



NOVEMBER 2021  
VOL. 2, NO. 1

# BAY Life

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

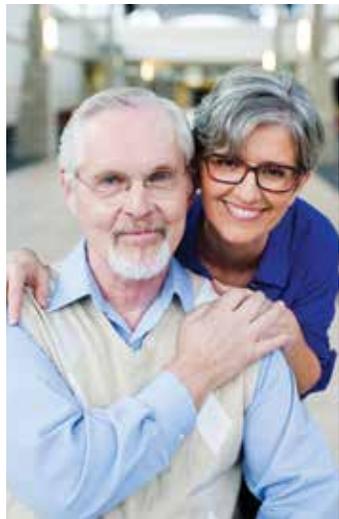
Postal Customer Local

## 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*

**Better Together.**

+ + = SAVE

**Lenny Coughlin**  
Niceville  
850-678-0996  
lcoughlin@allstate.com

**Allstate**  
You're in good hands.

Prices vary based on how you buy. Not applicable in CA. Subject to terms, conditions and availability. Savings vary by state and product line. Castle Key Indemnity Co., Allstate Fire and Casualty Insurance Co., Castle Key Insurance Co., Allstate Property and Casualty Insurance Co. © 2019 Allstate Insurance Co.

## 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**  
*continued on page 2*

**SKIPPER'S**  
FURNITURE  
& MATTRESS CO.

**Your Hometown Furniture & Mattress Store**



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

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

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

**CRESTVIEW**  
108 N. Main St.  
(next to railroad)  
(850) 398-8182

**HOLT • PHILLIPS**  
SERVICES INC.

**Your Total Service Center**

Indoor perfection. Brought to you by Trane.

**Air Conditioning • Heating  
Electrical**

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

**850.897.5559**

4618 E Hwy 20, Niceville • Visit HoltPhillips.com



CAC058236  
EC13007851

 Community
**ALZHEIMER'S***continued from page 1*

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](http://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 Communi-

tyResourceFinder.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](http://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, sup-

port 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](http://alz.org/walk) or [alz.org/CNFL/walk](http://alz.org/CNFL/walk).

**COMMUNITIES***continued from page 1*

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 thousands 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](http://www.cropdrop.org) or visit the Facebook page. Volunteer information is available beginning November 1st.

During the Thanksgiving and Christmas holidays, **Shar-**

**ing & 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](http://sharing-n-caring.org/nicevillehome). Sign-up for Thanksgiving by Nov. 15 and Christmas by Dec. 10.

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](mailto: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-pandem-

ic 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](http://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](http://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](http://www.churchonbayshore.org) for more information.

You can help **Crosspoint Church Niceville** and **Crosspoint Bluewater Bay** help local 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

*Continued on page 4*

## PITTELL

LAW FIRM, P.L.



LISA Y. SHORTS PITELL  
ATTORNEY AT LAW

- Wills, Trusts, Estate Planning
- Corporation, LLCs, Business Law
- Taxation law & Tax returns
- Contracts
- Guardianship, Probate & Estate Administration

1402 Cat Mar Rd., Suite B, Niceville, Florida 32578  
**850.897.0045 | LYP@LYP-LAW.COM**

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

## BAY Life

Published Monthly  
Mailed FREE to the communities  
of Niceville & Valparaiso

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

**Publisher/Executive Editor**

Lori Leath Smith  
[publisher@mybaylifewfl.com](mailto:publisher@mybaylifewfl.com)

**Director, Advertising Sales**

Scott Miller  
[sales@mybaylifewfl.com](mailto:sales@mybaylifewfl.com)

**Production & Layout**

Kim Harper

**Writers**

Kenneth Books  
Heather Bennett  
Michelle Ruschman  
Rita Sherwood

**To Advertise**

850.688.9886

*Bay Life assumes no financial liability for errors or omissions in printed advertising and reserves the right to reject/edit advertising or editorial submissions.*

© Copyright 2021 Bay Life

# Need a place for your business?



## COMMERCIAL PROPERTIES FOR LEASE



Great commercial opportunity on Niceville's main corridor!

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



# Deer Moss Creek®



We are proud to announce the opening of Phase 2A residential homesites!

Contact us to purchase your lot in Phase 2A. There are also a handful of homes to be built in Phases 1/1A. The clubhouse and amenities to be built in Phase 2 will be shared with Phases 1/1A.

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



## Our knowledgeable REALTORS® can help you select your homesite and builder.



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



**Kelly Shephard**  
REALTOR®  
850.543.7353



**Jodie Snell**  
REALTOR®  
850.621.6535



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

Visit our REALTORS® at 1413 Clary Sage Lane Niceville, FL 32578

Monday - Saturday 12 - 5pm | Sunday 1 - 4pm | Central Daylight Time hours

Community

# 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 ethical and moral choices over their lifetime by instilling in them the values of the Scout oath and

law.

More specifically Greg explains, "My vision is to help young people prepare to be tomorrow's leaders by providing 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

continued from page 2

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 22nd 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.*

**FAST TRACK**  
Your Future  
SAME CLASS, SAME CREDIT  
**1/2 THE COST\***  
\*OF LOCAL AREA UNIVERSITIES

CRESTVIEW • DEFUNIACK SPRINGS • FT. WALTON BEACH • HURLBURT FIELD • NICEVILLE • SOUTH WALTON • ONLINE

(850) 502-2895 | nwfsc.edu

NORTHWEST FLORIDA STATE COLLEGE

# 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 square-foot 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

ago when we started."

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,

the facility. Her father, Raimund Herden, is one of the founders of Bluewater Bay. "He has always been so proud that Bluewater Bay has something for everyone, from the youngest to 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."



work brought her to Destin, she decided to make the area her home. Tammie refers to Marilyn as a "super nanny" who has tremendous insight when it comes to working with children.

"I love it," Marilyn said. "Caring for children is my calling. I didn't choose it; it chose me."

Tammie, a Niceville native and a graduate of Niceville High School, shares Marilyn's passion for early childhood education.

"There's an old saying that 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

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 school will offer a daily pre-school option from 8:30 a.m. to 2:30 p.m.

"We are already an approved 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](mailto: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](http://SteppingStonesEarlyLearning.com)

[Facebook.com/steppingstonesearlylearningacademy](https://Facebook.com/steppingstonesearlylearningacademy)



 Community

## 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](http://www.lulubuffett.com/destin), or visit [www.active.com](http://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.

### 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](http://www.thunderbirdpowwow.org).

### 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](http://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](http://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-of-a-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](mailto: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](http://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 enues 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 full-length 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](http://nfballet.org); \$40 Adult/\$20 Child.

**we protect your business.  
because you've worked  
hard to build it.**

**simple human sense**



(850) 729-2131

[www.nicevilleinsurance.com](http://www.nicevilleinsurance.com)

**Auto-Owners**  
INSURANCE

LIFE · HOME · CAR · BUSINESS

Contact Niceville Insurance to determine eligibility for property insurance in the state of Florida from a member of the Auto-Owners Insurance Group<sup>SM</sup>.

# 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
- 22** Fall Wax Card Class with Corina  
10:30 am | Artful Things | Niceville
- Duchess Live  
6 pm | 3rd Planet Brewing | Niceville
- 23** Catalyst Rocks  
6 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville
- 29** Witch Ride benefiting the Children's Volunteer Health Network  
7 am | Bluewater Elementary | Niceville
- 2nd Annual Family Trick Or Treat Night  
4:30 pm | 4-H Camp Timpooshee | 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** CONT. 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
- 06** 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
- Thanksgiving  
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

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!

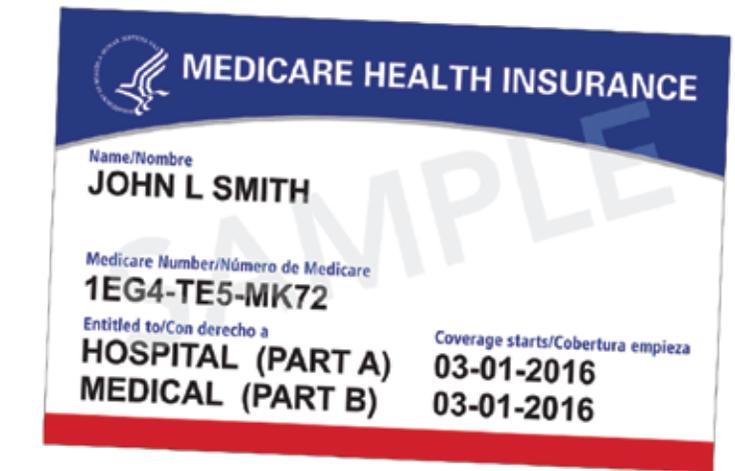
Please know, this time will be different. First of all, you now have had some time to experience what the plan you originally selected can or cannot do for you. Were you happy with the premium? Were all your doctors in the network? Were all your prescriptions covered at a reasonable cost? Did you get 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.*

*Great rates... great lenders!*

**Carol Beason**  
(850)-279-4072  
cbeason@bankccb.com  
NMLSR # 1256131  
Loans subject to credit approval



Andalusia | Opp | Crestview | Niceville    BANKCCB.COM    Member FDIC

VISIT  
**MYBAYLIFENWFL.COM**  
TO READ THIS  
ISSUE ONLINE




Greg Durette  
1-850-842-2400  
**LEARN MORE**



# 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

dreds 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](http://www.SAAngelTree.org) or through the Salvation Army's Facebook page by Oct. 29. Designed for children up to age 12, availability



a festive holiday season. You can sign up now for Adopt-a-Family on-line at [www.eccac.org/adoptfamily](http://www.eccac.org/adoptfamily). Or, contact Nicole Steinbrink at [nicole@eccac.org](mailto: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](http://www.eccac.org). If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

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](https://www.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." Behind-the-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/GeekLightsOnTheCorner](https://www.facebook.com/GeekLightsOnTheCorner) for detailed information and to sign-up to help.

**CRYO 850**  
PERFORMANCE AND RECOVERY

EXPERIENCE THE COOLEST SPOT IN DESTIN!

TAKE A BREAK FROM THE HEAT AND EXPERIENCE THE LATEST TECHNOLOGIES FOR ATHLETIC PERFORMANCE, PAIN MANAGEMENT AND GENERAL WELLNESS.

TRY THE COMPLETE CRYO850 WELLNESS CIRCUIT!



**LOCALIZED CRYOTHERAPY**



**WHOLE BODY CRYOTHERAPY**



**RED LIGHT THERAPY**



**FAR INFRARED SAUNA**



**VIBRATION PLATES**



**COMPRESSION THERAPY**

TRY ANY SERVICE A LA CARTE!



**MUSCLE RECOVERY THERAPY**



**3D BODY SCANNER**



**DETOXIFICATION**

(850) 279-4145 | [Cryo850.com](http://Cryo850.com)  
City Market Bayside | 4495 Furling Lane, Unit 10 | Destin 32541

## Angel Tree Christmas Gift Assistance Program



Together, the Salvation Army and Catholic Charities help hun-



# 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, PA.*

"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 next page*



36058 Emerald Coast Parkway (Across from Regatta Bay) Destin | 850-837-2600 | [EccoMotors.com](http://EccoMotors.com)



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 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 were slick.
- 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 should."

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...

## THANKFUL

*continued from previous page*

"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

"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

"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 Peltó, Bay Life/Destin  
Life Columnist, Keller Williams

"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

## CLAIMOLOGY

"The art and science of fair claim settlements"  
A Public Insurance Adjusting Schoolhouse



For over a decade, Matthew Vanderford has worked in the Construction, Restoration and Insurance Industries as an Insurance Company 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.

**Have Questions about Property Damage or Insurance Policies?**

**Call Us: (850) 684-4794**

You could have it answered in one our columns.

*Solar is now chic.*



**SRI**  
SPECIALTY  
ROOFERS

850-974-ROOF  
SPECIALTYROOFERS.COM

Say goodbye to the bulky and distracting panels of the past. The sleek, low-profile design of the GAF DecoTech® Solar System delivers high performance along with curb appeal.

For a limited time, get free gutters with the installation of a solar roof! See website for more details and restrictions. Offer ends 12/31/21.

2020  
**BEST**  
of  
THE BREAD CRUST

 Community

## 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.

### 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 Di-

rectors 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 supervising 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.

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.

### 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

### 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 Coast Emerging 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. 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.



Welcome to Niceville!

Jim & Jane Rainwater welcome you to our real estate office. We have over 20 years experience selling real estate, residential and commercial, working with buyers and sellers in Bluewater Bay, Niceville, Valparaiso, Destin, Crestview and surrounding areas.

#### Property Management

Jim Rainwater offers full-time property management services as well. If you are a homeowner with a rental property, Jim can assist you in finding tenants, qualifying tenants and lease preparation.

**4400 Hwy. 20 E., Suite 314, Bluewater Bay, Niceville (The old Bluewater Bay Post Office)**  
**Stop by our office today or call Jane at (850) 830-1976 or Jim at (850) 830-9636**

[janehr@aol.com](mailto:janehr@aol.com) | [NicevilleHomes.com](http://NicevilleHomes.com)

## Gulf Coast Maintenance & Construction Marine Division

# DOCKS & SEAWALLS

Tired of waiting? Call us today!

Call Shane for a free estimate.

**850-704-2017**

Email: [learywilliam13@gmail.com](mailto:learywilliam13@gmail.com)

Lic# RR282812155



# 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 life-long 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 in-

urance 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](http://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 850.424.6979.*

## 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**.



**GULF COAST DENTAL**  
Steven G. Robinette, DDS  
(850) 897-9600  
4566 Hwy 20 East Ste 108  
Niceville, FL 32578  
[gulfcoastdental.com](http://gulfcoastdental.com)



Call today  
to schedule a personal  
**FREE** consultation

**insurance zone**  
HOME • AUTO • BUSINESS • LIFE-GET COVERED

HOME • AUTO • WIND • FLOOD  
CONDO • BOAT • UMBRELLA • LIFE  
BUSINESS INSURANCE

**10 YEARS IN A ROW**  
**BEST INSURANCE FIRM**  
**5 TIME WINNER!**  
**Customer Service**  
**iz**

**GET COVERED with insurance zone**

(850) 424-6979  
[www.ins-zone.com](http://www.ins-zone.com)

on **30A & 98**

**BEST DESTIN**  
2019 BEST

 Dining

# Local Dining, Drinks and Coffee!



### LJ Schooners Docksider Restaurant

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

Join L.J. Schooners for Sunday Brunch, 9 a.m. – 1 p.m. and drink your bottomless Mimosas for \$10! Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free. Call to order take-out and pick-up in the L.J. Schooners Oyster Bar or call when you arrive for curbside pick-up.

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

Upcoming not-to-miss events include 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](http://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 home-style 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 spe-

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

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  
(850) 737-6194  
4652 Hwy. 20 East, Niceville  
[bigorangehousedesigns.com](http://bigorangehousedesigns.com)



*We are open and happy to see you!*

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

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

Worried about getting out? NO CONTACT pick up still available.  
Looking for event space? Give us a call!



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

We do PARTIES! Kid’s Birthdays • Girl’s Night Out  
Team Bonding • Office Gatherings • We can host HERE!

FOLLOW US FOR CLASS SCHEDULES:   

4652 HWY. 20 EAST • NICEVILLE • (850) 737-6193  
[bigorangehousedesigns.com](http://bigorangehousedesigns.com)



**Daily Blue Plates:** Choose 1 Meat & 3 Vegetables  
Soups - Salads - Burgers - Sandwiches  
Fish - Steaks - Kids Menu  
Draft Beer Growlers Available

**OPEN MONDAY - SATURDAY 11:00 AM TO 9:00 PM**

**850-842-2687 | 4538 E Hwy. 20, Niceville**



## 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 churras-



caria-style dining and Chinese dim sum, Gillespie combined the two for a decidedly fun and delicious result. Dishes are presented 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  
1 1/2 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 coconut  
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.

## Southern Zipper Peas (Lady's, Black Eyed Peas, Baby Lima's)

BY SUSAN BENTON,  
30AEATS.COM

Named Zipper Peas for the way the pod opens when the fibrous strand down its center is pulled, these peas are grown primarily in the southern states due to the warm climate. Freshly picked from their pods, zipper peas have a mild-flavor, are a great source of protein and a classic Southern comfort food. I make them often using this recipe, along with lady peas, purple hulls, black eyes peas, and baby

limas too! Enhance the flavor of the peas by using smoky bacon or a ham hock, chicken broth instead of water, and a sauté of onion and celery. Serve over a heaping mound of rice topped with a pat or two of good butter and you are in business! Use the recipe below for most any type of fresh or dried legumes.

### Ingredients

2 tbsp. good olive oil  
1 small onion, finely chopped  
1 rib of celery, chopped

2 cloves garlic, minced  
2 cups fresh washed peas (such as zipper, lady, black-eyed, or butter beans)  
2 1/2 cups low-sodium chicken stock  
1 small smoked ham hock, like Benton's  
Kosher salt and freshly ground pepper to taste  
2 cups cooked rice (I like Anson Mills), salt & peppered to taste  
4-6 pats butter



### Preparation

In a 4-quart saucepan, heat oil over medium-high heat. Add onions and celery and sauté until translucent, stirring occasionally, about 10 minutes.

Add the peas, stock, and ham hock. Bring to a boil, lower heat to medium, and simmer, stirring occasionally, until tender and creamy, about 1 hour. (The time depends on the type and size of the peas.) Skim foam off top that accumulates and discard.

Remove ham hock, slice meat from bone, and chop; return meat to pan. Season peas with salt and pepper to taste.

Serve over rice and top with a pat of butter. I also serve with cornbread.



# Ice Cream & Arcade

## NOW OPEN AGES 1-100!

**Large Variety of Gourmet Coffees, Teas and Frappuccinos**

**32 Flavors of 5 Star Creamy Wisconsin Ice Cream**

**18 Flavors of Stir Fried Ice Cream    24 Flavors of Snow Cones**

**Popcorn    Hot Dogs    Large Selection of Snacks**

**Complete With an Arcade with a Variety of Games and Rides.**

**6 a.m. - 10 p.m. 7 Days a Week**  
**703 John Sims Pkwy E Niceville, FL 32578**

**www.facebook.com/honeybeeicecreamandarcade (619) 565-0365**




**Book Your  
Birthday  
Party Today!**

 Off the Hook



# DESTIN FISHING 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 partici-



pate, 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!

**BLUE WAVE BOATS**

Meet Makaira...  
*this is the boat you've heard about.*

Named Florida Sportsman BEST BOAT 2019

**FLORIDA SPORTSMAN BEST BOAT**

**CAPTAIN'S CHOICE**  
BOATS SERVICE

538 Eglin Pkwy NE Fort Walton Beach, FL 32547  
[www.captainschoiceboats.com](http://www.captainschoiceboats.com) | 850.862.9111

See Makaira & the Blue Wave Fleet at Captain's Choice. The right choice for your Boating needs.

### 73rd Annual Destin Fishing Rodeo Schedule

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



### 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.

# 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 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 than 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, you 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 deep-fried 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](http://usm.edu/gcrl/omega-3) to see the comprehensive list. To contact Lisa, email [lisa.turpin@icloud.com](mailto:lisa.turpin@icloud.com).

• **New Inventory**  
Aqua Sport • Pioneer • Bulls Bay • Stingray

• **Pre-owned/Consignment Boats**

• **Grand Inflatables**

**Service**

**Parts and Accessories**  
Suzuki • Mercury

• **Dive Service**

• **Hull Maintenance**

4612 Hwy 20 E, Niceville | (850) 897-4150 | [bluewaterbayyachts.com](http://bluewaterbayyachts.com)

**LJ 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

**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

290 Yacht Club Dr., Niceville • Bluewater Bay • (850) 897-6400 • Visit [www.bluewaterbaymarina.com](http://www.bluewaterbaymarina.com) for more events!



## 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 McNeese, 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

## 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 pres-

ent 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](mailto:jasie@eccac.org) or call (850) 833-9237, Ext. 267.

JOIN NOW AND SAVE!



JUST  
**\$19**  
Month to  
Month



**WORKOUT  
ANYTIME®**

Your Fitness. Your Schedule.

Basic Monthly Membership \$19 • Premium \$29 • Friends & Family \$39

Niceville  
850.481.3999

Ft. Walton Beach  
850.533.0555

Destin  
850.428.2333



BY KAY LEAMAN,  
HEALTH ARCHITECT,  
HEALTHYDAY HEALTHYLIFE

## Staying Healthy Through the Holidays

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 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 hol-

iday 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](mailto:succeed@healthydayhealthylife.com).

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

## 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 body-weight 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

*Continued on next page*



**JOIN US**

**Sat., Nov. 13 | 9 a.m.**  
Northwest Florida State College | Niceville  
Register at [alz.org/walk](http://alz.org/walk)

**WALK TO END ALZHEIMER'S**

alzheimer's association®

THESE FLOWERS HAVE A LOT OF FIGHT IN THEM.



**MAKE 2021 YOUR BEST YEAR!**

**Bluewater fitness**  
Niceville, FL

**STRENGTH**

**REGYMEN**  
FITNESS

MEMBERSHIPS START AT 29.98/MONTH

**WWW.BLUEWATER.FITNESS**

 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 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 Washington, D.C., just this last month.

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 disease.

*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.*

## BE ACTIVE

*continued from previous page*

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 suc-

cumb 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-

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 be-active850@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.*



**The HORMONE Restoration Center**  
Look Healthy. Feel Alive

*Remember feeling young?  
Feel it AGAIN!*

Now offering

# Weight Loss Treatment!



**Three Years In A Row!**  
Thank you Destin!

**Dr. Richard Chern, MD**  
12889 Hwy 98W, Suite 107B  
Miramar Beach, FL  
850-837-1271





[thehormonerestorationcenter.com](http://thehormonerestorationcenter.com)

MEDICAL MARIJUANA



FLORIDA MEDICAL MARIJUANA PHYSICIAN  
CONSULTATION & CERTIFICATION  
850-213-1215

OFFICES IN PENSACOLA, SANTA ROSA BEACH & PANAMA CITY | THEKAYALIFE.COM



April Pretz, APRN, FNP-C, Member

By Appointment Monday - Friday 8 AM - 4 PM

Offering Same Day Acute Appointment  
Medical Primary Care - Ages 2 and up

IVHydration Lounge  
Botox • Fillers • And More

Located in the Palm Plaza Shopping Center  
850-842-3128 • 1049 John Sims Pkwy., Ste. 2, Niceville  
[www.easycareclinicniceville.com](http://www.easycareclinicniceville.com)

# 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 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 Chil-



dren 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](http://www.childrenincrisisfl.org). They can also be contacted at (850) 864 - 4242 or via email at [info@childrenincrisisfl.org](mailto:info@childrenincrisisfl.org).



The 20th annual running of the

## SEASIDE SCHOOL HALF MARATHON + 5K

presented by

### Vera Bradley

will be back live and in person on Sunday, February 20, 2022, in Seaside!

Learn more and register at [www.runseasidefl.com](http://www.runseasidefl.com)



SOUTH WALTON FLORIDA

The health and safety of our participants, spectators, volunteers, and community is of the utmost importance. The Seaside School, Inc. race committees will follow and comply to the regulations dictated by the State of Florida, Walton County and Town of Seaside.

**A Personal Trainer, Dedicated to Your Goals.**

*-Taking New Clients-*

**Private/Tailored Instruction**

-One on One and Small Group Training  
-Nutrition Help

Call **Lisa Turpin**, Degreed & Certified Personal Trainer

*Be Active,  
Stay Active!*



**850-974-2005**

 LisaTurpinFitness



## MID BAY DENTAL

COMPREHENSIVE DENTAL WELLNESS

**Cosmetic Dentistry • Pediatric Dentistry • Dental Implants**

**TMJ • Sleep Apnea • Orofacial Myofunctional Therapy**



**ALL INSURANCES ACCEPTED**

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

**NO INSURANCE? NO WORRIES!**

We offer an in-house dental plan

**ACTIVE DUTY MILITARY DISCOUNT**

Hours: Monday - Thursday 7:30am - 4:30pm  
4579 Hwy. 20 East. Unit 210, Niceville  
**850.897.4200 | [midbaydental.com](http://midbaydental.com)**

 Business

# 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](https://www.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 taxes can have on their savings and investments.

The First Wealth Management is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541. Branch offices are located in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124.

Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: [Maurice.stouse@raymondjames.com](mailto:Maurice.stouse@raymondjames.com). Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC, or

any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc.

*The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services.*

*Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.*

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

*Investing in oil involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.*

*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.*

*There is an inverse relationship between interest rate movements and fixed income prices. Generally, when interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.*

*Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. The prospectus and summary prospectus contain this and other information about mutual funds. The prospectus and summary prospectus are available from your financial advisor and should be read carefully before investing.*

 **The First Wealth Management**  
Located at, The First, Private Banking

RAYMOND JAMES®



## Your usual?

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

## Think Before You Act

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

- Don't confuse awareness with understanding or expertise. Rely on objective research.
- Take the time to consider your motivations for selecting certain investments or strategies.
- Don't rule out an investment or financial strategy because it's foreign to you.

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



**Maurice Stouse**  
Financial Advisor

**The First Wealth Management**  
A Division of The First Bank, NA

2000 Ninety Eight Palms Blvd.  
Destin, FL 32541

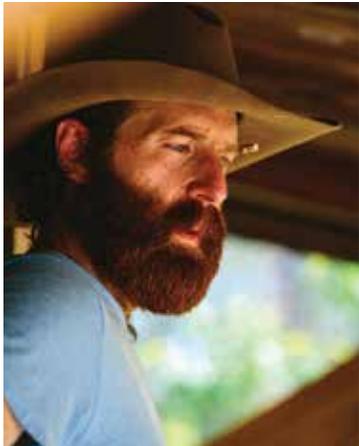
**850.654.8122**



**Amy Parrish**  
Financial Advisor

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

# Mother Mary



BY SEAN DIETRICH

I'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-in-law has indeed seen me wearing nothing but the Joy of the Lord. And I mean the full biscuit.

Don't make me repeat myself.

eyes are up here."

"It's mostly just bills."

"Miss Mary, I'm naked."

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



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 spring-time 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?"

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

"Please don't use that word."

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

word I trotted to the bedroom and heard loud whistling and cheering behind me. I edged 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.

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. Thanksgiving with the family is awkward. 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.

Savvy Leigh

PHOTO

PACKAGES

**Engagement / Couples Session**

\$199

Up to an hour

No limit on edited photos

**Family Session**

\$230

1 hour

No limit on edited photos

**Senior Session / Professional Headshots**

\$130

45 minutes

No limit on edited photos

WWW.SAVVYLEIGHPHOTO.COM

205.567.2779



For your life's special moments

WEDDING PACKAGES ALSO AVAILABLE

## NEED TO PUT YOUR BUSINESS ONLINE?

Beautiful, User-Friendly Websites at Affordable Rates



DESIGNWORKS

GRAPHIC DESIGN STUDIO

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

850.376.6255 | [kim.designworks@gmail.com](mailto:kim.designworks@gmail.com) | [kimatdesignworks.myportfolio.com](http://kimatdesignworks.myportfolio.com)



Heating - Cooling - Indoor Air Quality

Call Today for Service 850-678-9522

www.aireservec.com

\$50 OFF

DUCT CLEANING

Let us get the dirt you can't see!

Serving Walton, Okaloosa and Bay Counties

LIC # CAC1819748  
Family, Locally and Veteran owned

 Musing

# 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 year 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 huddled 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 ABUNDANTLY above all that you ask. He can do EXCEEDING abundantly 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 rela-

tionship God intended for each of us.

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").*

## Affordable Pressure Washing

See What a Difference We Can Make for You!

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



**\$50 OFF**  
if scheduled by November 30, 2021

15 Years Experience • Locally Owned and Operated

Call Today to Schedule Your Free Estimate

**(850) 688-9886**



Niceville's Event & Meeting Place



Where your personalized event meets your ideal budget.

VenYou201 can be booked for meetings, showers, small weddings  
birthday | holiday | graduation parties and so much more.

venyou201@gmail.com | venyou201.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.

# 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-



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.

ters dictated her return in 2016.

Share wasted no time planting herself in the Niceville community, and was drawn to Artful Things Niceville. “My

“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.

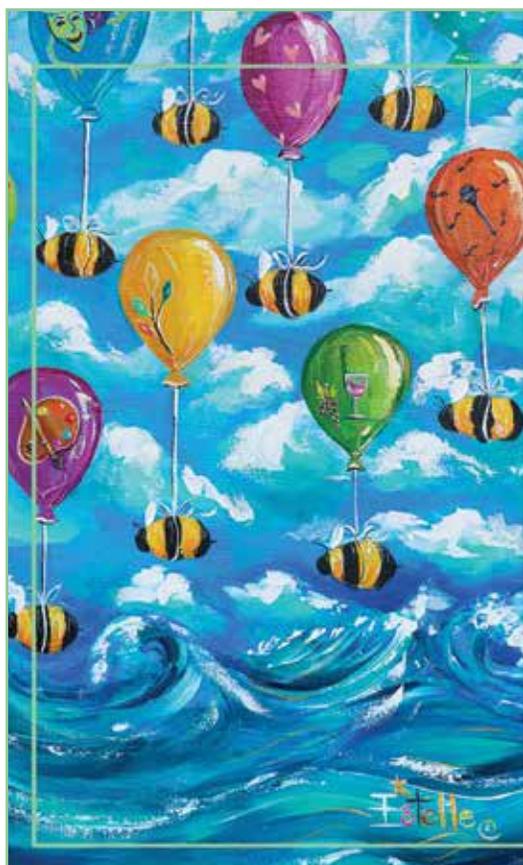
In 2019, Share purchased the gallery and is now carrying on the vision of former owners, sisters Candice and Carole Atkinson. “There was the perfect opportunity, because I was participating in this gallery,” she said.

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

*Continued on page 27*



A CELEBRATION OF ART, MUSIC, FOOD & FUN!



## Festival of the Arts

mattie kelly arts foundation

# 2021

26<sup>TH</sup> ANNUAL

## OCTOBER

30<sup>TH</sup> & 31<sup>ST</sup>

SATURDAY  
9 AM - 5 PM

SUNDAY  
10 AM - 4 PM

### DESTIN, FL

4323 COMMONS  
DRIVE WEST

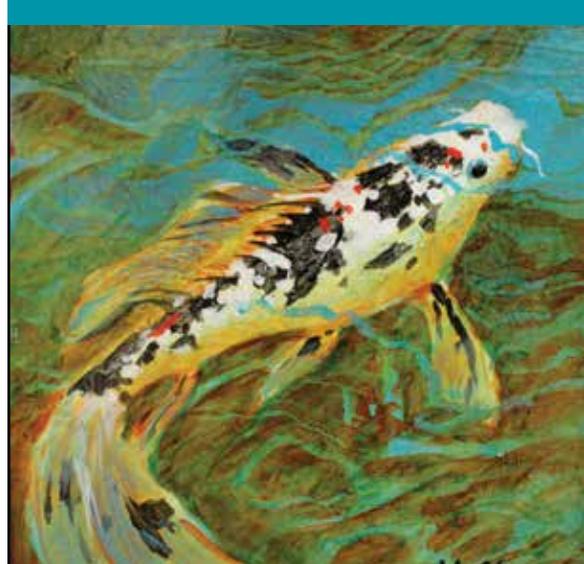
**FREE ADMISSION**

**90+** FINE ARTISTS

**6+** FOOD TRUCKS + BEER & WINE

**+ MUSIC** OF ALL GENRES

LEARN MORE AT [MKAF.ORG](http://MKAF.ORG)



## Artful Things Niceville

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

Experience the Fine Art and Original Works of Gulf Coast Artisans

**1087 E John Sims Pkwy, Niceville**  
850-729-2600 | [www.ArtfulThingsNiceville.com](http://www.ArtfulThingsNiceville.com)  
Tues-Fri 10am-5pm | Sat 10am-3pm

Follow us:  

 Arts & Music

## "Twist" Through the Holidays at Painting With a Twist!

Head into the holiday season at full speed! At Painting With a Twist, painting feels like a holiday PARTY! Twist with artists as they lead you step-by-step through a fun, holiday painting that you take home at the end of the class, perhaps a unique gift for that special someone.

Grab your favorite wine/beverage, snack and friends, family or guests and Twist! You just might become addicted and make it a Thanksgiving or Christmas tradition year after year! You can sign up online for a public class or call to book a private party. Classes and parties are available 7 days a week. Kids parties too!



**Host your private party in an exclusive party room!** Holiday Party Rooms

are available for your business, family, Krewe, Girls Night Out or whatever you can dream up! Check out the November or December calendar and then request an event. For your private event:

- You get to pick the painting.
- The holiday party host gets to paint FREE with a party of 13 or more!

Call (850) 226-7218 or text "PARTY" to our studio to request a party! We are able to host private parties any day and time (subject to artist availability).

The Calendar is published and ready for you to check out at online at [paintingwithatwist.com](http://paintingwithatwist.com)



[atwist.com/studio/fort-walton-beach/calendar](http://atwist.com/studio/fort-walton-beach/calendar).

**Why not mix up a little romance while you're mixing up your paint?** Create a new holiday memory with your sweetheart—a gift to each other! Twist with your honey during a couples' painting party—a unique, holiday date full of fun, laughter and cozy, good

times—perhaps an annual tradition! At Painting With A Twist, you can include everything you love about regular dates—your favorite BYOB beverages and finger foods, plus one of your most favorite holiday memories. You'll take home a complementary set of masterpieces you created together—and connect while doing it. All painting supplies, canvases and step-by-step instructions are included. The events calendar offers a variety of paintings—from seasonally-inspired landscapes to decorative DIY wood board signs, funny self-portraits, and more! Find a paint night theme that makes your heart skip a beat, then sign up. Your Picture-Perfect Holiday Date Night Awaits!

**Need a special, imaginative, creative gift for that someone who has everything?**

Give them the "Twisted" experience! Gift Certificates are available at [paintingwithatwist.com](http://paintingwithatwist.com).

255 Miracle Strip Pkwy, Suite B-8, Fort Walton Beach, 32548. Call (850) 226-7218 or email [studio205@paintingwithatwist.com](mailto:studio205@paintingwithatwist.com).

## Classical Mystery Tour Live with Sinfonia Gulf Coast

Imagine the Beatles playing in concert with a symphony orchestra. What would that have sounded like? Attendees 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 full show presents two dozen Beatles tunes sung, played, and performed exactly as they were written. Attendees will 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



PHOTO BY MATTHEW BAIRD

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](http://SinfoniaGulfCoast.org).

**Painting with a Twist**

**BOOK YOUR HOLIDAY PARTY NOW!**

Holiday Party Rooms available for your business, family, Krewe, Girls Night Out or whatever occasion!

MAY YOUR PARTY BE MERRY & *Bright*

Call (850) 226-7218 or text "PARTY" to our studio to request a party!

View our calendar online at [PaintingWithaTwist.com](http://PaintingWithaTwist.com)

*You paint and party...we clean up the mess!!*

# Art Classes Abound Around the Bay!

## Artful Things Niceville



### 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 set-up. Email Roslyn. ogradytr@cox.net [www.RosalynOgrady.com](http://www.RosalynOgrady.com)

**Theresa 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](http://www.TheresiaMcinnis.com). Sign up at gallery 850-729-2600

**Charolotte Arnold - Open Studio With Live Model**, Wednesdays 10:30-1:30 pm. Un-instructed-\$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 Halloween**, 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- ½ hour workshop. Limited seating.

**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 Zal-

ace. 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 Artist-teacher- 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** – Elia Saxer

**Stained Glass Box** – Dulcie Scalf

**18-Christmas Sale** – Open Air Art Day

(850) 729-2600  
[artfulthingsniceville.com](http://artfulthingsniceville.com)  
1087 East, E. John Sims Pkwy. in Niceville

### Big Orange House Designs OCTOBER CLASSES:

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

**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 CREATE a letter with photos of your Senior! \$37.45

[bigorangehousedesigns.com](http://bigorangehousedesigns.com)  
(850) 737-6193.  
4652 Hwy. 20E, Pineapple Plaza, Bluewater Bay in Niceville

## SHARE NORVILLE

*continued from page 25*

curriculum; kid-focused workshops, birthday parties, open-air art days and camps, too!

Name brand art supplies include Golden, Windsor-Newton, Grumbacher, Prisma, Speedball, Ampersand, Can-

son, Arches, Strathmore, Copic, Pinata and even custom orders. 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, Charolotte Arnold, Carol Ann Cain and Joan M. Langham, as well as Chris McLoone, photogra-

phy, 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](http://Artfulthingsniceville.com)

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



## Local Coupons

**OVERHEAD DOOR GARAGE DOOR TUNE-UP**  
**\$59.95 FOR 1 DOOR**  
\$19.95 EACH ADD'L DOOR  
PARTS EXTRA IF NEEDED. INCLUDES TORSION SPRINGS ADJUSTMENT, HINGE TIGHTENING AND HARDWARE LUBRICATION.  
Offer expires 11/30/21  
850-502-8615  
[destinoverheaddoor.com](http://destinoverheaddoor.com)

**CAPTAIN'S CHOICE BOATS**  
**10% OFF SERVICE**  
Offer expires 11/30/21  
538 Eglin Pkwy NE, Fort Walton Beach  
850-862.9111 | [www.captainschoiceboats.com](http://www.captainschoiceboats.com)

**AIRESERV**  
**\$75 TUNE UP SPECIAL**  
WITH OUTDOOR COIL CLEANING  
Offer expires 11/30/21  
850-678-9522  
[www.aireserv.com](http://www.aireserv.com)

**AFFORDABLE PRESSURE WASHING**  
**\$50 OFF SERVICES**  
CALL TODAY TO SCHEDULE YOUR FREE ESTIMATE!  
Offer expires 11/30/21  
Phone: 850-688-9886

**SAVVY LEIGH PHOTO**  
**25% OFF FAMILY PHOTO SESSION**  
MENTION COUPON UPON BOOKING  
Offer expires 11/30/21  
[www.SavvyLeighPhoto.com](http://www.SavvyLeighPhoto.com) | (205) 567-2779  
[Instagram.com/SavvyLeighPhoto](https://www.instagram.com/SavvyLeighPhoto)

**LJ SCHOONERS DOCKSIDE RESTAURANT AND OYSTER BAR**  
**FREE APPETIZER OR DESSERT**  
WITH AN ENTREE PURCHASE  
Offer expires 11/30/21  
(850) 897-6400 • [www.bluewaterbaymarina.com](http://www.bluewaterbaymarina.com)  
290 Yacht Club Dr., Niceville

# VETERANS DAY & Thanksgiving SALE

**HUGE NOVEMBER SALE ON NOW!**

Sale Prices Good at All 4 Locations Now through Nov. 30



Coffee Table / 2 End Tables  
Reg. \$480

**SALE \$299**



5 pc. Dresser, Mirror & Queen Panel Bed  
Reg. \$1,580

**SALE \$899**



Sectional Sofa  
Reg. \$1,478

**SALE \$1,299**

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

Queen Mattress  
**\$32**  
per month with 60 month financing

**TEMPUR-PEDIC**



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

Queen Mattress  
**\$32**  
per month with 60 month financing

**TEMPUR-PEDIC**



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

Queen Mattress  
**\$47**  
per month with 60 month financing

**TEMPUR-PEDIC**



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



**SAME DAY DELIVERY**

**NICEVILLE**

597 W. John Sims Pkwy

**(850) 678-7800**

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

**NEW LOCATION OPEN NOW!**

**CRESTVIEW**

108 N. Main St.

(next to railroad)

**(850) 398-8182**

**SAME DAY DELIVERY**

**FT. WALTON**

**BEACH**

503 Mary Esther Cutoff

**(850) 586-7686**

**DESTIN**

11840 U.S. Hwy. 98 West

Emerald Coast Pkwy

**(850) 837-3454**

**WWW.SHOPSKIPPERSFURNITURE.COM**