport Christmas Angels



Freeport Christmas Angels, Inc. will be opening its Christmas 'store' on Sat., Dec. 17 and Sun., Dec. 18, location TBD, for families in need to come in and pick out toys for their children to open on Christmas Day. Last year, Freeport Christmas Angels provided Christmas gifts for more than 100 children who were 6 months to 17 years of age from 34 families. The organization collects toys and also raises funds to purchase toys and is collecting gifts now. There is an application process. Visit the Facebook page to apply. You can help by donating purchased gifts for children ages 0 to 17 or money to our Facebook fundraiser: Facebook.com/Freeport-ChristmasAngels.

"Geek Lights" Announces Charity selection for 2021 Season

The Geek Lights on the Corner Christmas lights and music show has selected Crisis Aid for Littles and Moms, or CALM, as the charity that will receive collected donations for the upcoming holiday season. "This will be our second season sponsoring CALM," said Jeff



Werner, who puts the "Geek" in Geek Lights on the Corner. "We forged a great relationship with the staff at CALM last year, and our visitors responded so positively to them as our chosen charity. We set a record for donations last year, and we're really hoping people will step up again to help. The Geek Lights crew really believes in CALM's mission." Behindthe-scenes preparations for this year's show – which is Season 14 - have been underway since the show shut down in January. The primary outdoor assembly commences in November, and there will be three Community Build Days for anyone who wants to help. Watch the show's page at FaceBook.com/GeekLightsOn-TheCorner for detailed information and to sign-up to help.



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Children in Crisis Committed to Changing Lives!

All over the United States, children are caught in terrible situations. Sometimes it's an abusive home. Sometimes it's neglect. Sometimes it's abandonment. Whatever the reason, parents aren't always there for their kids, and when the unfortunate event happens that a child is pulled from an unsafe situation there is not always another place for the child to go. Further, when siblings are removed from their home they are often separated, leading to significantly more trauma.

Children in Crisis looks to make a difference in the lives of children who are removed from their homes in Northwest Florida. It began as a dream for a group of individuals who saw the effect that foster care typically leaves on young psyches. Stripped from the things that bring them comfort, many children would rather remain in the unsafe situation due to familiarity with it. More often than not, these children already feel hopeless, and once they're removed from their parents the hopelessness continues as they bounce from home to home and are separated from their sisters and brothers.

Children in Crisis saw the situation as an opportunity to make a difference in the lives of children in foster care.

Their goal is to provide safe, stable homes for children who have been abused, neglected, and abandoned within our local community, as well as to keep siblings together throughout the process. The organization provides multiple types of





Children in Crisis, Inc.
Providing Homes...Keeping Brothers and Sisters Together

housing for children of any age, even into young adulthood. The Children's Neighborhood functions as an emergency shelter for children removed from an unsafe environment. Beyond that, Children in Crisis maintains a total of five family foster homes, each housing six to eight children, and each containing two adults functioning as parents. In addition, Children in Crisis provides an Opportunity Home which contains a total of eight studio apartments designed for young adults who have aged out of foster care, but aren't prepared for life ahead quite yet.

The children placed with the organization come from the Florida Department of Children and Families foster program, and are placed by the Families First Network. They are currently the only shelter which provides a home for foster children as well as an emergency shelter for children in immediate need. Currently, the Children's Neighborhood has the capacity to serve seventy-four foster children at any given time, and usually assists a total of one hundred throughout the year.

Each year, Children in Crisis holds an annual charity drive, with this year, their fourteenth annual, the event was hosted by Tommy Bahama and took place on October 11th at the Kelly Plantation Golf Club. Yet, there's still time to participate and support this incredible organization!

For further information about Children in Crisis visit them at 1000 Luke's Way in Fort Walton Beach or online at www.childrenincrisisfl.org. They can also be contacted at (850) 864 - 4242 or via email at info@childrenincrisisfl.org.

Regular Roof Inspections Can Prevent the Need for Premature Roof Replacement

By Erin Bakker

The roof is one of the most important parts of a home or business, yet it is one of the hardest to keep an eye on. Roof inspections require going up on a ladder, and once up there, the inspector has to know what he or she is looking at. It's easy enough for a lay person to spot obvious damage, such as a large hole caused by a fallen tree limb. But problems emerging due to less catastrophic conditions aren't as easy to spot. This makes it so that the average homeown-

er gains little benefit from looking at the roof.

The key to effective roof inspections is to hire professionals to come out and look. A pro can spot things like failing flashing or a loose shingle before they cause obvious leaks. In some cases, detecting and fixing these issues early can prevent the need for premature roof replacement.

Of course, there are times when a roof inspection will reveal that roof replacement is needed right away. Then, you may wonder what the benefit of the inspection was. The answer is simple: By spotting a wornout roof in advance, you avoid



finding out by having it start to rain inside your house or down your walls. You also can save the roof deck from rotting, and therefore, save yourself several thousand extra dollars.

A professional roof inspector can spot problems before they are obvious, and let you know exactly what will be needed to prolong the life of your roof and the structure beneath it. Remember, ignoring a roofing problem just allows rot to get started, so it's always more affordable to get repairs done early. Contact us for an inspection: Specialty Roofers, Inc., at (850) 974-ROOF or visit specialty-roofers.com.



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Every Month is Life Insurance Awareness Month



By Joe Capers, Insurance Zone

Although the life insurance industry has adopted the campaign that September is life insurance month, it is my belief that every month is Life Insurance Awareness Month.

Recent market research done by LIMRA (Life Insurance and Market Research Association) shows that 36% of Americans plan to purchase life insurance this year. When it comes to Millennials, 48% say they plan to buy coverage. This is especially important since their research also shows that 42% of households would face financial hardship within six months should a wage earner die unexpectedly — 25% would suffer financially within a month

For many, life insurance is not a pleasant discussion and we like to avoid the topic as no one likes to discuss or think about death. But, we also know how important life insurance is, because our loved ones will still have to deal with income replacement, funeral and general expenses, mortgages, college and so much more.

The two most popular life insurance products are Term Life and Permanent Life. Your goal and budget will determine which policy will best fit your needs. Both of these forms of protection pay an income tax-free death benefit. Term life covers you for a limited period and permanent life provides lifelong coverage.

Term Life is the most affordable and is for a set period of time - 10, 20, or 30 years typically, and does not accrue cash value. This is a great tool for someone on a limited budget and who needs a certain amount of coverage for a specific number of years. It also allows for the highest amount of death benefit with the least amount of premiums and most term policies can be converted to permanent life without providing evidence of medical condition.

Permanent Life comes in the form of Whole Life or Universal Life, and both offer varying degrees of flexibility through the life of the policy. Whole life insurance premiums remain the same over the life of

the policy and the death benefit and cash value is guaranteed as long as you pay the premiums. Universal Life provides the same features as whole life with added flexibility to adapt to changes in your personal situation or changes in the financial marketplace. With this type of product you can adjust the premium payment, death benefits and the insurance company's investment portfolio, and some companies will allow adding a long term care rider to help prepare for potential long term care expenses.

Now there are other types of universal life insurance policies that provide Long Term Care coverage along with a death benefit. These fixed premium products pay for services that fit your needs based on the plan of care provided by your licensed health care practitioner. The services are paid for either your home or a facility when you are no longer able to perform 2 out of 5 of the ADLs (activities of daily living) such as bathing, dressing, toileting, transferring and eating.

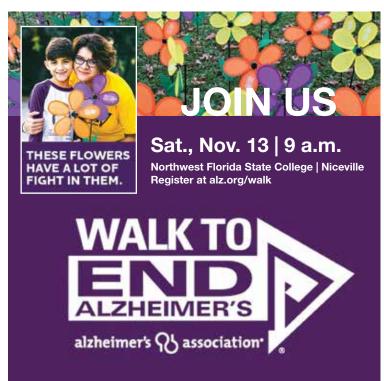
There are also some life policies (term and permanent) that can provide for the security and longevity of a business. Business Life products can help keep a family business in the family,

protect a key employee or fund a buy/sell agreement.

Term and permanent life insurance plans are important components of your overall financial planning. A well-structured Life Insurance Program often contains both term and permanent life insurance and no matter what kind of life insurance policy you purchase, your beneficiary will be the person or persons who will receive the death benefit.

Life insurance can do some amazing things for people. It can keep your families in their homes, pay off debts and loans, provide a stream of income, and assure a child's education. It can also protect your business by keeping a family business in the family, protect a key employee so the business can continue while you search for and train a replacement, or fund a buy/sell agreement.

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch our 3 informative videos on Life Insurance 'How much Do You Need, Term vs Permanent and Protection from Financial Hardship', or call 850 424 6070





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Preview: Participating Teams in Emerald Coast Classic

By MIKE MAHON

The Emerald Coast Classic, one of the area's top sporting events, returns after a two-year absence this Thanksgiving weekend, providing fans along the Emerald Coast a look at college basketball teams that hope to make their presence known in the 2022 NCAA Tournament.

LSU, seeking its third straight appearance in the NCAA Tournament, and Oregon State which was the Cinderella story of the 2021 NCAA Tournament after advancing to the Elite Eight, headline the Emerald Coast Classic field.

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.

It will be a homecoming of sorts for Wake Forest head coach Steve Forbes, who served as head coach at Northwest Florida State College from 2011-13, guiding the Raiders to a 62-6 record. Penn State captured the

2018 NIT championship.

Tickets can be purchased online at https://www.emeraldcoastclassic.com/2021-tickets/

In addition to the prime-time matchups, the Emerald Coast Classic will feature an afternoon session on Friday as well as a Saturday morning session involving Mc-Neese, North Carolina A&T, Samford and St. Francis Brooklyn.

Here's a sneak preview of the participating teams:

LSU Tigers

LSU has a combined 39 SEC wins over the past three seasons— the most in the conference

during that span. The Tigers are the only team to finish in the top four in the SEC in each of the last three seasons and have established themselves as a perennial SEC contender under coach Will Wade.

Oregon State Beavers

The Beavers had a 14-12 record before winning the Pac-12 Conference tournament in Las



Vegas and making their historic NCAA Tournament run. Oregon State, which had not won an NCAA Tournament game since 1982 before notching three wins in the 2021 bracket, has the pieces to make the NCAA field again as an at-large section.

The key question is can coach Wayne Tinkle and the Beavers handle the heightened outside expectations born out of last season's Cinderella story? Six of the top eight scorers from the remarkable Pac-12 and NCAA Tournament are back.

Penn State Nittany Lions

Between his offensive acumen and experience with the likes of Brad Stevens and Matt Painter, don't be surprised if first year head coach Micah Shrewsberry leads Penn State to a surprising finish in the Big Ten Conference. Success will be defined by how quickly everyone picks up the style of Shrewsberry who lured Siena's Jalen Pickett and Western Michigan's Greg Lee to supplement

holdovers John Harrar and Seth Lundy.

Wake Forest Demon Deacons

Year Two of the Steve Forbes regime should be an improvement and provide hope for the future. Senior Daivien Williamson followed Forbes from East Tennessee State to Wake Forest and led the team in scoring (12.9) ppg) last year. Senior Isaiah Mucius led the Demon Deacons in rebounding (5.2 avg.). The duo were the only players to appear in every contest during the 2020-21 season. Mucius (10.3 ppg) can score inside and out. A crop of new faces should help the team's talent level and depth.

Schedule

Friday, Nov. 26

11 a.m. – McNeese State vs. St. Francis Brooklyn

1:30 p.m. —Samford vs. North Carolina A&T

6 p.m. — Penn State vs. LSU

8:30 p.m. — Oregon State vs. Wake Forest

Saturday Nov. 27

10 a.m. — Seventh-Place game

12:30 p.m. — Fifth-Place game

3 p.m. —Loser of Penn State/LSU vs. loser of Oregon State/Wake Forest

6 p.m. — Championship: winner of Penn State/ LSU vs. winner of Oregon State/Wake Forest

30A LICENSE PLATE

continued from page 15

select the final tag design, which was created by Gulf Coast native Jake Meyer. The winning design depicts the blue 30A logo

against a silhouette of Western Lake, one of Walton County's most famous vistas.

"Of course, we have amazing beaches here, as do many Florida towns, but our coastal dune lakes really are unique to Walton County," said Mike Ragsdale of The 30A Company. "I think our community made an excellent choice."

"This is the only specialty tag that generates revenue exclusively for community projects here in Walton County," added Moore. "So, everyone who buys an official 30A / Scenic Walton tag for their vehicle will help preserve Walton County's beauty."

Florida residents can go to

any Tax Collector Office to buy a 30A tag voucher. They can also be purchased online at www.30Atag.com.

For more information, visit www.scenicwalton.org.



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Sports

College Football

SEC	Oct 23	Oct 30	Nov 6	Nov 13	Nov 20	Nov 27
Alabama	TENN	OPEN	LSU	N MEX ST	ARK	@AUBURN
Arkansas	PINE BLUFF	OPEN	MISS ST	@LSU	@BAMA	@MIZZOU
Auburn	OPEN	OLE MISS	@TEX A&M	MISS ST	@S CAR	BAMA
Florida	OPEN	GEORGIA	@S CAR	SAMFORD	@MIZZOU	FSU
Georgia	OPEN	@FLORIDA	MIZZOU	@TENN	CHAR SO	GA TECH
Kentucky	OPEN	@MISS ST	TENN	@VANDY	N MEX ST	@L'VILLE
LSU	@OLE MISS	OPEN	@BAMA	ARK	LA-MONROE	TEXAS A&M
MSU	@VANDY	KENTUCKY	@ARK	@AUBURN	TENN ST	OLE MISS
Missouri	OPEN	@VANDY	@GEORGIA	S CAR	FLORIDA	@ARK
Ole Miss	LSU	@AUBURN	LIBERTY	TEX A&M	VANDY	@MISS ST
sc	@ TEX A&M	OPEN	FLORIDA	@MIZZOU	AUBURN	CLEMSON
Tenn	@BAMA	OPEN	@KENTUCKY	GEORGIA	S ALA	VANDY
TEX A&M	SC	OPEN	AUBURN	@OLE MISS	PRAIRIE V	@LSU
VAN	MISS ST	MIZZOU	OPEN	KENTUCKY	@OLE MISS	@TENN

ACC	Oct 23	Oct 30	Nov 6	Nov 13	Nov 20	Nov 27
Boston C	@L'VILLE	@SYR	VA TECH	@GA TECH	FSU	WAKE
Clemson	@PITT	FSU	@L'VILLE	UCONN	WAKE	@S CAR
Duke	OPEN	@WAKE	PITT	@VA TECH	L'VILLE	MIAMI
Florida St	U MASS	@CLEMSON	NC ST	MIAMI	@вс	@FLORIDA
Ga Tech	@UVA	VA TECH	@MIAMI	ВС	@ND	GEORGIA
Louisville	ВС	N CAR ST	CLEMSON	SYR	@DUKE	KENTUCKY
Miami	N CAR ST	@PITT	GA TECH	@FSU	VA TECH	@DUKE
NC	OPEN	@ND	WAKE	@PITT	WOFFORD	@NC ST
NC State	@MIAMI	L'VILLE	@FSU	@WAKE	SYR	NC
Notre Dame	USC	N CAR	NAVY	@UVA	GA TECH	@STANFORD
Pittsb	CLEMSON	MIAMI	@DUKE	N CAR	UVA	@SYRACUSE
Syracuse	@VA TECH	ВС	OPEN	@L'VILLE	N CAR ST	PITT
Virginia	GA TECH	@BYU	OPEN	ND	@PITT	VA TECH
Vir Tech	SYR	@GA TECH	@BC	DUKE	@MIAMI	@UVA
Wake	@ARMY	DUKE	@N CAR	NC ST	@CLEMSON	@BC

Athlete Safety Matters

By Kay Phelan

The Emerald Coast Children's Advocacy Center (ECCAC) has had their Okaloosa and Walton County schools Child Safety Matters prevention programs in place for the past several years. They have reached roughly 37,000 K-12 students each year in 66 different schools.



The nation has recently witnessed the sexual abuse testimonies of several young female Olympians

before Congress about how long it took to hold accountable the now imprisoned former physician, Larry Nassar, and his collaboration with the USA Gymnastics organization. It took years for these abuses to come to the public's attention. These brave Olympians, including famous gymnast Simone Biles, have called attention to the inaction of many professional adults involved who didn't listen and delayed taking legal action against Nassar.

Armed with the knowledge that 95% of child abuse is preventable through education and awareness, ECCAC is expanding their Child Safety Matters with Athlete Safety Matters. These are programs initiated by the Monique Burr Foundation For Children, based in Florida.

Athlete Safety Matters is a comprehensive curriculum that educates and empowers youth athletes with information and strategies to prevent, recognize and respond appropriately to bullying, cyberbullying, all types of abuse and digital dangers. With youth athletes clustered by grade levels K-2, 3-5, 6-8, and 9-12, trained facilitators can easily present the lessons in any venue using turnkey scripts along with engaging, interactive PowerPoints.

"ECCAC is anxious to roll out Athlete Safety Matters as soon as possible to educate children, coaches, educators, volunteers and parents," said Jasie Landeros, who heads up the prevention department at ECCAC as their Outreach Program Manager. "We are asking interested advocates related to school sports, recreational sports, private travel teams, team organizations, and school educators to reach out to me so ECCAC can bring our athlete program to them." Contact Jasie at jasie@eccac.org or call (850) 833-9237, Ext. 267.

Local HS Football Schedules

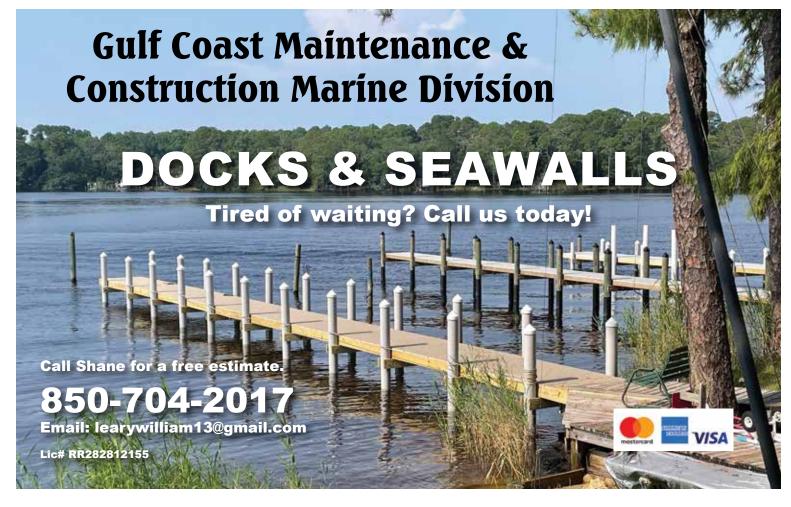
FREEPORT HS

8/20	Kickoff Classic V	Valton	Home	
8/27	Bozeman		Home	
9/3	Jay		Home	
9/10	Holmes County		Away	
9/17	Blountstown		Home	
9/24	Chipley		Away	
10/1	Wewa		Away	
10/8	North Bay Haver	1	Away	
10/15	Open			
10/22	Rocky Bayou	Homecomin	g/Sr Nt	
10/29	Sunshine State A	Athletic Confe	rence	
11/5	Sunshine State Athletic Conference			
Games start at 7 p.m.				
Regional Playoffs Nov 12, 19, 26				

Regional Playoffs Nov 12, 19, 26 State Semifinals Dec 3 State Championship Dec 10

NICEVILLE HIGH SCHOOL

MICEVILLE IIIGII SCIIGGE					
8/20	Mosley	Away			
8/27	Lincoln	Home			
9/3	Choctaw	Home			
9/10	Fort Walton	Away			
9/17	Pace*	Away			
9/24	Godby*	Home			
10/1	Crestview*	Home			
10/8	Miami Edison	Home			
10/15	Gadsden Co.	(Homecoming)			
10/22	Navarre*	Home			
10/29	State*	Away			
11/1	BYE				
*District Game					
Games start at 7 p.m.					



Off the Hook

DESTINE RODEO

The Destin Fishing Rodeo is Underway!

By Cali Hvalac, Silver Shade Studios

2021 marks the 73rd Annual Fishing Rodeo in "The World's Luckiest Village" and with it comes the return of many events that were canceled in the previous year, prompting community excitement.

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

Back for 2021: Shark Saturdays, the Destin 5K Rodeo Run on October 3, the Kids Fall Movie Festival on October 11, Ringing of the Bell on October 16 and Halloween on the Harbor on October 31.

The weigh-ins happen on the docks behind AJ's Seafood and

Oyster bar located on the Destin Harbor and this year's Miss Destin, Kaylie Sparks, is right there alongside long-time weigh-master Bruce Cheves. They are free to the public and are open daily from 10 a.m.-7 p.m. To participate, charter boats and private boats must be registered at least 24 hours prior to weighing in a fish. There is no fee for anglers fishing on a registered vessel (private or charter) and shore fishermen can participate by simply bringing their catch to the scales. You can fish by kayak, paddle board, pier, bridge, jetty, shoreline and surf - whichever you prefer. When a shark or a big grouper or tuna is on the scale, the weigh-in watching crowd reaches "standing-room-only." The Rodeo has also become a very popular "spectator sport" in October.

If you're planning to make a



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



and overall catches, sponsored in good part by area businesses. Other awards are paid for by the Rodeo through entry fees and merchandise sales.

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

The Destin Fishing Rodeo has a significant economic impact on Destin. In 2019 an estimated 36,518 anglers from 33 states and two countries, including 13,421 locals participated in the Rodeo.

Halloween on the Harbor will signify the end of weigh-ins on Wednesday, Oct. 31, when the captains, anglers, volunteers and even Miss Destin will be dressed in their favorite costume. Everyone is invited to partake in the fun!





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Off the Hook

Catch The Health Benefits Eating Gulf of Mexico Fish



By Lisa Leath Turpin, BS. Fitness & Wellness Coach

In light of the Destin Fishing Rodeo season, here's great news for our area about the health benefits of our Gulf fish! So, we've all read or heard that fish is healthy for you. But cold water fish such as salmon make the healthy headlines. It's primarily because of their scientifically known Omega-3 fatty acid profile. But good news for us Gulf Coast residents... warm water fish in the Gulf of Mexico has high Omega- 3s also. Omega-3 and Omega-6 fatty acids are essential to good health. Essential means that our bodies don't

73rd Annual Destin Fishing Rodeo Schedule

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



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. produce it so therefore, we must get it through our diet. They are essential for normal growth and development of every aspect of human health. These fatty acids are similar in structure, but their functions are very different.

Americans typically consume up to 20 times more Omega-6 then they do Omega-3. This causes an imbalance in our bodies which are linked to a long list of diseases including atherosclerosis, rheumatoid arthritis, asthma, colitis, Crohn's disease, type-2 diabetes, heart disease, various cancers, Alzheimer's, Lupus, allergies and multiple sclerosis. Medical research has found that a diet must include NO MORE than FOUR times as much Omega-6 as Omega-3 for optimal health. Eating Gulf fish will help raise your intake of Omega-3 fatty acids to help with the balance between not only Omega-6, but also total fats in the body consumed by the average American. This is why it's important to eat foods high in Omega-3.

Dr. Julia S. Lytle, Ph.D & Dr. Thomas F. Lytle, Professors Emeritus, Department of Coastal Sciences, states in a brochure; Marine fish oils are the primary source of Omega-3 fatty acids while the plant oils corn, soy, peanut, cotton, sunflower and safflower are the major sources

of Omega-6. All marine fish, whether caught in warm water or cold water, contain Omega-3 fatty acids. Fatty fish such as salmon, sardines, mackerel and young tunas are rich in Omega-3s, but they are also higher in total fats than leaner fish such as flounder, redfish, snapper and tilefish. Recent research indicates that most Gulf fish contain less than 5% total fat, and their fat is enriched in Omega-3s. Dr. Julia says, "Since warm water fish are lean, you can eat larger portions to increase your intake of Omega-3 and still keep total fat calories moderated." I'd like to note though, be careful in its preparation if you are watching total fat calories. Fat is nine calories per gram, while protein and carbohydrates BOTH are four calories per gram. If you add creamy (fatty) rich sauces, extra oil, or breading while cooking, vou could double the amount of calories for that portion of fish.

Achieving the right balance of Omega-3 and Omega-6 helps with the following:

- fight inflammation
- reduce the risks of heart attacks and strokes
 - boost immune system
 - reduce cancer risk
 - slow aging
- reduce risk of macular degeneration



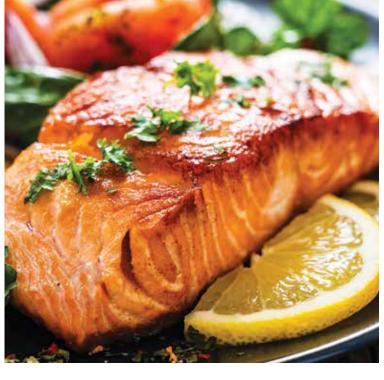
lower triglycerides

Make a healthy change by eating MORE: Gulf fish at least twice weekly, dark green leafy vegetables, add flaxseeds and walnuts to salads; LESS: processed foods, avoid deepfried foods, REDUCE TOTAL FATS. Use olive and canola oils for salads and cooking.

This information came from a study done by the professors above through The University of Southern Mississippi, Dept. of Coastal Sciences. The basis for their conclusion was through analysis of almost 50 species of Gulf fishes.

Regardless of season, age, size or sexual maturation, Gulf fish are valuable sources of Omega-3 and they have charted the fatty acid, cholesterol and total fat in 44 species.

Visit usm.edu/gcrl/omega-3 to see the comprehensive list. To contact Lisa, email lisa.turpin@icloud.com.







Kevin Gillespie's Framish Pie

By Susan Benton, 30aEats.com

With a last name that spells pie, I'm certain that Chef Gillespie's Framish Pie will be a big hit when served at your Thanksgiving!

Framish Pie, a French Coconut and Amish Buttermilk hybrid created by Chef Kevin Gillespie, is a specialty at Gunshow in Atlanta (Photo by Angie Moser). Gunshow offers a bold, new take on the traditional dining experience.

Inspired by Brazilian churrascaria-style dining and Chinese dim sum, Gillespie combined the two for a decidedly fun and delicious result. Dishes are pre-





sented on rolling carts and trays to diners at their tables where they can then choose what to order.

The restaurant's name is a tribute to Gillespie's family. Growing up, Gillespie's father worked seven days a week to provide a better life for his family. On the rare Sunday afternoon he had off, father and son would go to a gun show.

Ingredients

- 1/2 cup salted plugra butter, softened
- 1½ cups sugar
- 3 eggs, beaten
- 1 teaspoon vanilla extract
- 1/8 teaspoon almond extract
- 3 tablespoons all-purpose flour
- 1 pinch salt
- 1 cup buttermilk

Zest of 1/2 lemon

- 1 cup toasted, unsweetened co-
- 2 7-inch store-bought all-butter pie shells

Directions

Preheat oven to 400 degrees. Beat the butter and sugar together until light.

Add the eggs and beat; then beat in vanilla and almond extracts.

Sift flour and salt together and add to the batter alternatively with the buttermilk; beat until smooth. Add lemon zest and coconut and mix just to combine.

Divide between two pie shells and bake at 400 degrees for 10 minutes, then reduce heat to 350 degrees and bake for 30–40 additional minutes.

Pie should turn a nice golden brown when ready and a toothpick inserted should come out clean.







SCHOONERS Dockside Restaurant & Oyster/Bar

LJ Schooners Upcoming Fun!

October 30:

Halloween Party/Live Music Coconut Radio 6-10pm

October 31:

Trunk or Treat 2-5pm
October 31:

Shrimp Boil 4-7pm, Live Music: John Galt Dance Band 4-8pm

November 3:

Chess Night & Bartenders Choice Cocktail Samples and Specials



November 10:

Prime Rib Night and Wine Tasting

November 19:

Live Music: Jessie Ritter 6-10pm

November 20:

Chili Cook-Off benefiting CALM
THURSDAYS:

Open Mic/Karaoke

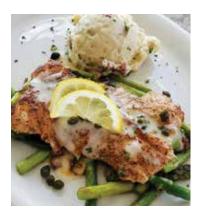
тр.

Oyster Bar Hours: Mon.-Tues. Closed, Wed.-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 4pm, Sunday Brunch 9am to 1pm

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Local Dining, Drinks and Coffee!



LJ Schooners Dockside Restaurant

Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. The restaurant is named after "LJ Schooner" (the LJ is for Lazy Jack) who was a cherished four-legged icon on Bluewater Bay Marina docks. The open air Oyster Bar and restaurant is open to serve you! Almost all seats offer a magnificent view of the water, marina and unparalleled sunset with, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese

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-missevents include a yummy Shrimp Boil on Oct. 31 from 4-7 p.m. with Live Music from John Galt Dance Band from 4-8 p.m. and the popular Chili Cook-Off benefiting CALM on November 20!

Dine-in, Pick-up, To-Go Open Wed.—Sun., 11 a.m.—8 p.m.

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

Brothers Kitchen

Brothers Kitchen is a casual, Southern-style restaurant, a place where you can get all your comfort food favorites. Blue Plate Specials are featured each day-meaning you choose one meat and two of many vegetable options from the daily list. And there's so many homestyle choices such as Country Fried Steak, Pork Bar-B-Que or Smoked Chicken Breast. Or pair super fresh salads, turnip greens, fried okra, potato wedges or mac 'n cheese with the famous Boss Burger. Nightly specials vary 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 slowsmoked 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

Open Monday - Saturday, 11 a.m. – 9 p.m. Closed Sunday. (850) 842-2687 4538 E. Hwy. 20, Niceville Facebook @LoveBrothersKitchen

JoJo's Coffee & Goodness

Owner and operator Angela "JoJo" Stevenson invites you to enter a cafe and relaxed coffee shop atmosphere for a daily dose of "goodness." Her dream team 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! Fabulous Fall 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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Fulfilling a Dream: Flex Fitness Freeport Opens Soon

By Scott Miller

Flex Fitness Freeport will open its doors soon—in just a few short weeks soon! And it is going to knock your socks off when you first walk through the doors. The brand-new facility located at 188 Ramsey Branch Rd. in Freeport will bring a state-of-the-art fitness center to Freeport unlike any others around.

Quite a story, brothers and co-owners Josh and Dan Foster share a lot of things in common. Both are avid dog lovers and have always owned pets. Both are hardworking, passionate, successful business owners. Now they are fulfilling a shared

dream—owning and running a business together. Interestingly, it's their shared passion for supporting local dog rescue shelters that helped bring them together as co-owners of Flex Fitness Freeport. Josh also owns Gateway Payments Gulf Coast and Dan owns Flex Fitness in Crestview, where he and brother Josh, together, have hosted many Dog and Cat Adoption Events in partnership with Saving with Soul Pet Rescue of NW Florida, a local foster-based adoption program. Proud of their efforts thus far, "We've placed over 400 rescues in local homes just in the last three years," says Dan. Bully breeds, as they are known in dog



rescue circles, are really some of the sweetest most innocent dogs around. Yet so many are abused, mistreated and abandoned. Dan and Josh have been committed to helping these dogs find better, safer homes to live in and are making a huge difference in our local communities as a result. Saving with Soul's mission is to rescue adoptable dogs and cats who have the misfortune of finding themselves in local shelters.

Once Flex Fitness Freeport is open, the brothers plan to not only run a world class fitness center together, but host many more pet adoption events there, too. One thing that came through loud and clear from talking with Josh is they are

committed to being heavily involved in the Freeport community and help make a difference anyway they can.

Special Grand Opening membership pricing packages will be offered, so don't miss out.

Freeport fitness enthusiasts can follow Flex Fitness Freeport on Facebook (facebook.com/Flex-Fitness-Freeport) and Instagram for exciting updates as they get closer to opening officially.

For more information on Saving with Soul Pet Rescue of NW Florida, visit SavewithSoul. com or their Facebook and Instagram pages.

Be Active - Be Thankful

By Lisa Leath Turpin, Health & Wellness Coach

'Tis the season to be thankful—for movement! Technology, longer work hours, and larger life demands make taking care of yourself challenging, especially through the holidays. If life or work demands more, then the worst thing you can do is stop moving or exercising, because you will become weaker and weaker and life will become even more cumbersome. An individual that follows a good exercise routine will have much more stamina than someone who doesn't. That's the very definition of why we exercise. We put our bodies through challenging actions (stress) to train it to handle any actions (stress) that life dishes out. If I ask you how you would like to feel, I'm pretty sure you would say: To feel energized, strong and with stamina regardless of your age. So, any movement is good. Start small, set realistic goals, don't get too down on yourself if you fail to meet your expectations, and JUST MOVE! Regardless of any limitations you have, use modifications and rise above. If one body part is injured or limited, then work the others.

Movement = Calorie Burning, period! No matter where you start, you can always progress with time, consistency and determination.

Here are some strength ideas to keep you moving using bodyweight so you can work out anywhere with or without access to a gym, etc. Lunges, Push-ups, lying Bridge Dips, Squats, Side Squats, Side Moving Squats, Dips from a chair or table or stairs, various planks, hyper-extensions (lying face down on the floor), Pilates moves or Yoga. When using body-weight for your workout, you should aim for fairly high reps, i.e. doing as many as you can before you begin losing your form. Start with your major muscle groups which are your Legs/Back/ Chest because movements that are meant to target your major muscle groups are compound

movements, meaning you have to use a combination of muscles to perform the exercise.

For example: When you want to work your chest, you have to use your arms and shoulders to do so. It's the same with training your back. So, you might succumb to injury if you work your arms first, fatiguing them out, then ask those same arms to assist in working the chest or back. Legs are a little more resilient, but still probably not smart to fatigue out the hamstrings then ask them to assist in squatting or lunging which is meant to target quadriceps and glutes (thighs & butt). Or just get out for a walk or bike ride. The beach is an amazing place to exercise, because the extra challenge of the soft sand. Walking in the soft sand alone for a good 20+ min-

Continued on next page





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By Kay Leaman, Health Architect, HealthyDay HealthyLife

The 4th quarter of 2021 lengthens our 'To Do' lists and reminds us how quickly this year has gone by.

The Destin Fishing Rodeo has begun and there are more celebrations on the horizon: The Bloody Mary Festival, Eggs on the Beach, the annual Mattie Kelly Arts Festival (Oct. 30-31) along with the cooler fall weather (we hope), not to mention all the other fall and winter holidays, family gatherings and shopping dates.

It's this season that causes so

Staying Healthy Through the Holidays

many of us to let all our healthy habits go by the wayside as we indulge in so many goodies and once a year cuisine. This season also brings added stress which triggers many an extra cookie or glass of wine (happy combo). So, how can we set ourselves up for healthy success while we enjoy everything this season has to offer?

Let's start by setting aside some time to grab our favorite cup of coffee or tea and our holiday recipes. As you look them over, what ingredients can you exchange for healthier options?

- Sugar can be replaced with honey (1/2 of recipe amount as honey is very sweet) or unsweetened apple sauce
- Flour can be mixed with almond flour (1/2 and 1/2).
- If your recipe has marshmallows and brown sugar, decrease the amounts.
- Switch sugar frosting to sour cream frosting.
- Use hummus for veggie dip instead of ranch dressing.

• Use real butter instead of margarine. If it's not real butter, it's not healthy! And, yes, too much butter

isn't healthy either, but at least the body recognizes it.

Look at your pantry and see how you might improve the snack shelf with healthier options. Consider gluten free crackers (Greenwise from Publix has some good options), nuts, raisins, etc.

Making a cake? Make it one layer and freeze the other layer for later. Cookies? Freeze half

the dough for another upcoming celebration. If we make less, we will eat less.

Use smaller plates. Fifty years ago, plates were 8-1/2"; in the 50's they were 10-1/2"; and today we use 12" and restaurants use 13" plates. Smaller plates mean smaller portions. If you don't have smaller plates, use one plate for salad and dinner items.

Consider having a healthy snack before the big meal and go for a walk before you eat; no one feels much like walking after dinner.

Lastly, serve healthy beverages. Get rid of the soda and mix unsweetened fruit juice with plain or carbonated water. Serve tea unsweetened or sweeten with honey (also consider using an herbal iced tea). Drink water before you eat.

Small changes can make a difference. Have fun and explore the possibilities. Feel good through the holidays!

If you have a question, email me at succeed@healthydayhealthylife.com.

BE ACTIVE

continued from previous page

utes will tone your legs and burn calories all over better than just about anything else. Then add push-ups, planks and dips and you have a super good and simple workout.

Holiday Health Challenge: This holiday season, join me in "Weigh Down to Christmas." For the next 60 days/9 weeks, let's see if we can keep our weight the same. The objective is to not gain weight during the holidays. Don't worry about losing—just don't gain! Indulge a little, but also stay active to counterbalance the extra calories. If you'd like an accountability partner, write me at beactive850@gmail.com.

Tip: Taking a walk after a big meal not only burns calories, but the energy needed for the walk will use up any sugar you ate before it gets stored. This is a great way to help control blood sugar levels. This is not to be confused with vigorous training directly after a meal; that would be counterproductive and could be too hard on your system. But a nice walk will help blood sugar and your weight as opposed to sitting on the couch while full.

Lisa Turpin is a degreed and certified health and fitness lifestyle coach who has devoted her life to motivating and strengthening the bodies and minds of others. With more than 20 years' experience as a group exercise leader and an independent personal trainer in the Destin area, she is diverse and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation.





Wellness

Journey Bravely: Bouncing Back



By Stephenie Craig, Journey Bravely

You wake up, the sun is shining, the water is beautiful, you're feeling good about work, you love the people in your life, your favorite song is playing, things are going your way, you're in the zone. Suddenly you're blind-sided when someone lets you down, an unexpected expense occurs, someone gets ill, you experience the consequences of a poor decision you made, and the world is not cooperating with your life agenda. When life veers off the desired course, one of two things usually happens. Either you get stuck and say, "Why me,

why is the world always against me?" You focus on the disappointment, think something is wrong with you, blame others, believe you're powerless, and hopelessness sets in. Or, over time you bounce back and say, "Hard things happen to everyone and with help, I can endure hard things and grow." So, what makes the difference between getting stuck and bouncing back? How do you cultivate more resilient bounciness in your soul?

10 Practices for Cultivating Resilience and a Bouncier Life

Accept suffering as a normal part of life. While life would be tidier if good things happened to good people and bad things happened to bad people, this isn't our lived reality. Life eventually brings suffering to all in various ways. Enjoy when life is going your way and expect that sometimes it will get hard, you will make mistakes and there will be pain, not because anyone is out to get you,

but because you're imperfectly human.

Embrace spirituality. Connection to God and others reminds you that you aren't alone and frames a sense of meaning and community when life gets difficult. Spiritual practice also has strong connections with experiencing a sense of love, meaning and hope in both light and dark times.

Ask for help. Vulnerably admitting your struggle and asking for support reveals to you that people you care about truly see you and value you for you, not for having it all together. Being seen and supported in this way creates deeper, more trusting relationships over time.

Reject the shame story. Making mistakes, struggling with baggage or having life hardship does not mean something is wrong with you. It simply means you're human and humans are messy. Remind yourself that everyone you know, including the ones who seem so polished, struggle.

Embrace uncomfortable feelings as normal and

temporary. You are wired to have uncomfortable feelings like sadness, fear, humiliation and rejection when life gets hard. These feelings are red flags inviting you to pay attention to what is happening inside and around you. All feelings are temporary. Though in the midst of hard feelings, you fear you'll never feel better again, you will get to the other side. Remind yourself you've never had a feeling that lasted forever.

Reach for healthy coping skills. Everyone has big feelings. You are not your feelings. Coping and calming skills like mindfulness give you some distance between your feelings and your sense of self. You can feel rejected without being a reject. The rejection can just be a feeling you're experiencing to help you pay attention to a relationship or an interaction. It doesn't have to define you.

Embrace your agency. Believe and remind yourself that you have the ability to make decisions, seek help, connect spiritually and take meaningful action in a positive direction in your life. You aren't powerless and you don't have to live believing you're a victim to others or your circumstances without hope.

Sort responsibility and control. Notice what is out of your control, accept it and stop wasting your energy trying to control it. Notice what is within your healthy self-control, accept it and take healthy responsibility where you need to change direction.

Remember your history of enduring hard things. Keep a list of hard times you've survived, what you learned and how you experienced growth. Return to your list as an encouraging reminder that with connection and support, you can do hard things again.

Embrace the lessons life brings. Try to avoid blaming others and resisting life's lessons. They are inevitable and most often bring wisdom. Accept the lesson with an open heart and incorporate the wisdom into daily life and relationships.

Be kind to yourself and others remembering that judgement creates feeling stuck not resilience. As you graciously evaluate your life bounce, remember there is no arrival in life, only ongoing journey and growth. As you need support along your journey, connect with us at journeybravely.com.



Get the Smile You Deserve Smile with Confidence Again

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

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



Wellness

Breast Cancer Awareness and Hormone Therapy



By Dr. Richard Chern, M.D.

The Women's Health Initiative Study (WHI) was started with the goal to prove that synthetic hormones worked as well as bio-identical hormones. Unfortunately, the results of this study were announced in a way that scared most women and physicians into stopping hormones of any kind with the belief that all hormones cause cancer, strokes and heart attacks.

Unfortunately, this is not the case at all. The WHI study actually shows a reduction in cancer, strokes and heart attacks with the use of bio-identical hormones. The study showed an increase in cancer, strokes and heart attacks with the use of synthetic hormones. Of course, the news only reported on the frightening side of the study and told the world that hormones are bad.

This led most women to getting ington, D.C., just this last month. off of their hormones with the idea that no hormones means no cancer. This could not be further from the truth.

Women who do not receive bio-identical hormone replacement after menopause have over a 16% risk of getting breast cancer. So, no hormones means more cancer. In fact, breast cancer, strokes and heart attacks are the top three killers of post-menopausal women. Why? Because of a lack of testosterone and estrogen are associated with increases in cancer as well as many other disease processes.

Women in the WHI study who received bio-identical estrogen replacement reduced their cancer risk to 6%. That's a 10% reduction in breast cancer. In addition, a recent study of women who received bio-identical testosterone therapy showed more than a 50% reduction in their breast cancer risk.

There is no doubt that bio-identical hormone replacement therapy reduces the risk of cancer as well as many other diseases. If your doctor says otherwise, then he or she has not been keeping up with the times. In fact, the breast cancer study I am referring to was presented at the 2021 North American Menopause Society meeting in Wash-

If you want to do everything you can to feel better and live longer after menopause (or even before menopause), then you should come see us today. We are able to get the proper full panel of labs and review them with you. Remember, normal labs are not necessarily optimal for your health. So, just because your doctor says everything is normal does not mean you are not at increased risk for cancer and

Dr. Richard Chern, MD not only

provides hormone therapy to men and women, but also teaches hormone therapy to doctors throughout the country. Dr. Richard Chern, M.D. is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call 850-837-1271 for an appointment.



Dink for Pink A Huge Success



"We couldn't have done it without you." That was the message of thankfulness that Helen Dunham delivered to all the supporters and sponsors of the Hammock Bay Pickle Ball Tournament & Fundraiser and Dink for Pink raffle held in October to raise money in support of local women who are afflict-

ed with Breast Cancer. "Last year we raised \$2,500; this year we have more than doubled that with more donations still coming in." All the proceeds have been earmarked for the Fove Belle Foundation's famous "Blue Bag." Headquartered right here

Continued on next page



Business



By Michelle Jannazo

Feeling lucky? Of course—everyone enjoys a run of 'good luck.' But—you will need much more than luck to create a winning grant application and secure grant awards. Securing grant funds is a skill and growing grant revenue requires strategy, collective effort and patience. Here are a few basic tips to give your fundraising team an edge:

Know the grantees. Educate yourself on who the previously funded grantees are for a particular grant. This will help you focus on the kinds of organizations and initiatives supported. If the previous grantees are not listed on the grantor's website, ask for a list. You might even contact a previous award winner to discuss their project and application. While they probably won't share their financials, they just might share other details of the application.

Know the location. Before you begin, identify the location where previous grants have been awarded. If you're in Florida and the list of previous awards are all in the midwestern U.S., chances are you may not have a chance even if the guidelines

How to Win a Grant Award

state that eligibility includes Florida. Family foundations are often focused on communities where the founders or current members reside.

Know the range. Note the award range and check the history. If a granting entity never awarded more than \$50,000, don't ask for more. Make sure the amount requested reflects an understanding of their giving. If it's your first application to a funder, best to keep the request on the lower end of the award range unless you are directed otherwise. If awarded, you can always request a larger award the second time around.

Know your partners. The strongest grant applications and funding proposals discuss multiple strategic partners. Identify your current and potential partners and their roles. Their involvement will improve your chance of leveraging the most possible funds to maximize the impact for your target audience.

Know the deadlines. Identify the deadline and incorporate it into your organizational calendars. Submit your application on time. A missed deadline is a missed opportunity. Organizations that are deadline driven are usually able to submit more applications and increase the likelihood of an award. The "2021 State of GrantseekingTM Report" by GrantStation shows applying for more grants increases your likelihood of winning a grant. Of survey respondents who applied for 1 grant, 78% received at least 1 award. Of those who submitted 3-5 applications, 91% won at least one award. Of those who submitted 6-10 applications, 97% received at least one award. Of course, it takes time and effort. A consultant might be a good choice since learning to write grants by trial and error is time consuming and costly. Or you might consider professional development and focused training for your team to develop a strategy mirroring your operational plan or refine group writing plan.

Be realistic. When you start submitting proposals, you'll be fortunate to get 30% success rate. Rejection letters are inevitable. (Most grant writers don't have a 100% success rate and if someone tells you they do, I'd have them buy you a lottery ticket because they're extraordinarily lucky.) Seriously though, your team must weigh the risk. Some folks apply for grants they know they are going to receive, and the application is formality. If you submit proposals to existing and new funders, your success rate may increase to 60%.

Make time for the funders to get to know your organization, demonstrate your progress and build the relationship. And remember, most of the factors

that determine whether your organization wins grant awards has little to do with writing skills. It has to do with the worthy work you and your team are doing for the betterment of your community.

Michelle Jannazo is a development professional with Blue Door Consulting. Her expertise in grant writing and organizational development has helped clients throughout the United States secure funding to further their mission and serve their communities more effectively. www.bluedoorconsultant.com

DINK FOR PINK

continued from previous page

in Santa Rosa Beach, the Foye Belle Foundation can still take donations. Contact Helen Dunham, Dink for Pink Chairperson, at Helen 1059@yahoo.com.

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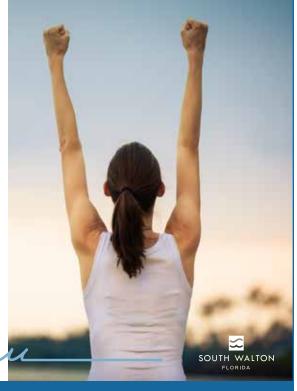
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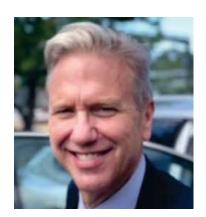


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September and October Have Historically Been the Most Volatile for the Stock Market



By Maurice Stouse, Financial ADVISOR AND BRANCH MANAGER

We often get the question or the comment regarding a market correction or worse, a bear market. We also take note that, historically, many corrections have been made in September and October. Why that is so is the subject of speculation. Most folks are focused on now vs. the past of course and with the market having rallied for over a year now and multiples at historical highs, people are beginning to wonder.

While market corrections can happen at any time, we would even suggest that by the end of the day this article is being written, a correction could take place. Investors, understandably so, want to know if a market selloff is about to happen. The problem, at least in our experience, is that they don't ring a bell at the top, signaling people to get out and they don't ring a bell at the bottom signaling for people to get back in.

We feel investors should pay close attention to key drivers in asset valuations:

First, The Federal Reserve balance sheet. It has more than doubled in the past year and a half and is up tenfold since 2008. The current amount is \$8.357 trillion as of September 8th (see federalreserve.gov/ monetarypolicy).

The Fed's balance sheet is made up on the asset side of Treasuries and mortgage type securities that it has purchased on the open market. The more The Fed buys, the more money or monetary stimulus, is released into the U.S. financial system. Where does The Fed get the funds for those purchases? Typically, it is through creating or "printing" more money. There are several factors that drive

asset prices, and we feel that in this environment, the key driver is the growth of the balance sheet. So, as investors' worry grows over market corrections, keeping an eye on the balance sheet is a good indication of the amount of liquidity that exists in the financial system. The greater the liquidity, the greater the support for asset prices. If liquidity is withdrawn (through tapering as an example) that, in theory, means less stimulus and potentially less liquidity. That might mean asset prices could become more volatile.

Second is the yields on the benchmark U.S. Treasury as another significant factor that drives markets and or adds to or lessens volatility. We suggest that our clients pay most attention to the yield on the 10-year U.S. Treasury bond. Why? That is what most professional investors and market followers focus on. The yield right now is approximately 1.35%. Note the yield on the S&P 500 is very close to that. So, if the yield climbs significantly, we think (from what we have researched and concluded) to approximately double the yield of the S&P 500, that in and of itself would be a trigger or drag on stock prices.

Third, we continue to be wary of bonds and the implications yields can have on them and potentially the stock market. Should clients desire to invest in that area, we express caution as we feel that climbing yields (because of inflation, an increase in the supply of Treasuries for sale as examples) would continue to put pressure on investment grade bond prices. Inflation's most recent reading is 5.3% year over year (it was 5.4% when reported last month). We would suggest investors consider high yield bonds or floating rate bonds in an economic environment such as this. While those carry greater quality risk, they might fare better than their investment grade counterparts.

Finally, and always, 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 tax-



es can have on their savings and investments.

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Treasury Inflation Protection Securities, or TIPS, adjust the invested principal base by the CPI-U at a semiannual rate. Rate of inflation is based on the CPI-U, which has a three-month lag. Investing within specific sectors, or in small and mid-size companies, involves unique, additional risks. Those risks include limited diversification, regulatory risks, limited liquidity, and lack of operating history.

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Think Before You Act

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

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



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By Matthew Vanderford, CLAIMOLOGY

Recently someone came to me and asked if there was anything that could be done for a family member who had been involved

in a very serious auto accident. As she began to explain the situation, it became clear the accident not only affected the young adult involved, but the parent who was relaying the story, too. As the story unfolded about that terrible day, the mom began to describe the impact being so severe that the woman's daughter was rushed away unconscious in an ambulance to the ER. Alone and being worked on by hospital staff, the daughter regained consciousness to find herself face

An Accident's Mission

to face with a Sheriff. And who, after answering questions as they were fired off one after another, was left in such a state that college had to be put on hold.

Here's the facts:

- It was raining and the roads
- A truck pulled out in front of her daughter.
- Her daughter hit the vehicle in front.
- "Full Coverage" was in place for the daughter's car.

After things settled down a bit, the daughter's insurance company proceeded to pay for damages to the vehicle and driver in front, but then failed to compensate the insured daughter for her losses as believed covered in the policy. After going around and around with the carrier, the daughter was left with expenses and the carrier stood by their position, "NO, we won't pay for that." So, what's a person to do and how

do you protect yourself in a situation like this?

Here's some basic "Insurance Rules of Engagement:"

Know what type of policy you have - most people assume they're covered only to find out too late they're not.

Keep Your Auto Id Cards, Registration, Emergency Contact Information together so those that need to know about an accident can be notified quickly.

Be Your Own Defense - take photos, gather as much information as you can - speak to witnesses who might be around. (If this can't be done at the time, you can ask the police or sheriff's office to send a copy of the report which might identify witnesses to the event.)

When speaking to investigators of any kind, know that you can wait until you feel safe, secure and of sound mind to answer questions. You might want to have an attorney present.

Don't take no for an answer just because the insurance company says "NO, we won't pay for that" doesn't mean "NO, we won't pay for that." What that means is, "NO, we won't pay for that until you prove to us why we

Although the story of this daughter hasn't turned out too well so far, perhaps a good that can come from this tragedy now is that it can be shared to better prepare and help those who could find themselves in a similar situation now or in the future. Sometimes, the good that can come from a tragedy is being able to help others suffering the same. This writing is dedicated to the tragedy this family has experienced, so that their experience might not be in vain, but used to help someone else in need.

Perhaps this accident was no accident at all...

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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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Five FPRA NWFL Coast Members Receive United Way 40 Under 40 Honors

Five members of the Northwest Florida Coast Chapter of the Florida Public Relations Association (FPRA) recently were selected for the Inaugural Class of the United Way Emerald Emerging Coast Leaders 40 under 40 Awards: Jenni Brunson, Okaloosa Gas District, President, Emily Friedlander, Fort Walton Beach Medical Center, Leslie Moland, APR, CPRC, White-Wilson Medical Center, Bobby Parker, Corcoran Reverie, President Elect, and Shaye

Smith, Center for Sales Strategy/Lead G2/Up Your Culture, Immediate Past President.

This recognition highlights Okaloosa and Walton counties' top young leaders who excel in the areas of leadership, community involvement, and professional accomplishment.

"This professional accom-



plishment for these five members of the Northwest Florida Coast Chapter of FPRA speaks to the stellar level of leadership we have within our local chapter. These individuals aspire to make a positive impact not only in our association, but also within our local community,"

said Jenni Brunson, President, NWFL Coast Chapter. "I am personally honored to stand with all the award recipients and am incredibly proud to recognize the Northwest Coast Chapter's Immediate Past President, Current President, and President Elect were all selected as honorees. The future is bright for the Champagne Chapter!"

Recipients of the inaugural 40 Under 40 award honor were ultimately selected, out of nearly 150 nominations, by an anonymous review committee of the United Way Emerald Coast.







By Myrna Conrad

There are so many discrepancies in our world today that it is hard to know who or what to trust. Trust is a "firm belief in the reliability, truth, ability or strength of someone or something."

I do believe that it is harder to trust today than it was a few decades ago, even a few years ago. There is now so much more information available, at our fingertips. We are bombarded with thoughts, ideas and advertisements for the latest and greatest thing. There is such a plethora of new and changing information that it is hard to know what is legitimate and what is bogus, especially when some of the in-

Whatever Happened To **Trust?**

formation seems to contradict other information. The speed with which things change also make it hard to know what to do and who to trust.

Who do you trust to educate your children? I remember when we could send our children to school trusting that teachers were instructing them in the basics of reading, math, science, language and legitimate history (not history that has been rewritten). Now, in many schools, rather than being taught core curriculum, children are being taught more about how they should think and feel on social issues, which should be the responsibility of the parent(s), not teachers.

Due to social media, even friendships are different today than they used to be. Trust is established by spending face-to-face time with someone. To-day, people have friends that they only communicate with via social media. Instead of working out disagreements, people can just "unfriend" you with a keystroke. Trust is also broken

when people post pictures or information on social media that is hurtful or just plain mean. It is harder to know who to trust with your friendship when friends are so provisional and transient.

Of even more importance, who can you trust with your heart? If you haven't met that perfect mate in high school or college, where do you go to meet and date someone trustworthy today? Many people are using dating sites to meet people. But how do you know if a person is who they say they are and how do you determine who is safe and trustworthy without spending face to face time with that person? Many other people have been hurt and betrayed in a relationship, finding it hard to learn to trust others and even themselves. Trusting your heart to someone is hard, because it can be so easily broken. However, the alternative is a very guarded and unhappy life.

What about religion and the question of who we can trust with our eternal destiny? There are so many different religions,

teachings and denominations. There are even disagreements within each of these religions and denominations. Each of us should search for truth when it comes to this most important question of where to place our trust. I have found that the one person I can trust beyond all other is the one who was willing to die for me, Jesus. I can trust Him because of His teaching, His works, His promises which were all kept, to include that He would die and conquer death by His resurrection on the third day. I can and have placed my trust in Him, which has changed my life forever.

It is important that we know how to discern truth and know who and what can be trusted. It is also important to be someone who can be trusted. Here are a few strategies:

Be Aware:

Think about those who can be trusted in your life.

Be aware of people's willingness to trust you.

Realize that integrity and character take a lifetime to build,



but only a moment to lose.

Be Intentional:

Be careful to research what you hear to see if the source is reliable and trustworthy.

Take time to develop relationships. In order to have great friendships, you must be a great friend.

If you have been hurt in the past, don't let this stop you from opening your heart to trust again.

Make every effort to be someone that can be trusted.

None of us are perfect. We all make mistakes. But, it is so important to live a life of honesty and integrity. We want to find people that we can trust, but we also want to be a person who can be trusted.





A Pastor's Ponderings: Passed From Death Unto Life



By Pastor Doug Stauffer

I joined the Air Force midway through my senior year and arrived at Eglin Air Force Base one vear later. After two years on the base, I moved to Okaloosa Island, where I lived "the life" in one of two top-floor apartments of a four-plex at the island's entrance. It was Party Central until one fateful night as I stared down the barrel of a handgun.

Backstory: my stockbroker neighbor loaned his car to his new occupant, who subsequently wrecked it. I accompanied the guilty party to a local bar to express his apologies, where he was told not to return without the money to repair the vehicle. We

rushed back to gather some of this man's belongings. Suddenly, the front door opened. We hurdled the back balcony, landing in the sand below.

Later, I watched in amazement as the drunken madman cast much of the young man's belongings over the front railing, finishing with his television crashing to the pavement. After things quieted down, I decided to return to my apartment. As I was ascending the steps, my neighbor's door burst open with him running toward me, pointing his gun in my direction. He reached me at the top of the stairs with the gun now pointed in my face.

After living too often on the edge of the precipice, that incident caused me to make three life-changing decisions: I was no longer going to live to party; I was going back to college night classes; I was going to go to church to find a wife. Please do not judge my motives too harshly. I found a wife at church and much more!

These new resolutions brought many unexpected outcomes. I went to church looking for what I thought I wanted or needed, and God saw fit to bless me far beyond my wildest expectations. Going to church not only netted me the woman of my dreams, but the Savior I did not know! The Bible sums up what happened this way:

"Now unto him that is able to do exceeding abundantly above all that we ask or think, according to the power that worketh in us," (Ephesians 3:20).

The Bible reveals a gracious, merciful, caring God, and this verse describes a God that can do what you ASK. But there is more! He can do ALL that you ask. He can do ABOVE all that you ask. He can do ABUN-DANTLY above all that you ask. He can do EXCEEDING abun-

dantly above all that you ask. Wow! Yet, there is still more... God can do "exceeding abundantly above all that you ask" OR THINK! Imagine a God that can bless far beyond even your wildest expectations, and you will begin to realize the relationship God intended for each

Yet, we are cynical people. So, what's the catch, right? There is one qualifier, and it has everything to do with submission to His will. Since God is able to do what we ask, what hinders His follow through? God purposefully limits what He can do "according to the power that worketh in us." God's Spirit living within each believer is the catalyst that allows His power from within to direct us. The power will not work unless the believer

submits his will to the will of the heavenly Father.

The title of this article comes from two Bible verses that mention passing from "death unto life" (John 5:24 and 1 John 3:14). Check them out!

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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Mother Mary



By Sean Dietrich

'm sitting with my Methodist mother-in-law in the living room. We are replaying old memories like worn out records. There is a ballgame playing in the background. Braves are winning.

She sits in her wheelchair, nursing a nightly glass of Metamucil. I am sitting in a fold-up rollator walker, drinking one of her Ensure meal replacements. Chocolate.

The white-haired woman gets a sly look on her face and says, "Do you remember that one time...?"

There is mischief in her voice. And I already know where she's going with this. Even so, I prod. "What 'one time?"

"Oh, the time I came over to your house, unannounced, several years ago...?"

I knew we were going here.

"You mean the time you saw me naked?"

She laughs and sips her fiber supplement. "That would be the instance of which I speak."

I might as well tell you the story now that we've brought it up. And I'm sorry if this is offensive because I consider myself a sincere gentleman. I mean it. I open doors for ladies, watch my language, and I don't slouch.

But the truth is—and I can hardly say it—my mother-inlaw has indeed seen me wearing nothing but the Joy of the Lord. And I mean the full biscuit.

Don't make me repeat my-self.

It happened years ago. And the violation occurred right in my own house. I'm forever traumatized. In fact, just writing about this causes unpleasant feelings to start swimming inside me, some of which date back to middle-school gym showers.

I can't really explain how it happened. All I know is that one

moment I'm waltzing across my empty house after a shower, enjoying the invigorating springtime air, then (WAM!) a peeping Thomasina is standing in my kitchen.

"Mother Mary!" I squealed but in a masculine tone. "How'd you get in here?" She agreed with this.

Then without breaking her non-Methodist stare, she said, "Sorry, I didn't bring any ones or fives with me."

Without uttering another word I trotted to the bedroom and heard loud whistling and cheering behind me. I edged

I suppose even after all these years I still don't know how to act now that my mother-in-law has seen the authentic me. Nothing has ever been the same between us. I have a hard time looking her in the eye.

Take the holidays. Thanks-giving with the family is awk-ward. I want to know who prays the serious and reverent blessing with a straight face? It can't be me. I can't say grace while she's bouncing her eyebrows at me. I know what she's visualizing.

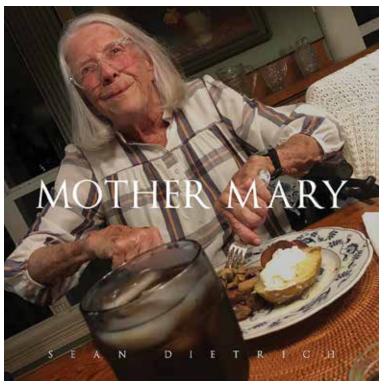
What about going to church? For years after the incident whenever our congregation would sing a hymn, Mary would slap my back pocket and say, "I

got your Blessed Assurance right here."

Isn't it sad how something like an innocent pair of hind-cheeks can rip a family apart with awkwardness? Which is why my advice to all sons-in-law reading this is, keep your family close and your skivvies closer.

Mary finishes her Metamucil, and after we are done retelling the old story I realize how much this past experience traumatized me. I never forgot it. It laid me bare, so to speak. So I ask Mother Mary where two traumatized souls go from here.

Mary suggested we go for drinks and dinner.



"I have a key, ding-a-ling."

"Please don't use that word." She handed me a stack of en-

She handed me a stack of envelopes, but did not turn away. Her demeanor could only be described as unimpressed. "I was bringing your mail."

I felt my face get hot. "My eyes are up here."

"It's mostly just bills."
"Miss Mary, I'm naked."

past her, one hand covering the stern of the boat, the other shielding the bow.

The thing is, I've never felt so violated. A man's house is his sanctuary, his dojo. Mothers-in-law can't just pop in for half-priced peepshows whenever the mood strikes. There are laws against this sort of thing in civilized countries.







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Studio 237 Music Lessons: Songwriting with Kids

By Scott Gilmore

In this time of "tech overload," it is essential for young people to embrace the idea of building something from scratch that is uniquely their own creation.

As a small child, in our modified garage, I remember watching my father building hydroplane racing boats starting from plans drawn on a drafting table. He created championship caliber boats for himself and other racers.

The smell of glue, mahogany and sawdust still evoke cherished memories of my younger years, my father, and the excitement of that time.

For the last six years I have been a music instructor at Studio 237 Music Lessons in Santa Rosa Beach. Although I am primarily a Classical / Pop Guitarist, I have been allowed to expand my teaching responsibilities to include Baritone and standard Ukulele, Piano and Theory. However, the area that has been the most rewarding and inspiring for me has been as a "Song-

writing Facilitator."

When first inspired to collaborate in songwriting, I had no blueprint in place. My mentor at the time was renowned Stone Carver, Mary Lou Waterfield. Utilizing her master's in clinical art therapy (FSU M.A.T. ED.) she taught me techniques cultivated from working with children who had survived trauma and other issues. She demonstrated the importance of asking questions and developing listening skills.

I want to share with you some basic ground rules that guide the process:

- 1) No violence (real or video games related) or adult themes allowed! Encourage students to consider their audience.
- 2) Emphasis on song ownership. The song belongs to the child. My job is to ask questions. Not surprisingly most songs end up being about dogs and other pets, unicorns and dragons and princesses. Their song can be silly, sad or serious or a tribute. Always their choice!
 - 3) Encourage the child to



write about what they know such as songs about going to the beach, trips into space or riding a horse for the first time all make wonderful themes. For example, one of my students performed a song that she wrote at her beloved grandmother's memorial service.

4) What is the tempo (speed of) the music for the song? Fast, medium or slow? What chords and chord progressions? This writing phase can be a rich "teachable" moment.

5) Realize that songwriting is done outside of chronological time. Until the song is finished, we are free to move everything around. If painted into a corner, we can go back and change the song so that we won't be. It is even okay to start completely over!

6) Because we are often writing during a limited class time, no writer's block is allowed. "Green-light" thinking rules. My position as a facilitator is to see the child as a creative genius and to expect greatness. If there is a songwriting flow problem, I am not asking the right questions or listening.

7) Wait for a "great" first line. Everything that happens after that is a response.

8) Train like an athlete. I have taken a vocabulary test every day for the last six years (farlex. com). Write lyrics that work can be about how the word sounds, rhymes or conveys a more complex idea in a more concise way. Use new words as a "Teachable Moment." Discovering new words can be a BIG part of the adventure.

9) Organize and document.

"Rarely throw anything away." I received this tip directly from world-famous composer Johannes Moller. If you can read music, then modern notation software can be very useful for quickly documenting song elements. My recommendation is "Notion" by Personas. A \$15 app version for iOS is also available.

10) Encourage performances. A song is only completed when shared with others. It is a celebration of ownership for the young songwriter. Performing at recitals, agreeing to post on You-Tube, or even making an audio recording is an important part of the process. Sharing the song is a gift to friends and family that can never be purchased at a store.

Songwriting with kids requires more "out of class time" organizing and editing, lyrics and music. It can even include investing in additional equipment. Recently I purchased an "Arranger Keyboard" to expedite this purpose.

Nothing I have ever done professionally has been as rewarding as "Song Writing with Kids (of all ages)." Helping another to write a song is like building a boat together that everyone can take a ride on.

Scott Gilmore has been teaching classical, acoustical and electric guitar, bass guitar and all four sizes of ukulele at Studio 237 Music Lessons in Santa Rosa Beach. For more information, please call 850-231-3199.









Meet Local Artist Share Norville—Artful Things Niceville

By Lori Leath Smith

"We are thrilled when we have clients come in and tell us how inspired they are when browsing the gallery. That's a large part of what we want to give back to the community."

~ Share Norville, Artful Things Niceville

Artful Things Niceville is as warm and inviting as its owner, Share Norville, where local authors adorn the shelves, fine art and local artist commissioned pieces are displayed, art supplies, pottery and custom framing is available and you can express yourself in your own art. In fact, Share encourages all to do so. "It's a time for art appreciation, a time to be inspired and also to feel you are a part of our gallery family."

Influenced at an early age by the rather Bohemian feel of South Walton County where Share lived in the early '80s, her attraction is to many different types of arts—paint, paint brushes, music, a plethora of mediums, gardening, tai chi, teaching, giving, sharing and ultimately seeing the smiles of others, as they find joy from playing with the arts. "I played for years with Chinese movement arts, had a greenhouse and an art room in my home in Birmingham, where I worked for several years in administration and finance in the corporate world." Her first love, music, took her there where she played with different artists over the years. But, after growing up in Ft. Walton Beach and later Destin, then traveling Hwy. 30A, "I kept telling myself I would come back to our beautiful emerald waters." And she did when Family mat-





ters dictated her return in 2016.

Share wasted no time planting herself in the Niceville community, and was drawn to Artful Things Niceville. "My mother wrote poetry and sang; my father also enjoyed singing and both brothers had a love for art—one worked in oils and the other charcoal.'

Finally, able to live out her own creative passion, she became an Artful Things Niceville artist creating pieces for the gallery. Share's specialty - recycled art. Never one to follow the norm, when younger, she played with string art and "created" from things she had on hand. "This, over many years, morphed into "whimsical reworks" where I would take items like jewelry boxes, lamps, picture frames, etc., that were bound for the trash and rework them into functional art with an upbeat style," says Share.

In 2019, Share purchased Pinata and even custom orders. the gallery and is now carrying on the vision of former owners, sisters Candice and Carole Atkinson. "There was the perfect opportunity, because I was participating in this gallery," she said.

Fast forward two years and the gallery is celebrating its success with a special all-day sale, Thursday, November 11, and a

reception from 5-7 p.m. with door prizes, live music, refreshments and an opportunity to meet many of the 51 participating artisans of the gallery, six who recently received an honorable mention in the Okaloosa

Public Arts Show. "I am hoping everyone will consider coming for the fun, amazing artworks, great books and unique gifts that are available locally by local artisans," says Share. "The intent behind Artful Things Niceville is to support local artisans, encourage and inspire young and old alike, beginner to experienced, and bring a bit of fun to our community," she adds.

There's something for everyone who wants to bring out their inner artist: a variety of workshops such as calligraphy, encaustic wax, watercolor, air dry clay, techniques in oil, linocut- stamps and book writing; ongoing classes in oil, acrylics, basic drawing and basic anime; a beginning homeschool art curriculum; kid-focused workshops, birthday parties, open-air art days and camps, too!

Name brand art supplies include Golden, Windsor-New-Grumbacher, Speedball, Ampersand, Canson, Arches, Strathmore, Copic, And the Gallery discounts art supplies for local art students.

Art instructor M.J. Montgomery stands ready to take your special custom framing order. "We recently had the honor of framing 14 separate certificates of completion for a local karate student," says Share. "Often clients bring us their precious memories for specially designed framing and we have special framing deals for businesses."

In-house studio artists, Charlotte Arnold, Carol Ann Cain and Joan M. Langham, as well as Chris McLoone, photography, social media and instructor, and newest member, Ren Colbert, are available to answer questions and share their knowledge in the use of specific mediums and products.

"Keep an eye on our social media pages, watch for our listings here in Bay Life and come play, be inspired and take home a beautiful local work of art!" says Share.

1087 John Sims Pkwy. E., Niceville | (850) 729-2600 | Artfulthingsniceville.com

Tuesday - Friday 10 a.m. - 5 p.m. | Saturday 10 a.m. -3 p.m.



PACKAGES

Engagement / Couples Session

\$199

Up to an hour No limit on edited photos

Family Session

\$230 1 hour

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Art Classes Abound Around the Bay!

Artful Things:



ONGOING CLASSES Rosalyn O'grady - Oil or

Acrylics, Tuesday mornings 10 a.m. - noon, \$20 per session plus supplies - Bring a photo to paint from or paint from a still life setup. Email Roslyn. ogradytr@cox. net www.RosalynOgrady.com

Theresia Mcinnis - Watercolor Techniques, Tuesday afternoons. 12:45 pm- 3:45 pm. \$30 plus supplies. Zoom available. Learn or improve on various techniques including controlled pour & texturing. www.TheresiaMcInnis.com. Sign up at gallery 850-729-2600

Charolotte Arnold - Open Studio With Live Model,

Wednesdays 10:30-1:30 pm. Uninstructed-\$15 limited to 6 seats. Bring your own supplies- your medium and an easel Sign up at gallery- 850-729-2600

MJ Montgomery - Anime and Drawing Basics, Wednesday afternoons: 3:30 - 4:30 pm. \$10. Suggested ages, 10 to 110! Learn the basics of character design, shadowing, eyes and hands. Bring your sketchbook and come learn something new. Limited seating. Text seating request to: 505-690-3945.

MJ Montgomery - Semi Private Drawing Basics, Thursday afternoons: 3:30 - 4:30 pm. \$20. Suggested ages, 10 to 110! Learn the basics of drawing and build your skills to transfer to any medium. Bring your sketchbook and come learn something new. Text seating request to: 505-690-3945. Limited seating

WORKSHOPS FOR OCTOBER 30-Children's Art for Hallow-

een, with instructing artist Corina Zalace. Reserve quickly as these seats go fast for the kids. 10 am - noon. \$37.50 includes all supplies. Ages 8-12.

30-Halloween Linocut -Stamp making, with instructing artist Chris McLoone, \$47.50 includes supplies. 1 pm- 3:30 pm. Create your own personal stamp, for stamping cards, or for use in art.

WORKSHOPS FOR NOV. 6-Black Letter Gothic Hand Calligraphy, 10:30 AM - 1

PM. Award winning artist Elia

Saxer shows you the fun you can have with this style calligraphy. Used for invitations, cards, and announcements. Complete your own special quote. \$85 includes all supplies and handbooks for this 2-1/2 hour workshop. Limited

11-Second Anniversary All Day Sale! Artists, authors, and artisans alike will have sales on their works, just in time for holiday shopping. Join us from 5 - 7 pm for Sips, Fun and Door Prizes. Meet the artisans of the gallery and have some fun.

13-Kids Christmas Cards 10 am- Noon. Teaching artist and children's book writer, Corina Zalace. Ages 7-12. Create 4-5 Cards using watercolor. \$37.50 includes all supplies. Limited Seating.

18-Christmas Cards with **Encaustic Wax.** 10:30- 12:30 pm.\$47.50 Ages 14 and up. \$47.50 Create 4-5 cards in this 2-hour class. Corina Zalace Artistteacher- writer.

19-Clay Choir Girls - 10 :30 - 1:30 \$47.50 Create your very own unique 6-1/2" Choir girl complete with song book. Expert clay and multi medium artist Marcy Eady.

20-Children's Advent Calendar - Teaching artist, Marla Armstrong, Ages 6-12. Creating 24 days on the calendar for that daily surprise. \$32,50 includes all supplies- except the surprises. Limited seating.

COMING IN DECEMBER: 4-Calligraphy Christmas Card-Illuminated Letter - Flia

Stained Glass Box - Dulcie

18-Christmas Sale – Open Air Art Day (850) 729-2600 artfulthingsniceville.com

1087 East, E. John Sims Pkwy. in Niceville

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30-Kidz Paint Pumpkins: Bring your kiddo in to paint a cute wooden pumpkin! \$5.35

NOVEMBER CLASSES:

3- Macrame Wall Hanging with Chloe: Learn lots of new knots to accomplish this fun wall hanging! \$63.90

16-Niceville High School Swim Senior Letter: Come CRE-ATE a letter with photos of your Senior! \$37.45

bigorangehousedesigns.com (850) 737-6193.

4652 Hwy. 20E, Pineapple Plaza, Bluewater Bay in Niceville

Estelle Studio & Gallery



NOVEMBER CLASSES: 18-Christmas Ornament

Paint Night 6-8 pm

19-Paint and Pie (Paint and **Sip Event)** 6-8 pm. This event will have a Turkey Give Away!

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(850) 787-1020 estellestudioandgallery@ gmail.com

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Classical Mystery Tour Live with Sinfonia Gulf Coast

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will find out when the Classical Mystery Tour performs live with Sinfonia Gulf Coast. The four musicians in the Classical Mystery Tour look and sound just like The Beatles, but the Classical Mystery Tour is more than just a rock concert. The were written. Attendees will

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OCTOBER

30TH & 31ST

SATURDAY

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10 AM - 4 PM

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SUNDAY



hear "Penny Lane" with a live trumpet section; experience the beauty of "Yesterday" with an acoustic guitar and string quartet; enjoy the rock/classical blend on the hard edged "I Am the Walrus." From early Beatles music through the solo years, Classical Mystery Tour is the best of The Beatles like you've never heard them: totally live.

You won't want to miss this, Saturday, Nov. 13 at 7:30 p.m. at Village Church - Destin, 101 Matthew Blvd. TICKETS are \$29.50 Choice Seating Balcony, \$45 Preferred Seating and \$55 Premiere Seating and are available for purchase here: https:// bit.ly/SGCseason16. Visit SinfoniaGulfCoast.org.



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THANKFUL

continued from page 12

"I am thankful for so much—family (two grandkids so far), friends, this community, for our Founding Fathers and our first Thanksgiving that we celebrate today."

Debby (with a Y) McKinney,
 Be Real Media, Inc.

"I am blessed to live in a "City of Refuge" as prophesied. All of our elected and unelected officials/civil servants are God fearing, constitutionally conservative patriots."

– Al Niedbalski, BE Niceville

"Grateful for sooo many things this year—friends, family, clients, my awesome Master Networks group of solopreneurs, for waking up every day, for laughter, for non-political conversations, for all the writers who write great, informative, uplifting articles in Bay Life & Destin Life. Every day I write down three things I am grateful for and there's just not enough room here to share them all!"

- Gail Pelto, Bay Life/Destin Life Columnist, Keller Williams

"One of the many things that I am thankful for this year is that I know God is in control of all that is going on in our crazy world. I





am also thankful that God doesn't just focus on the large view, but cares about what happens in each individual life. I know that He loves me and as He has promised, is working all things for my good and His glory."

– Myrna Conrad, Bay Life/ Destin Life Columnist "I'm thankful for change. This year I took the leap to become a full-time artist and open my own gallery. Best life decision ever."

- Estelle Grengs, Artist



"A spirit of thankfulness attracts others to your cause, ideas and goals."
-Skip Prichard

"We are so grateful for our family, friends, our community, meaningful work we love and living in a beautiful place that nourishes our souls! Happy Thanksgiving."

- Todd & Stephenie Craig, Journey Bravely Counseling & Coaching



Friday, November 19th, 2021 3rd Floor Ballroom of Emerald Grande 10 Harbor Blvd, Destin EMERALD GRANDE Time: Noon – 1:30pm Cost: \$20/Members & \$25/Guests To RSVP: Register through BE website: www.BusinessEmpowered.net

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