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Postal Customer Local

Santa is in Town!Holiday Happenings Around the Bay

Santa's arrival to our area is a highlight of the season! Where can you find him Around Town?

You can visit **Santa at The Village of Baytowne Wharf** at his sleigh Sat., Nov. 27 at his arrival and during the Tuba Christmas event on Sat., Dec. 11. If you miss those, you can still visit Wednesday nights Dec. 1-15 in the Village. Visit www.baytownewharf.com.

Visit **Santa at Bass Pro Shop at Destin Commons** from now through December 24. There's also free games, crafts, and a free 4×6 professional photo with Santa as well as a free digital download. To book, visit basspro.com.

Visit with **Santa at HarborWalk Village** beginning Sat., Nov. 27, where Santa and Mrs. Clause will be at the main stage. Kids can enjoy crafts, face painting, and a Rudolph-themed treasure hunt on Santa's arrival day. All of Santa's guests will receive a special treat and a FREE 4×6 photo. Visits with Santa will



continue for the following three weekends until Dec. 19.

Holiday Happenings

Hosted by the City of De-Funiak Springs, from Nov. 26 – Dec. 31, Chipley Park lights up with the annual **Christ-mas Reflection Displays** and more than 10 million lights reflecting off the lake. Open Nov. 26 - Dec. 31. Friday-Saturday, 5:30–9:30 p.m.; Sunday-Thursday, 5:30-9 p.m. nightly. \$5 per person, free for

children under 5, Tuesday discount for military; \$10 for carload up to five people. Carriage rides are available on select nights (Nov. 27 – Dec. 31), \$10/person. (850) 978-2999.

The **Festival of Trees at Grand Boulevard at Sandestin** runs from Thanksgiving through Christmas Day. Participating non-profit organizations compete to win cash prizes totaling \$7,000. Cast your vote for the People's Choice award. Grand Boulevard also

is hosting photos with Elf On The Shelf in Grand Park at the Festival of Trees display every Saturday, Nov. 27 - Dec. 18 from 2-4 p.m.

Main Street DeFuniak Springs brings back **Merry Main Street!** Free to attend, Merry Main Street boasts live music and theatrical performances, an outdoor market, food trucks, rides on the Choctaw Express Train, vis-

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Gifts

By Rick Moore

Buying presents for others is easier when you know what they like to collect. When someone asks me what they can buy for my mom, I let them know she collects teapots, which makes selecting a gift for her simple. My dad used to collect rare and expensive coins. My fatherin-law collected fishing lures. My younger sister owns a large selection of rare baseball cards. My brother-in-law frequents yard sales and flea markets looking for decorative cigar boxes. My wife has assembled a number of antique plates through the years. My children used to collect Beanie Babies. I tried collecting stamps for awhile, but my collection seems to have been lost during one

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Community

HAPPENINGS

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its with Santa and Mrs. Claus, kids character appearances by The Character Clubhouse, and more family fun — all taking place outdoors along Baldwin Ave. in downtown DeFuniak Springs. Beginning Saturday, Nov. 27, events occur every Friday and Saturday up to Christmas. https://bit.ly/MSD_MerryMain, Info@mainstreetdfs.org, (850) 296-9051.

Yuletide décor, joyful Holiday music, and festive Christmas lights make up the **2021**



Troon Goon Christmas Lightshow in Bluewater Bay. "Geek Lights" 2021-2022 show schedule: Mon., Nov. 29 each night – Jan. 6, 2022, Corner of Bluewater Blvd. and Antiqua Way in Bluewater Bay. Shows begin every 30 minutes starting at 6 p.m.

with the last show starting at 9:30 p.m. Sunday-Thursday, and 10:30 p.m. on Fridays, Saturdays and holiday eves. Now in its 14th year, the free show consists of Christmas lights and other themed display elements, all under computer control and synchronized to music. 100% of donations to the collection box support Crisis Aid for Littles and Moms (CALM). The show is the technical and creative wizardry of Jeff Werner, the "Northwest Florida Geek" and Wendy Werner, his "spouse peripheral." FaceBook.com/GeekLightsOn-TheCorner.

Dust off those skates and get in the winter spirit at The Village of **Baytowne Wharf's Baytowne on Ice.** Ice rink is open now – Feb. 2nd. Hours vary daily. Visit Baytowne-Wharf.com.

The Village of Baytowne Wharf at Sandestin hosts a special light show on Wednesday, Friday and Saturday nights from Dec. 1-22 during the **12 Nights of Lights** where the tree lights in the events plaza will dance and blink to music at 6, 7 and 8 p.m. Visit BaytowneWharf.com.

Join J.Leon Gallery + Studio in Miramar Beach Friday, Dec. 3, 5-7 p.m., for the annual **Holiday Shop, Sip, N' Stroll** featuring J.Leon Gallery + Studio, McCaskill & Company and Mollega Eye Care & Optique. Shop local favorites, sip festive beverages, snacks and enjoy a boutique shopping experience with some surprises. Visit jleongallery.com or the Facebook event for more details or call (850) 842-3051.

The **2021 Niceville Valparaiso Christmas Parade** is coming to town Sat., Dec. 4, at 10 a.m. The 2021 theme is

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GIFTS

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of our many moves.

Some people have enough wealth to collect rare automobiles, famous pieces of art, and precious jewels. Yet, there are collectables more precious than diamonds and more costly than gold. The great news is absolutely anyone can collect these gifts I am referring to. What is in this collection of gifts? Love, joy, peace, forbearance, kind-



ness, goodness, faithfulness, gentleness, and self-control. People who begin collecting these gift items discover they enjoy it so much they always want more.

You might be thinking only God can give a person such priceless gifts. But what about gifts you can give? If you are uncertain what you can give to others this Christmas, here is a list of suggestions for your consideration:

To your enemy: give forgiveness

To an opponent: give tolerance

To a friend: give your heart

To a customer: give service

To all men: give charity

To every child: give a good example

To yourself: give respect

As a child I traded baseball cards with other kids in my neighborhood. Trading was fun. Sometimes I would have two identical cards while my neighbor needed one of mine. What did we do? They gave me a card I didn't have and I gave them a card they didn't have. It is funny how we forget to trade when we get older. I give you a smile, you give me a smile. I let you out in traffic, you let me out in traffic.

Sounds simple, doesn't it? Yet, we forget that letting someone out in traffic may make them happier than any gift card they will ever receive.

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

Do all the good you can, By all the means you can, In all the ways you can, In all the places you can, At all the times you can, To all the people you can, As long as ever you can.

There is one last collection to consider. Take time to collect your thoughts. Reflect on the true meaning of Christmas. Yes, 2020 and 2021 have been tough years. It was also a very tough year in which a little baby was born in Bethlehem. Mary and Joseph had to travel a hundred miles the old fashion way just to pay taxes. Then she gave birth to her first child in a stinky barn. It is true that wise men brought gifts of gold, frankincense, and myrrh. But those gifts can not compare to the greatest gift of all, which was, and will always be, the "Gift" that was wrapped in swaddling clothes, lying in a manger.

Merry Christmas!

Rick Moore is Pastor of Communications at Destiny Worship Center.



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Community





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Every Day is a Chance to Change a Child's Future

A Year of Foodie Festivals to Benefit the Kids!

An increasing number of children are at home with no adult care or supervision. Yet, young people need to know that someone cares about them. Boys & Girls Clubs of the Emerald Coast (BGCEC) offer that and more. Club programs and services promote and enhance the development of boys and girls by instilling a sense of competence, usefulness, belonging and influence all in a safe place to learn, grow and have fun.

Our local BGCEC has taken members from the Clubhouse to the White House; from the game room to the corporate boardroom; from the high school football field to the NFL; from a band room to Carnegie Hall. And from the streets to guidance, friendship and a place to belong.

Boys & Girls Clubs Emerald Coast offers programs that are addressing today's most pressing youth issues. "Our programs teach young people the skills they need to succeed in life, while providing a safe place for hundreds of Northwest Florida children to go after school and during the summer," says C.E.O. Shervin Rassa.

Local area programs basically focus on three priorities: Academic Success where members are provided with tools to graduate from high school with a plan for their future; Good Character and Citizenship through a variety of programs such as Keystone Club, Torch Club, Youth of the Year, Youth for Unity and Netsmartz; and Healthy Lifestyles where members learn to adopt and maintain positive behaviors about life, nutrition and self.

In order to support all of its valuable programs, BGCEC hosts several events throughout the year. After three years spent building the widely popular Mac & Cheese Festival in Destin, the BGCEC focused on expanding the concept with two new festivals this year—an Epic Bakery Competition in Defuniak Springs and BrunchFest in Pensacola. With recent events



PHOTO: FRANCIS ROY AGENCY

successfully completed, the BGCEC is gearing up to make 2022 an "ultimate" celebration of food, friends, and family.

The community adds to BG-CEC produced foodie festivals by embracing the organization as a charity beneficiary for Shrimp & Grits Festival, Burgers, Bourbon & Beer Festival, and Half Shells on the Har-

bor. The BGCEC is invested in these productions as a driven and organized volunteer force, partnering with event coordinators to bolster the ranks of triumphant events. To say the BGCEC is a hardworking non-profit organization is an understatement.

Led by C.E.O. Shervin Rassa, the BGCEC is responsible

for supporting local club members and a large and talented staff. "What better way to celebrate and support our club kids than a series of festivals focusing on family and foodie favorites? We are excited about the expansion of Mac & Cheese as well as bringing new and fun events to both Pensacola and Defuniak Springs!" says Shervin.

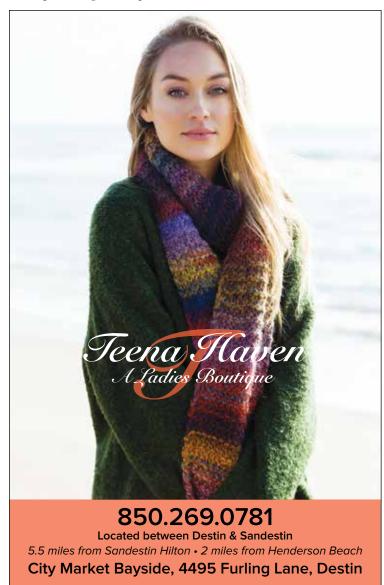
Shervin has dedicated his career to youth development.

He joined the Boys & Girls Club Movement 20 years ago as an area director in Tampa, relocating to the Emerald Coast organization in 2012. He now oversees eight clubs across three counties, serving 3,200 children from Pensacola to DeFuniak Springs.

The team has big plans for 2022, starting with the 4th Annual Mac & Cheese Festival on March 6, 2022, at the Destin Commons. The dates for Epic Bakery Festival and BrunchFest will be announced in early 2022. Attendees and sponsors will want to keep a lookout for the "ultimate" ways to enjoy, celebrate and engage, and the best way to stay informed is through the BGCEC Facebook page.

The Boys & Girls Clubs of the Emerald Coast was born in 1968 as the Boys Club of the Playground Area with 15 Members. When economic conditions threatened the organization in 1988, local businessmen recognized the Club's value and potential and ensured it survived. More than 1,200 kids are registered during the school year, and more than 1,300 enjoyed the Boys & Girls Clubs of the Emerald Coast last summer.

BGCEC is a registered IRS 501(c)3 charity and receives funding from contributions, special events, grants, and major donors such as Destin Charity Wine Auction Foundation and United Way agencies in Escambia, Okaloosa and Walton Counties.





tappenings Around the Bay

FARMER'S MARKETS

Niceville Community - Saturdays Nov 20, 27 & Dec 4, 11, 18 9am | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays Nov 7, 21 & Dec 5, 19 8am | Victory Blvd | Freeport

NOVEMBER

20 Children's Advent Calendar 10:30 am | Artful Things | Niceville

Thanksending

11 am | Rock Out Climbing Gym | Destin

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

3rd Annual Chili Cook-Off benefiting CALM 4 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

Emerald Coast Classic 2021 26 6 pm | Northwest Florida State College | Niceville

27 **Emerald Coast Classic 2021** 3 pm | Northwest Florida State College | Niceville

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

Catalyst Rocks

6 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

DECEMBER

01 **Bartender's Featured Choice Cocktail**

5 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

Christmas Wreath Design Class 6 pm | Katie's House of Flowers & Gifts | Niceville

Paint Pour 02

10 am | Big Orange House Designs | Niceville

Sequins & Suits

6:30 pm | Mattie Kelly Arts Center | Niceville

Word Board Glass Art 03

7:30 am | Niceville Community Center | Niceville

Shop, Sip N' Stroll

5 pm | J.Leon Gallery and Studio | Destin



Shop local favorites, sip festive beverages, snack and enjoy a utique shopping experience with some surprises along the wa

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Niceville Valparaiso Christmas Parade 10 am | Niceville

Open Studio Glass Art

9 am | Big Orange House Designs | Niceville

Freeport Christmas Parade

4:30 pm | Freeport

05 | KIDZ Paint by The Traveling Painter 11 am | 3rd Planet Brewing | Niceville

Adult Paint by The Traveling Painter 11 am | 3rd Planet Brewing | Niceville

Play with Clay 07 5 pm | Big Orange House Designs | Niceville

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

09 The Next BIG Thing 8 am | Walton Area Chamber | Sandestin Golf and Beach Resort

Business After Hours

5 pm | The Manor at Bluewater Bay | Niceville Holiday Pops: Around the World with the NFSO 10

7:30 pm | Mattie Kelly Arts Center | Niceville

Niceville Ugly Sweater Run/Walk 8 am | Hurricane Grill and Wings | Niceville

NHS Chorus - When You Believe 13 7 pm | Mattie Kelly Arts Center | Niceville

Niceville Young Professionals (NYP) Holiday Party 16 5 pm | TBD | Niceville

Trivia Night: Holiday Edition 6 pm | Emerald Coast Science Center | FWB

Holiday Open Air Art Day 18 Artful Things | Niceville

Santa Paddle Parade

12 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

Holiday On The Harbor | Sounds Of The Season

1 pm | HarborWalk Village | Destin

Wreaths Across America

1 pm | Destin Memorial Cemetery | Destin

Niceville ValP Boat Parade 5:30pm | Emerald Coast Marine | Niceville

Baytowne Countdown 6pm | The Village of Baytowne Wharf | Destin









© Community

HAPPENINGS

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"Serve to Change Lives." Sponsored each year by the Niceville Valparaiso Rotary Club, the annual Christmas Parade is made up of civic and youth groups, organizations, churches, businesses, and individuals take part in the festive procession. Watch the parade on John Sims Pkwy. and Partin Dr. along the route. The Eagle Pride Marching Band will be in the lead! Visit Niceville Valparaiso Rotary.org or its Facebook Page to participate or for more info.

Emerald Coast Theatre Company presents Miracle on 34th Street: A Live Musical Radio Play on the mainstage from Dec. 9 – 19: Thurs. - Sat. at 7:30 p.m.; Sundays at 2:30 p.m.; Sun. Dec. 19 at 2:30 & 7:30 p.m. emeraldcoasttheatre.org.

Join **Sinfonia's Holiday Pops** Fri., Dec. 10, 7:30 p.m. at **Village Church of Destin** featuring singer/actor of the stage and screen Nicholas Rodriguez. From holiday classics to Broadway to the great American Songbook, this festive twist of music will put everyone in the

holiday spirit. Tickets \$29.50 - \$55.00. sinfoniagulfcoast.org.

Eden Gardens State Park will be illuminated Sat., Dec. 11, 5-8 p.m. More than 2,000 luminaries will light the garden paths of Eden Gardens at nightfall. Music and carolers voices will fill the air throughout the evening and cookies and hot beverages will be provided by the Friends of Eden Gardens. The event is free and park entry fees will be waived from 5-8 p.m.

The **Destin Harbor** will be dancing with lights and cheer during the **35th Annual Destin Boat Parade** Sun. Dec 12 from 6 - 6:30 p.m. followed by a Fireworks Finale and Fire Spinning!

Trivia is turning into a Winter Fun-derland at **Trivia Night: Holiday Edition,** Fri. Dec. 17, 6–8 p.m. at the Emerald Coast Science Center! The winning team of 6 will receive one \$25 gift certificate to the center. Have a drink, come up with a ridiculous team name. Ages 21 & up only. \$12 for nonmembers • \$10 for members. (850) 664-1261

LJ Schooners' 4th Annual Santa Paddle Parade is back Sat., Dec. 18 at Bluewater



Bay Marina. If you can paddle it, bring it! Paddle on a standup paddle board, canoe, kayak, paddle boat or surf skis. A group photo will be taken at noon with paddle starting at 12:10 p.m. when the group of Santa Clauses leave BWB Marina and paddle East to Rocky Bayou Bridge, North to North Shore of Rocky Bayou and back to the Marina. Registration is \$30 and includes your Sunny Santa Suit, which must be worn during the paddle. The first 75 to register are guaranteed Santa suits. Proceeds benefit Sharing and Caring of Niceville. To register, call Bluewater Bay Marina Ship Store at 850-897-2821or visit bluewaterbaymarina.com.

Bluewater Bay Marina will host its Annual Christmas Boat Parade on Sat., Dec. 18 at 5:30 p.m. (Skippers meeting at 4 p.m.; parade staging at 5 p.m.) The parade course exits Bluewater Bay Marina north to Nelson's Cove, around Rocky Bayou, south to the

Rocky One marker and then returns to Bluewater Bay Marina. Boats must pre-register. After the Boat Parade, LJ Schooners Dockside Restaurant is hosting a Christmas Party with DJ Chris Saylor, 6-10 p.m. and an ugly sweater contest at 9 p.m. For more information, email: front-desk@bwb-marina.com

Sun., Dec. 19 at 5:30 p.m., the annual 2021 Niceville Valparaiso Rotary Club Christmas Boat Parade presented by Emerald Coast Marine and staged at its onsite marina facilities - will feature not only a traditional display of fun onboard holiday-themed lights and decorations, but also the big Splashboards Media Boat with its 30' jumbo screen that will be docked and playing popular Christmas movie snippets and favorite tunes. Festivities also include meal specials at The Locals Waterfront Eatery, plus complimentary hot cocoa, a visit from Santa Claus and Mrs. Claus and the elves, provided by the Rotary. The parade route travels southwest from Emerald Coast Marine to Tom's Bayou, past Lincoln Park, then east toward Lions Park, returning back to Emerald Coast Marine. Boat

entries are \$30 each. All proceeds raised will benefit Sharing and Caring Niceville. Contact Rotary Parade Chair Brian Gwinnup at (850) 218-6381 or email nicevalrotary@yahoo. com. Information is also available at the Rotary website: www. nicevillevalparaisorotary.org

Ring in 2022! Disco the night away at the rockin' **New Year's Eve party at LJ Schooners!** Diamond Dan DJ will be entertaining throughout the evening. Dinner specials will run from 5–10 p.m.

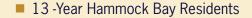
The Village of Baytowne Wharf will host **Baytowne** Countdown, Fri., Dec. 31 from 6 p.m.-1 a.m.-with two breathtaking fireworks displays at 8 p.m. & midnight. Enjoy a family-friendly evening from 6-8 p.m. with face painting, kids' activities, and LIVE music on the Baytowne LIVE stage. The first fireworks display happens at 8 p.m. Dance the night away with LIVE music from 7 p.m. until 1 a.m., featured on the Events Plaza Stage! End the night with a spectacular midnight fireworks show. *21 & over after 10 p.m. 20 & under must be accompanied by a legal guardian after 10



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Meet our Hometown Hero: Patricia Lee

By Lori Leath Smith

"Being given a death diagnosis is like looking down a cocked, double barrel shotgun. But God is real and miracles do happen!"

~ Patricia Lee

If you aren't one who believes in God or any higher power, please be forewarned. Patricia's story could change your mind. Local resident and founder of the Destinites Facebook page and website, Patricia Lee, is a three-time cancer survivor of three different cancers; hence her becoming a recipient of the 2005 Life Inspiration Award for the American Cancer Society.

Her first cancer encounter was at the young age of 18 months. She had Neuroblastoma wrapped completely around her left kidney, a cancer common in young children for which there is still no cure. Her kidney was removed, but the cancer was discovered in the bone marrow throughout her body. When the only treatment in 1961, X-ray therapy, was administered, the cancer just

kept growing. A young doctor at Birmingham Children's Hospital recommended a new procedure, unavailable in the U.S. at that time, in hopes it would kill the cancer. The drawback? It would wipe out Patricia's immune system and she could develop pneumonia. Since the cancer prognoses was certain death anyway, Patricia's parents agreed to the surgery in a last-ditch effort to save her life.

But her maternal grandfather was on the move and rounded up a mighty praying group as well as several from his small-town Baptist church to pray for her. The day of the surgery, he persuaded the surgeon to recheck for the cancer. To appease him, the surgeon finally agreed to do more tests and X-rays. And what he found stunned him—the cancer was completely gone! No surgery was needed! During the next five years, not one trace of it was found. "If you are one



who thinks prayer can't change things, you might want to rethink that notion," says Patricia. "Prayers do matter and, yes, they can change things."

Her second bout came in 1994. During a partial hysterectomy surgery, a cancerous tumor was found, but was contained and completely removed. "No one knew the tumor was there until then AND when they found it, it looked to be breaking up into pieces disintegrating, as though it had been zapped by radiation," says Patricia. The doctors and lab had never witnessed that before. "That's the kind of thing you might see when someone has already been going through treatment," said her doctor. "You got another miracle! People in the lab feel like they witnessed the hand of God in action."

The third time was stage 3C breast cancer in 2005. Patricia had surgery and 15 lymph nodes (14 of them positive)

were removed. "But the cancer had already broken through the cells and was running all through my blood stream," says Patricia.

The day came when it was time to start chemo. "The night before, I had dug out a Bible I had as a teenager, all written in and verses highlighted," Patricia says. "I had not looked at it in years, but did that night. And I prayed asking God to help me through it all. There I was with my eyes closed just trying

to go to sleep when I felt this big jolt on my right clavicle." A second jolt came at the base of her neck, and Patricia sensed God asking her to read her Bible again—out loud. She did and there on the pages were words of comfort, of healing, of protection.

"Bless the Lord who is my immovable Rock. He gives me strength and skill in battle. He is always kind and loving to me; He is my fortress, my tower of strength and safety, my deliverer. He stands before me as a shield." - Psalms 144. "A rush of peace came over me like I have never before experienced...I was told I would maybe live a couple of more years, but that was 15 years ago (2005)!"

Many would be daunted to experience this trial a third time. But, Patricia says she was able to keep her morale high due to faith in God's decision for her life no matter what that meant. "I just focused on my daily routine and responsibilities and let Him carry the burden. Listening

Continued on page 8 $\,$





Okaloosa County Unveils Women Veterans Monuments

This past Veteran's Day, November 11, Okaloosa County unveiled Women Veterans Monuments, honoring women who have served and made significant contributions in the U.S. Military throughout history. The life-size, bronze monuments are arranged along a picturesque trail of the 17.5-acre Veterans' Park on Okaloosa Island and have been sculpted in honor of women who sacrificed for our country as true patriots. Each represents a woman veteran who made a significant military contribution during one of many major conflicts throughout U.S. history, from the Revolutionary War to the War in Afghanistan.

Home to native wildlife and vegetation, the park is situated on the Choctawhatchee Bay coastline and pays homage to the military, which has played an integral role in forming our community. Second only to Washington, D.C., Florida is home to one of the largest populations of women veterans in the nation.

Honorees chosen by the Women Veterans Monument Advisory Committee and approved by the Board include the following:

Margaret Corbin - Revolutionary War, Army

Cathay Williams - Civil War, Army

Lenah Higbee - World War I, Navy

Jacqueline Cochran - World War II, Air Force Reserves Jonita Ruth Bonham -

Bovée, Korean War, Army Air Corps / Air Force

Sharon Ann Lane - Vietnam War, US Army Nurse Corps Reserve

Leigh Ann Hester - Persian Gulf War, Army National Guard

Naseema - War in Afghanistan, US Air Force

Like the men and women in uniform—past and present—the honored women veterans "kept their promise to bear any burden and endure any hardship for the cause of freedom," said Air Force Colonel Allison Black, 24th SOW Vice Commander, Hurlbert Field, speaking during the Veterans Day ceremony.



"The nation will be proud and residents along with guests will embrace the detail, quality and effort that has gone into honoring women who have given such dedication to our country," said Okaloosa Board of County Commissioners Chairman Carolyn Ketchel.

When you visit, you arrive at a dedication plaza where a path encircles a flying U.S. flag, a POW-MIA flag, Florida and county flags. Military and Coast Guard flags fly from poles on the perimeter. The first statue you encounter is representative

of Revolutionary War hero Margaret Corbin. In November of 1776, while fending Fort Washington in New York, husband, a soldier in the Continental Army, was killed by a Hes-

sian musket ball. With no time to grieve, she continued loading and firing a canon by herself.

The journey continues along the trail where visitors experience the seven additional women memorialized by statues chosen by the Women's Veteran Memorial Advisory Committee, approved by the Board of County Commissioners and crafted by Sculptor Jon Hair, who hopes visitors will feel a connection with each of the heroes through his sculptures. The Memorial Park includes a dedication plaza, ADA side-

walks, parking, landscape with irrigation and the eight statues, funded entirely from Okaloosa County Tourism Development.

A Living Shoreline, funded by a RESTORE grant, National Fish and Wildlife Foundation and matching funds from Tourism Development, will be constructed to protect 2,200 linear feet of shoreline by reducing the impact of wave energy and providing an oyster habitat, a seagrass recruitment area and a salt marsh shelf. There is a boardwalk planned along with an education component.

"Every one of us has a story," said Col. Black. "And while we walk on the trail outside and remember these specific eight brave and selfless women, many more stories will come to light, and those stories will become inspiration for the next generation as they find their way in the world." 1,400 women serve on active duty currently at Eglin Air Force Base in every role. Learn more about the honorees at myokaloosa.com/bcc/women-veterans-memorial.



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Meet our Local Pro: Dr. Kevin Wells

By Rita L. Sherwood

Dr. Kevin Wells has been practicing Optometry for almost 24 years. He is a Board-Certified Optometric Physician, internationally published author, Fellow of the American Academy of Optometry and Diplomate of the American Board of Optometry. He was also in the first class of Optometrists trained to perform laser eye surgery for the treatment of certain eye conditions. Originally from Oklahoma, he and his family spent many summers vacationing in Destin. Eleven years ago, they decided to make it their permanent home.

Wells Vision and Laser Eye Center is a full-service eye care practice that utilizes the most advanced technology to perform eye exams, manage eye disease and treat eye injuries and infections. They also have a large selection of designer frames and sunglasses to choose from. If glasses aren't your thing, you can be fit into contact lenses or have LASIK performed in their stateof-the-art LASIK suite.

LASIK is performed by

world renowned eye surgeon Dr. Bret Fisher from Panama City. Dr. Fisher has performed over 40,000 procedures and has been involved with numerous FDA investigational studies. The consultation to determine if you are a candidate for LASIK is free of charge. Even if you only need reading glasses, there is an option to eliminate those as well.

Macular degeneration, glaucoma, diabetic eye disease, dry eye disease and cataracts are just some of the eye diseases that are managed at Wells Vision and Laser Eye Center. The latest technological addition is the Optical Coherence Tomographer with Angiography. This instrument takes a CT scan of the retina and can measure blood flow without the need of injecting contrast dye into the body. Another machine is able to measure the functionality of the nerves within the eve and between the eye and the brain. This technology allows Dr. Wells to determine if an eye disease is progressing before structural damage in the eye occurs.

Macular degeneration is the



leading cause of blindness in the U.S. Dr. Wells has a device called AdaptDX that is 92% accurate in determining if a healthy eye is at risk for developing macular degeneration in the next three years. Intensive Pulse Light (IPL) is used to alleviate dry eyes. It also tightens the skin and reduces fine lines, age spots and rosacea.

Dr. Wells says, "The most rewarding part of what I do is helping people see their best. Vision is our most used sense so it's great to see patients get excited when they can see more clearly. My favorite clinic day is the day after LASIK surgery when patients are seeing for the first

time in years without glasses or contacts."

Dr. Natalie Pelly recently joined the practice. She is a graduate of University of Alabama, Birmingham College of Optometry. She has an interest in specialty contact lens fittings and children. A former local, she and her husband Chris are glad to be back to the Emerald Coast.

When not working, Dr. Wells enjoys spending time and traveling with his two daughters. He is a CrossFit enthusiast that placed 103rd in the world for his age division in the CrossFit Open this year. Wells Vision and Laser Eve Center also has a new location in Santa Rosa Beach! Now you can book your next eye appointment at one of their two locations: 36086 Emerald Coast Pkwy., Destin, 850-424-6677, or 24700 U.S. Hwy. 331 S., Santa Rosa Beach, (850) 931-2020.

PATRICIA LEE

continued from page 7

to music I love and watching TV/movie comedies were also great uplifters for me. I truly stayed focused on the here and now and took one day at a time while going through treatment."

Patricia's advice for those going through similar situations? "Let friends and family help you, even if you don't need it. Understand that they are affected as well. They love you and feel helpless. So, don't push them away. Just say, 'Thank you!""

"By the same token, if you're a caregiver, don't overwhelm the patient," she says. "Don't try to take over their lives by telling them what they should or should not be doing. Be supportive, but not a dictator. It's important for them to carry on their day-today lives as normal as possible."

You can read about Patricia's experiences in detail at Destinites.com. Her hope is that her experiences and overcoming them will help others. To reach Patricia, contact her through the Contact Us page at Destinites.com.



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Mattie Kelly Art Gallery to Celebrate Dante

By Kenneth Books

Just as the United States has its revered authors, so do other nations. In Italy, the most venerable is Dante Alighieri, author of the classic "Divine Comedy."

Dante's work, a trilogy covering Hell, Purgatory and Paradise, is replete with references to Italian politicians and other movers and shakers of his day. But it's also an intriguing, often frightening saga of the Catholic Church's concept of the fruits of a person's life.

The Mattie Kelly Arts Center, located at Northwest Florida State College, currently features a traveling display of Dante-esque artwork in its third-floor gal-

lery, depicting artists' vision of the meaning of his work.

"(Dante's work) is an integral part of Italian education," said Jennifer Wren Supak, director of the gallery. The exhibit, which runs through Dec. 4, celebrates Italian art and culture on this, the 700th anniversary of Dante's death. It includes depictions of the scenarios featured in the "Divine Comedy" by dozens of artists, most of whom are Italian. The featured



A portrait of Dante Alighieri. No one knows precisely what he looked like.

piece is the "Comedy in Quilt," composed of several quilts illustrating aspects of the work. According to "Stars and Tricolore," a volunteer organization geared to celebrating and promoting the activities of the American military and to share Italian culture and language, as well as to organize charity events in support of the commu-

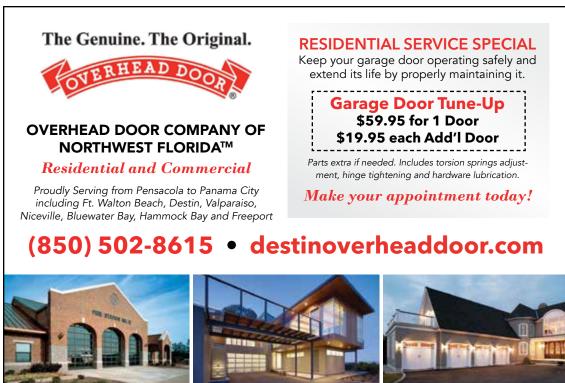
The exhibit, developed in collaboration with the Italian Con-

sulate in Miami, includes photographic reproductions of the original and larger textile artworks that are displayed in Italy.

Dante Alighieri was born in Florence around the middle of May 1265. About the time he turned 30, he became active in Florentine politics and aided in a scheme to banish political leaders from Florence. In the "Divine Comedy," he tweaks the politicians of the day, which frequently inspired their ire.

The Mattie Kelly Art Gallery is open from 10 a.m. to 4 p.m. Monday through Friday. Admission is free.





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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 December calendar. For your private event:

- You get to pick the painting.
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Call (850) 226-7218 or text "PARTY" to request a party any day and time (subject to artist availability).

The Calendar is online at paintingwithatwist.com/studio/fort-walton-beach/calendar

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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!

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



NWFSC News: Job Growth Grant, CGIA Recognition

NWFSC Receives \$2.85 Million Job Growth Grant

Florida Gov. Ron DeSantis announced a \$2.85 million award to Northwest Florida State College (NWFSC) through the Florida Job Growth Grant Fund. The funds will be used to establish the college's Transit Technician program, which will support a broad range of industries to include the Florida Department of Transportation, heavy-duty trucks, transit, school bus and construction equipment. The program will also fill a specialized need for diesel marine repair technicians as students apply their general experiences to targeted marine applications.

"The Transit Technician program extends our commitment to further advance the state's workforce goals with an immediate pathway to employment at a family-sustainable wage," says NWFSC President, Dr. Devin Stephenson. "We appreciate Gov. DeSantis's leadership and commitment to ensure Northwest Florida State College is equipped to provide the labor



force needed to support the logistics, transportation and distribution industry in our region."

It will closely support the College's Commercial Driving License program and consist of three phases that build on each other. Students will be able to complete all three phases in five semesters. While enrolled, students will earn CAPE certifications provided by Automotive Service Excellence and complete a two-year work experience requirement. The local area currently has only one Transit Technician program within 150 miles of NWFSC.

"Gov. DeSantis providing this award to NWFSC will help individuals in the Panhandle gain technical skills that will grow the workforce in surrounding rural communities," says Secretary Dane Eagle of the Florida Department of Economic Opportunity (DEO). "This award will support the success of Gov. DeSantis' vision of being the nation's leader in workforce development by 2030."

The Transit Technician program aligns with NWFSC's partnership with Cummins Corporation, the single largest engine manufacturer in the world. Those who complete the program will earn industry certificates recognizing their proficiency in various skills. More importantly, they will be prepared to maintain and repair

heavy trucks, buses, construction equipment, and diesel-engine-equipped boats, playing a significant role in keeping the region's economy driving forward. To learn more, contact Dr. Michael Erny at (850) 729-6051 or ernym@nwfsc.edu.

NWFSC Recognized With Gold Level Endorsement from CGIA

Out of seven programs recently evaluated, Northwest Florida State College's welding program was the only program to receive the highest GOLD level designation from the Central Gulf Industrial Alliance (CGIA). CGIA is a regional alliance composed of industrial owners, contractors, associates, and training organizations focused on improving industry performance in the areas of safety, workforce development, quality and productivity. As part of their mission, CGIA leads a nationally recognized evaluation and endorsement process for regional industrial craft training programs to ensure they operate at or above industry standards

and meet the workforce needs of the members' industries.

CGIA completed reviews of several training programs across the Central Gulf region and NWFSC was chosen by industry subject matter experts who evaluate critical elements of training programs, including safety, curriculum, instructional methods and facilities. Another review component is accomplished through employer surveys and results in an Industry Confidence Index, an indicator designed to measure the industry's confidence in a training provider's ability to meet their workforce needs. A program can earn an endorsement at the Gold, Silver, or Bronze levels based on these measurements.

Scoring 59 out of a possible 60 points for the second review in a row, resulting in a top-level endorsement, NWFSC's CGIA-endorsed program offers countless benefits, including donations from member companies, access to guest speakers, industrial facility tours and being highlighted on CGIA's website.



Northwest Florida State College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate and baccalaureate degrees. Contact the Southern Association of Colleges and Schools at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Northwest Florida State College. Northwest Florida State College is committed to equal access/equal opportunity in its programs, activities, and employment. Materiales de la Universidad son disponibles en Española llamando a la Oficina de Admisiones de Northwest Florida State College al 850-678-5111.



100 Men Who Care Presents First Award to C.A.L.M. House of Niceville

100 Men Who Care, a nationwide network of people interested in supporting non-profit groups in their local communities through giving circles, has launched on the Emerald Coast.

100 Men Who Care - Emerald Coast's mission is to help fund charities and non-profit organizations operating in and impacting our Okaloosa and Walton County communities. 100 Men Who Care - Emerald Coast is part of the 100 Who Care Alliance with more than 700 chapters worldwide. Coining the phrase, "The Power of 100," each chapter meets quarterly gathering its 100-plus members at a rotating local venue. Each member contributes \$100 quarterly to a giving pool. Local charities and non-profits then have an opportunity to describe their mission, needs and plans before the membership. The evening concludes with members voting to choose one local charity to receive the proceeds. The result is a one-time donation of up to

\$10,000 meant to have an immediate and meaningful impact for the chosen organization.

Scott Rude, management consultant and university instructor; and Andrew McDowell, Wealth Manager with Arbor Wealth Management, founded the local chapter and are recruiting local like-minded community members.

"It is so exciting to have taken our first steps toward making a positive impact through the great works of non-profit organizations in our community" says Scott. In a fun hour-long event of fellowship in October, the chapter allocated their first award; \$2600 to C.A.L.M. House of Niceville, helping local women and children in need to get a new start on the Emerald Coast. "What an amazing organization" continues Scott, "and we can't wait to do more in coming quarterly meetings."

100 Men Who Care is welcoming new members wishing to benefit our community. Interested men can reach the chapter



Pictured from left to right: David Glinka, Grace Nuffer, Krystal Boelk, Terri Steadman, Chaney Erb (all with CALM House). From 100 Men Who Care; Ed Robbelothe, John Tondello, Scott Rude and Al Haberbusch

by emailing Scott at 100mwcec@ gmail.com or through the group's Facebook page: https://www.facebook.com/100MWCEC/.

The next quarterly chapter meeting will be held at the Palms of Destin Resort on January 18, 2022 at 5:30 pm.

100 Men Who Care – Emerald Coast is a Florida 501c3 not-for-profit organization and a chapter of the 100 Who Care

Alliance. The organization was formed in 2021 with the mission of connecting philanthropists and caring citizens in the Emerald Coast with the shared goal of giving meaningful support to deserving charities and non-profit organizations that impact their local community. 100 Men's sister organization, 100 Women Who Care, based in Ft. Walton offers a networking and giving oppor-

tunity for women in the community and is also accepting new members. For more information on 100 Men Who Care-Emerald Coast, please email 100mwcec@gmail.com, like the group's Facebook Page at https://www.facebook.com/100MWCEC/ or visit the website at www.100mwcec.com.



Community

Local Non-Profit Embarks on Project to Renovate Orphanage in Liberia

Aletha's Legacy set off for Liberia on November 18 to take children's holiday gifts and oversee the first phase of renovations currently underway at the Children's Future Program and Orphanage, home to 53 children in the rural town of Kakata, approximately 45 miles from the capital city of Monrovia.

Many in our community know local resident, philanthropist and founder of Aletha's Legacy, Zhalman Harris, better behind the camera and through the Rotary Club who says, "Giving for a good cause should have no boundaries." Board of Directors member Christie Solomon elaborates, "Improving the educational opportunities for these kids not only helps Africa, but the world as a whole."

Many children were orphaned in Liberia during the Ebola virus epidemic from 2014-15. The 53 orphans, who



range in age from 4-17 years of age, are cared for by Principal Christiana Blamo and other teachers at the Children's Future Program and Orphanage. Principal Christiana says, "Here, we have so many needs, especially for the school. The two buildings are leaking during the rainy season, and we have to patch the roof with tin." Food, clothing and school materials (i.e., textbooks) are items high on Principal Christiana's prioritized list

of needs for the children.

One of the results of the 14-year civil war that ravaged the country and the more recent Ebola virus epidemic was that approximately 40% of primary school students ended up being three years older than the appropriate age for their grade. UNICEF notes that access to clean water and lack of functioning bathroom facilities further impact the quality of early education for children in Liberia.

Due to the generosity of corporate sponsors such as Setco Services, Hand Arendall Harrison Sale, Beltone of Northwest Florida, Velocity Automotive Solutions, Liberian Telecommunications Corporation and individual donors such as Joan and Stephen Carter, Jim and Shawn Springfield and others, Aletha's Legacy raised \$113,000 U.S. dollars in donations between

June and September 2021.

The first phase of renovations, which these donations supported, will include a new roof to keep the children, their rooms and belongings dry during rainy season, as well as new, modernized bathroom facilities and a new kitchen with an indoor mess hall for eating.

The capital budget for the second phase of renovations is \$50,000 U.S. dollars. Once funded, these renovations will include the installation of windows, doors, electrical work and a water tower, as well as painting, tiling and installation of a new generator. To learn more or find out how you or your business can support the renovation of the orphanage, email Zhalman Harris at zhalman@ alethaslegacy.org or call (612) 616-0143.

Aletha's Legacy is a 501(c)3 non-profit founded by Zhal-

man, a Liberian refugee, to honor his mother, Aletha, who lost her life and their home during the 14-year civil war that ravaged their country in West Africa. Through mission trips, Aletha's Legacy improves under-privileged children's lives in his home country by renovating schools and orphanages, improving the quality of education, and providing access to nutrition at school. For further information, visit alethaslegacy. org, email info@alethaslegacy. org or call (612) 616-0143. See the latest updates on facebook. com/alethaslegacy, instagram. com/alethaslegacyinc, https://www.youtube.com/ channel/UCdwm30rllzf6PYl jxm99ug. To read Zhalman's story and how Aletha's Legacy got started, visit MyDestinLife. com, June 2020 issue.



SEASON

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Full Disclosure! Buyers and Sellers, Listen Up!



By Gail Pelto

Florida case law provides that, with some exceptions, a home seller must disclose any facts or conditions about the property that have a substantial impact on its value or desirability, and that others cannot easily see for themselves.

In order to assist sellers, the Florida Association of Realtors provides a standardized form for the sellers to complete that can be provided to potential buyers for their review. As a buyer, you should scrutinize this form and make sure to ask questions about anything on that form that you don't understand or for which you need or want more clarification. The categories on this form include information about plumbing, flood, structural issues, pest infestations, electrical issues, mold, etc. These items can be current or have been in



the past and remedied. NOTE: if there was an issue in the past and remedied, find out how it was remedied. For example: If mold had been an issue, was it simply sprayed with bleach or did a remediation company actually remediate the problem? (I read a disclosure about this recently which simply stated "mold repaired." Ask questions.

Some legal experts say sellers can make disclosures either written or verbally, with a few exceptions. Florida law doesn't require them to be in writing. HOWEVER, if you, as a seller, do make only oral disclosures, you might have a difficult time proving that you made them – this could be a problem if the buyer finds problems AFTER purchasing the property. So, it's best that you disclose in writing.

As a Seller, if you find out about more issues after you've completed your initial disclosures form, MAKE SURE you update them prior to you or your agent giving them to a potential buyer. Also note that even If you are selling your home "As

Is," you still need to disclose.

A past client I worked with did not disclose a material defect and was later sued by the buyer. Do not take property disclosures lightly. As a seller, make sure they are complete and current. As a buyer, make sure you read them and understand them and, if necessary, question them.

Have questions about this or any other home buying or selling issue? Then call me at 850-374-0454 or email to Gail. Pelto@kw.com. As always, I'm here to help.

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

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Community

Impact 100 Awards \$418,000 to Local Nonprofits

The votes are in and four local non-profit groups in Okaloosa and Walton Counties will receive \$104,500 each from Impact100 of Northwest Florida, Inc., an organization designed to financially support nonprofit organizations in Okaloosa and Walton Counties.

Grant recipients were selected from the following five categories: Arts & Culture; Education; Environment, Recreation and Preservation; Family; and Health and Wellness. Since its conception in 2012, Impact100 NWF has now awarded 3.6 million dollars to nonprofits in Okaloosa and Walton counties.

For Education, it's United for a Good Cause for Hope Squad's Peer-to-Peer Prevention Expansion. Suicide is the second leading cause of death among kids 10-18. There were 36 youth suicides ages 10-24 between Okaloosa and Walton Counties in 2015-2019. The goal of United for a Good Cause is to save our kids by having a Hope Squad Peer-to-Peer Suicide Prevention Program in every school in our region from Escambia to Walton Counties. Grant dollars will support more than 51,000 students in both Okaloosa and Walton Counties.

For **Environment, Recreation & Preservation,** the Panhandle Animal Welfare So-

ciety (PAWS) will receive funds for new Clinic Medical Equipment. PAWS' goal is to reopen the only low-cost animal clinic in Okaloosa/Walton counties, to provide diagnostics and surgery for injured animals and reduce the unwanted and unhealthy animal populations. To do this they need equipment. Funds will quickly restore onsite medical access for abused/ abandoned shelter animals (7k+ annually) and serve the public need for locally accessible and affordable vet care, thereby reducing pet populations (domestic and feral) through more than 30k annual spay/neuter surgeries. The clinic has a 20-year history (\$200k annual profit) using old equipment and a semi-retired vet. New and additional equipment will allow vets to perform at 6x rate and offer more clinic services.

For the **Family** category, Fresh Start for Children and Families won the grant award for its Sell More = Help More ~ Fresh Start Takes Aim at More Capacity program. Fresh Start is a housing/education program for families with children who are homeless. Their clients come from all walks of life, face many problems including abuse, divorce, generational poverty and more. This project is to purchase a box truck with

lift, which would increase their capacity. The program provides a furnished apartment, food pantry, weekly life skills classes, one-on-one budgeting and goal meetings. The Repeat Street thrift store is a revenue source covering more than 50% of the program's bills, furnishing apartments, and with only two employees and volunteers. A dependable truck will save money on repairs, increase funds with less trips to unload, less pickups missed and appear more professional. Families who graduate from the program leave self-sufficient with savings.

For the Health and Wellness category, Sharing and Caring of Okaloosa County will use the funds for Building Expansion. The organization desperately needs a facility expansion and renovation. Since 1990, it has operated its food pantry in a small 1,485 sq. ft. building using a tiny pantry of just 409 sq. ft. This year, they finally saved enough to purchase this building. Their 960 sq. ft. expansion will extend their rectangular building by 30 ft. It will more than double the pantry for food storage and cooling equipment, add a prescription interviewer room, increase the reception lobby by 75%, make the entrance, walkways and client restroom more functional and









handicap compliant. The organization's mission is to improve the health and independence of clients by providing nutritious food, personal care items and medicine vouchers. Additionally, partnerships with Shelter House, Fresh Start and other agencies to synergize the local transformational movement will be expanded, thereby doubling the number of clients supported to all demographics.

For additional information

about Impact100 NWF or to join the organization, please visit www.impactnwf.org. The website provides an overview of Impact100 NWF and features our grant recipients from 2012 to 2020 highlighting the successful community outreach and the services provided to Okaloosa and Walton Counties.



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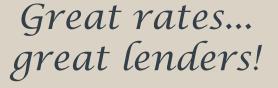
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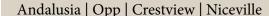
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How to Protect Your Most Treasured Possessions



By Joe Capers, Insurance Zone

n prior articles we detailed the major coverages and restrictions of your homeowners, condo unit owners or renter's policies. While these are designed to protect your structure and what's inside, there is normally limited coverage for your valuable possessions such as jewelry, fine art, wine, antiques and other collectibles that might be damaged, stolen or disappear. The best way to make sure these collections are adequately protected is to insure them on a Personal Articles Floater (PAF) policy separate from your primary homeowners.

Personal articles insurance covers personal property that is not covered by a traditional homeowner's policy. Home, condo and renter's insurance will typically cover personal items like electronics, clothing and furniture up to the limit of

Personal Property or Contents (sometimes it is a percentage of your dwelling limit) on your policy. But for 'special' items such as valuable jewelry, furs, art and silverware, there are sub limits that limit the coverage to predetermined amounts, normally between \$1,000 and \$2,500. These 'special limits of liability' provisions for certain items of personal property limit and state the maximum payout for these items. It is not to be confused with the personal property limit on your insurance policy declaration page or the insured value of the dwelling, which are always much higher.

The list of items that can be covered under a Personal Articles Insurance is extensive. Some of the more common high-value items are Keepsakes - jewelry, furs, fine art, fine china, silverware, collectibles and money; Equipment - cameras, computers and software, musical instruments, golf, bicycles, silverware, sports equipment and guns; Health-related Hearing aids, medical devices, prosthetic devices, personal mobility devices, and wheelchairs. The standard homeowner's policy limits the coverage for these items to anywhere between \$1,000 to \$2,500.

We normally recommend purchasing a standalone policy, even though you might miss out on the savings or convenience of bundling with one insurer. There are several reasons you might want a standalone policy for your valuables and gifts, rather than using your homeowner's insurance. This is particularly true if the item is for someone who does not live with you, and it cannot be added to your policy, or you don't have homeowner's, condo unit owner's or renter's insurance, or the item is used for work or business which would be excluded from a homeowner's policy. Another advantage of a standalone policy is, if you have a loss, your homeowner's coverage is not negatively impacted.

Although the benefits of standalone or scheduled policy may vary from insurer to insurer, you should check with your agent for the details. Below are many of the most common provisions that should be verified if important to you as the owner:

Worldwide coverage – protects your covered valuables at home and across the globe and covers most causes of loss, with no deductible

Individual coverage – flexible coverage options to meet your unique needs, whether you own one item or many pieces

Protecting your delicate items – breakage of fragile
possessions is automatically covered

Newly required items – may be covered up to 90 days up to a certain limit

Payout market value – can pay up to market value and an additional amount

Premium discount – if you keep in a bank vault, you can benefit from a reduced insurance premium

Appraisal requirement – Appraisals will be required for individual pieces valued over a certain amount. Below this threshold, usually all that is required is a description, estimated value and possibly a photo

Agreed value feature – makes sure you receive 100% of the agreed value as a cash settlement

Choices – you can decide whether to repair or replace the item, at the merchant of your choice, or keep the cash

You invested a lot in your valuable private collections. Make sure you have the right coverage to protect each piece. Talk to your agent today to find out the best option for you. Watch a detailed video at myinsurancevideos.com.



Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency. Visit their Video Library on www.ins-zone.com and watch an informative video "How to Protect your most Treasured Possessions" or call (850) 424.6979 and talk with one of our experienced Team Members.





Community

By Greg Durette, Florida Health Connector

For those folks new to the Medicare Annual Enrollment Period (AEP), the overwhelming volume of mailing pieces, emails and phone calls are dizzying. For those folks more experienced in this time, the sigh of despair and cries of "Oh no, not again!" can be heard from every balcony and rooftop.

Keep in mind, the closer we get to December 7th (the official end of the AEP), the more intense it will get if you let it. Regardless of your experience level, there are some things you can do to quell the noise and help make the best possible decision for you.

First, make sure you pay attention to the mail and phone calls you receive from your existing insurance company. These communications will be very valuable to you as they likely will be about the changes to your current plan in the new year. Too often, because of the volume of clutter mail, folks tend to throw these out along with everything else just trying to keep the kitchen counter clear. As the saying goes, don't throw the baby out with the bath water!

Next, try to make a real effort to understand everything you can about your current plan. Know the exact name and type of plan as well as how much you are paying in premiums. Is it a Supplement Plan? If so, which

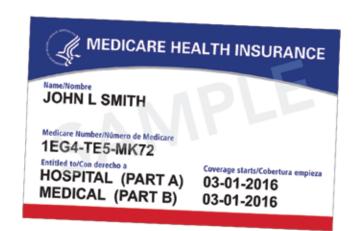
Sorting Through the Noise of Medicare Annual Enrollment

one; M, N, G, F, etc.? Know which type of Part D or, Stand-Alone Prescription plan (if any) you have, to go along with this Supplement Plan. Know your deductibles, co-insurance and copays. Know if you are able to use your pharmacy of choice. Know how the coverage Gap (commonly known as the "Donut Hole") works in your plan.

Perhaps you have an Advantage Plan instead. Again, know the exact name and type of plan as well as how much you are paying in premiums. Being that most Advantage plans have the Prescription coverage built in, you will likely not have a separate premium for Part D. However, you will need to know the deductibles and co-insurances for the entire plan. Oftentimes, there will be a separate deductible for the Advantage Plan and the Prescription coverage within the plan. Also, know your copays and whatever Extra Coverages your plan offers such as Dental, Hearing, Vision, Rewards Programs, Silver Sneakers, etc.

The two final, most important pieces of information you will need to know about your current plan is, what your premium will be and are your doctors/medications going to be on the plan in 2022. Will you have in-network options in other states? Some plans get better, some plans not so much. Some get more expensive and some reduce to as low as \$0 per month. Some doctors stay and some doctors go. Some medications get more expensive, less expensive or simply are not covered. It all depends on where you live and the plan you have.

Now, FINALLY, you are



armed and ready to attack that onslaught of external information. Be careful of where you look! Many of those ads you see on TV with famous sports figures/actors are nothing more than marketing companies looking to get your information to

SELL to anyone willing to pay for it. If you respond to those ads, you will only make the onslaught of mail, emails, texts and calls that much more.

Work with people you know and/or reputable insurance companies you know and recognize. Deal direct and don't be afraid to let someone know you would prefer they not contact you again if you have settled on what you want to do.

That is the final important point. Now that you are well informed and have made a well-informed decision, you will feel much better about changing the channel when the next Medicare ad shows up on TV. You can sort your mail over the trash barrel. Talk about stress free living!

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.





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Furry Friends and Humans

Alaqua Opens New Wildlife Rehabilitation Center

Located on five acres within their original Whitfield Rd. property in Freeport, a new Alaqua Wildlife Rehabilitation Center, a state and federally permitted facility, is providing a much-needed resource for rehabilitating sick, injured, and orphaned native wildlife. "Alaqua receives a dozen or more calls a week to help injured wildlife, and up until this point we have had to send them to another facility," said Alaqua Founder Laurie Hood. "It is heart-wrenching to think there is an animal out there suffering. We are thrilled to finally be a resource for people in our community when they see injured wildlife, and we will also be able to educate them in the process."

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



been constructed on the wooded property to provide an environment free from common urban stressors. This will allow the rehabilitation process to happen in a setting that is closely similar

Animals of all types are welcome including shore birds, seabirds, birds of prey, mammals, marsupials, and reptiles.

to being back in nature.

Alaqua and its staff have met all requirements and permitting associated through the Florida Fish and Wildlife Conservation Commission and the U.S. Fish and Wildlife Service. Animals may be dropped at the Alaqua Whitfield Campus from 9 a.m. to 4 p.m., 7-days a week (located at 914 Whitfield Road, Freeport). Individuals needing assistance can call the office at (850)

880-6697 or the FWC Wildlife Hotline at (888) 404-3922.

Healing Paws For Warriors Graduates Veteran / K9 Teams

The Florida Panhandle's nonprofit group Healing Paws for Warriors (HP4Ws) graduates 15 (x7) additional veteran/service dog teams after three months of intensive training:

(Retired – Army) James Mulcahey (and service dog Bluie); (Retired – Air Force) Tom Talbot (and service dog Rosie); (Retired – Army) Ryan Reeves (and service dog Truman); (Retired – Air Force) Kevin Baird (and service dog Ser); (Retired – Air Force) Denise Fox (and service dog Glory); (Retired – Navy) Jessica Pickett (and service dog Valor); (Retired – Navy) Keith Wade (and service dog Sierra); (Retired – Marine) Scott Pence (and service dog Legend)

Individually, each team either suffered from a physical injury or Post-Traumatic Stress Disorder (PTSD), Traumatic Brain Injury (TBI) and or Military Sexual Trauma (MST) during deployments while serving our country.

While the physical injuries were diagnosed and treated by medical teams, the psychological trauma takes more time. Trained service dogs have shown to be effective in aiding

Heroes

Doctors, nurses and other hospital workers have been lauded as heroes – and rightfully so – during the COVID-19 pandemic as their already high-stress jobs quickly morphed into extreme, ongoing pressure to help people. The people helping animals – shelter and rescue workers, veterinarians and vet techs – are heroes, too, though it's even more behind the scenes. They get a wagging tail, a gentle lick on the hand, or a purring headbutt.

Dog-Harmony, as part of its mission to support the people on the front lines of homeless and



in medical crises and alleviating the physical and emotional symptoms our veterans continue struggling with long after returning from the battlefield. The veterans were matched with their K9 partners after being rescued from local shelters.

Healing Paws is a volunteer-based program dedicated to supporting our military men and women and reducing veteran suicide. To learn more, visit www.healingpawsforwarriors. org or contact us at info@healingpawsforwarriors.org.

hurt pets, invites shelter, rescue and veterinary workers to a celebration of their commitment to animals from 5:30 p.m. to 7:30 p.m. Dec. 2 at Dog-Harmony headquarters, 237 Market St., Santa Rosa Beach. The event also is hosted by Amanda Rietheimer, Certified Dog Behavior Consultant (CDBC) and Behavior Modification Coach.





The 20th annual running of the

SEASIDE SCHOOL HALF MARATHON + 5K

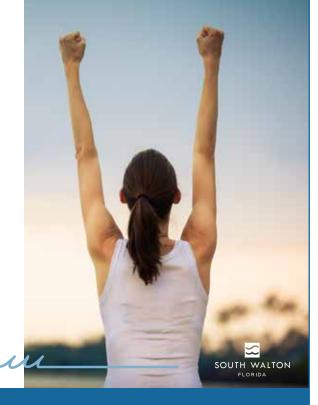
presented by

Vera Bradley

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

Learn more and register at

www.runseasidefl.com



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.





The Florida Black Bear Receives a New Home

Northwest Florida boasts the second largest bear population in the state. But, due to a high level of development in the region, the black bear population is being pushed out of their homes at alarming rates, which increases bear sightings and injuries to bears.

Alaqua Animal Refuge wanted to help solve the challenge. When local philanthropists Raven and Ryan Jumonville learned of Alaqua's plans, they wanted to know how they could get involved. And they did with a special gift to Alaqua Animal Refuge to build a bear sanctuary. Their gift, a 2008 Cruisers Yachts 460 Express yacht, will be sold with proceeds going towards building a portion of a new sanctuary to house unreleasable Florida Black Bears and educate the public about their plight.

The bear sanctuary will be located at Alaqua's new 100-acre home in Freeport and will include educational aspects that will teach our community and others how to live with them safely. "When wild animals are rehabilitated and deemed unreleasable by the Florida Fish and Wildlife Conservation Commission (FWC), their fate is often euthanasia. There are not enough sanctuaries to help all of the animals in need, especially for larger native species

like bears," says Alaqua Founder Laurie Hood. "We want to be able to give these animals a place to live out their lives and become ambassadors for their species".

"The more our community and visitors know about them, the safer it will be for humans and bears alike," iterates Hood. "It was a dream come true to receive such a generous gift earmarked for a project that will be one of the first of its kind in the state. We look forward to teaching our community what a treasure these animals are and help some of the ones in need at the same time."

Alaqua Wildlife Director Shelby Proie adds, "As our native fauna continue to get displaced and in turn have more unavoidable interactions with humans, we are grateful to have the space to facilitate such a large project for this charismatic megafauna. Black bears are such an integral part of North Florida's ecosystem and not only do we want to offer them a second chance of life through developing a wildlife rehabilitation center that meets their needs, but we will be able to go beyond that and have a space where they can live out their lives in an expansive natural environment if they are deemed non-releasable.

The Jumonville family has been loyal donors to Alaqua for





a number of years, gifting one million dollars towards the Refuge's capital campaign to help build the new Welcome Center and Adoption Building at its new facility. The donation of the yacht to help with the bear sanctuary was the idea of their daughter, Jayden. "I like animals more than I like boats," said Jayden.

Galati Yachts in Destin is assisting with the sale of the vessel, and they are also including monthly dockage and electric at their facility. For a private showing and additional information, call Galati Yachts at 850-998-3011.

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Where Can You Show Love this Christmas?

By Victoria Ostrosky

Christmas 2021 is almost upon us. As the past couple of years have been a challenge for us all, for non-profits, it has been especially difficult. Though some events have returned, others have still been put on hold and raising funds required to continue their much-needed work has not been possible.

Each organization listed below specializes in one main thing—children. Providing them a safe place to live, a bed to sleep on, healthcare, career opportunities and much more. Any of these wonderful charities could use your support if you are able.

I love this quote from Bob Goff's book Live in Grace, Walk in Love: "We knew the way to show Jesus to people was to love the way He loved. When He went away, He said He was leaving His Spirit with us so we could become like Him and act like Him. It means we can love people who are excluded and alone during the holidays." Where are you going to show love this Christmas?

Emerald Coast Children's Advocacy Center

Eccac.org

This place of safety provides services to children who have been abused, neglected or assaulted. They work in Okaloo-



sa and Walton Counties giving help to the most vulnerable. They provide on-site interviews and medical evaluations, while working closely with law enforcement and the courts.

A Bed 4 Me Abed4me.org

This organization provides beds and bedding for children in Okaloosa County at no cost to families. They believe each child needs their own place to sleep so they can get the rest they need and feel safe. They provide beds and bedding for those who are displaced victims of domestic abuse or who are struggling financially.

Children in Crisis Childrenincrisisfl.org

This non-profit serves children in Walton, Okaloosa, Escambia and Santa Rosa Counties. They provide homes for abused, neglected and abandoned children, doing their best to keep brothers and sisters together. They have different donation levels depending on how involved you want to be.

Children's Volunteer Health Network

Cvhnkids.org

Children's Volunteer Health

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

Shelter House of Northwest Florida Shelterhousenwfl.org

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

AMI Kids

Amikids.org

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

Boys & Girls Clubs of the Emerald Coast

Emeraldcoastbgc.org

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

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





It's Adopt-A-Family Time!

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





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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.



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 | NicevilleHomes.com

Off the Hook

Off the Hook: Winter Flounder Fishing

By Cali Hylac

As colder temps roll in, we are starting to notice different species of fish migrate into our Gulf waters – specifically Flounder and Sheepshead. The cooler weather means the fish will school up in one area, making them easier to catch once you track them down.

Flounder and Sheepshead are two popular winter/spring fish that anglers will be targeting in this area. Flounder will start to school up in October as they prepare to migrate during winter with the cooler water, usually heading out into the nearshore gulf areas. The move allows them to settle on natural and artificial reefs to spawn at this time.

Because of their shape, flounder are typically always found on the bottom, where they can burrow into sand to await prey. They hang within 200 yards off the beach, typically at depths of 20 to 60 feet. Common flounder species in the Gulf of Mexico are the gulf flounder and the southern flounder, and odds are



the latter will be a much larger fish – with the female southern flounder maxing out around 28

inches. One of the best things about targeting Flounder is that they like to come back for your



bait if they miss it the first time, so just hold out and wait on them!

Sheepshead actually become more active with the colder water and are usually found hanging near structures like jetties and bridges, where oysters and barnacles grow. Sheepshead can be a little trickier to catch, as they like to steal your bait and leave the hook exposed. It's a really subtle bite you're looking for and once you hook them, you're in for a fight.

Both these fish are abundant, so the season is open year-round for these species. The limit per angler is 10 flounder per day, and 15 sheepshead per day. Many anglers will tell you they love catching these fish and bringing them home for dinner. Both species are considered prime seafood, with a delicious white meat that's never oily or "fishy" in taste. Before it gets too cold, we recommend getting out and hitting the waters to stock up while they're easy to find!





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Off the Hook

Manatees are in Motion!

This is the time of year for migrating Manatees! So, slow down and look out for them. As water temperatures cool, manatees naturally migrate to warmer waters, generally warmer than 68 degrees to survive the winter. So, in the fall they travel to Florida springs, power plant discharges and other warm-water sites.

Manatees can be difficult to see, especially when you travel in a boat on the water. You may see a swirl on the surface caused by the manatee when it dives; see an animal's back, snout, tail or flipper break the surface of the water; or you may only hear the manatee when it surfaces to breathe. In all of these instances, keeping your distance and passive observation are the best ways to view manatees. Boat slow and look out below to allow them to swim safely.

While manatees are large, they can be difficult to see in the water. The West Indian manatee is an imperiled species and is protected by state and federal law. Please avoid harassing or disturbing manatees whenever you discover that manatees are in the water near you. Harassment is defined as any activity that alters the animal's natural behavior. By altering the manatee's natural behavior, you may create the likelihood of danger that is bad for the animal and against the law.

That's why it is important to follow guidelines and follow all manatee protection zones; look out while boating; wear polarized glasses and always give them space. Manatee protection zones are marked by waterway signs and maps of manatee protection zones are available online at MyFWC.com/Manatee by clicking on "Data and Maps." Disturbing manatees at warm-water sites can cause them to swim out of those protected areas and into potentially



life-threatening cold water.

During the colder months, Slow down in certain areas to prevent manatees from being injured or killed by motorboats or personal watercrafts. Boat strikes continue to be a major threat to Florida manatees.

Being Near Manatees

Look, but don't touch manatees. Also, don't feed manatees or give them water. If manatees become accustomed to being around people, they can alter their behavior in the wild, perhaps causing them to lose their natural fear of boats and humans, which can make them more susceptible to harm.

Do not pursue or chase a manatee if you see one while you are swimming, snorkeling, diving, paddling or operating a boat.

Never poke, prod or stab a manatee with your hands, feet or any object.

If a manatee avoids you, do not chase the animal for a closer

Give manatees space to move. Avoid isolating or singling out an individual manatee from its group and do not separate a cow and her calf.

Keep hands and objects to yourself. Don't attempt to snag, hook, hold, grab, pinch, hit or ride a manatee.

Avoid excessive noise and splashing if a manatee appears nearby. The manatee may be resting and may surface without being aware of your presence. Noise and activity may startle the animal awake, which may put it in harm's way if it is frightened and leaves the area.

If the site you visit allows in-water activities near manatees, use snorkel gear and float at the surface of the water to passively observe manatees. The sound of bubbles from SCUBA gear or other devices may cause manatees to leave the area.

Physically handling a distressed or stranded manatee might cause more harm. Instead, report injured, distressed, sick or dead manatees to the FWC's Wildlife Alert Hotline at 888-404-FWCC (3922) or dialing #FWC or *FWC on a cellphone so trained responders can assist.

Additional resources for boaters, educators and other interested members of the public are available at MyFWC.com/ Manatee.

Are you interested in supporting the FWC's manatee research, rescue and management efforts? You can purchase a Florida manatee license plate, or donate \$5 to receive a collectable FWC manatee decal. Both are available from your local Tax Collector's office.

FWC to Host Florida State Fish Art Contest

The Florida Fish and Wildlife Conservation Commission (FWC), in partnership with Wildlife Forever, will host the Florida State Fish Art Contest again this year. Students in kindergarten through 12th grade can compete in this free contest for a chance to win state and national honors and prizes. This program inspires creativity while developing the next generation of anglers and conservationists.



lected by the FWC in four grade categories, kindergarten through 3rd grade, 4th through 6th grade, 7th through 9th grade and 10th through 12th grade. State winners will advance to the National Com-Florida winners will be se- petition to be judged for top prizes including Best of Show. The deadline to enter is March 31, 2022. So, start designing today!

"We are committed to increasing youth participation in freshwater and saltwater fishing through this effort," said Eric Sutton, Executive Director of the FWC. "The State Fish Art program is a unique and creative way to connect to youth anglers and the FWC is proud to be sponsoring the initiative for Florida."

To enter, students from Florida should submit their entry at Wildlife Forever – Florida Art, www.wildlifeforever.org, consisting of the following:

- An original horizontal 9"x12" piece of artwork featuring any fish from the Official Fish List.
- A piece of creative writing, no longer than one page, about the chosen species (required for grades 4-12).
- A Florida State Fish Art Contest entry form.



Off the Hook

Catch A Florida Memory Celebrates 5-Year "Catch-Iversary" With Program Milestone

The Florida Fish and Wild-Conservation Commission's (FWC) Saltwater Angler Recognition program, Catch a Florida Memory, celebrated it's five-year anniversary by achieving more than 20,000 approved angler catches, many from our local area. The program that launched in October of 2016 has seen tremendous growth over the years with participants submitting catches for a wide range of accomplishments in the Reel Big Fish, Grand Slam and Saltwater Life List recognition programs. Both participating anglers and partners including Mount This! Fish Company have played a crucial role in the success the program has experi-

"We're thrilled to see how anglers have embraced the Catch a Florida Memory program over the years," says FWC Division of Marine Fisheries Management Director Jessica McCawley. "With over 20,000 approved catches, program participants are diversifying the species that they are targeting and learning more about Florida's marine fisheries while making memories they will surely cherish for years to come."

"From the great prizes provided by our partners to creating opportunities for bragging rights, Catch a Florida Memory has something to offer every saltwater angler in the Fishing and Boating Capital of the World," says FWC Chairman Rodney Barreto. "I'm so proud and thankful for the anglers, partners and staff who have made this program a success."

Saltwater Angler Recognition program rewards anglers for their fishing efforts while encouraging them to target a diversity of species. Anglers do not have to harvest their fish to be eligible for prizes and are encouraged to use proper fish handling techniques.

New to Catch a Florida Memory? Learn more and submit catches at CatchaFloridaMemory.com. Check out the latest catches and see your achievements highlighted by following the Catch a Florida Memory Facebook page, Facebook.com/



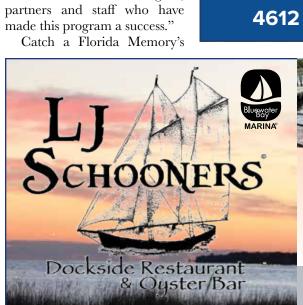
CatchaFLMemory. View angler catches and much more on Instagram and Twitter by following @MyFWC.

Catch a Florida Memory thanks its anglers for their participation in its program.

Your purchase of fishing equipment, motorboat fuel and a fishing license supports aquatic education and outreach efforts. Learn more at MyFWC. com/SFR.







Santa Paddle Parade Dec. 18

Let's fill Rocky Bayou with Santas!

Registration \$30. First 35 to register receive a santa suit.

Must paddle in Santa suit.

12 PM Group Photo | 12:10 Start Benefits Caring & Sharing

Christmas Boat Parade Dec. 18

Join the 10th Annual Bluewater
Bay Christmas Boat Parade!
Call (850) 897-2821 to register.
Visit our website for more info.
Skipper's Meeting 4 PM | Staging 5 PM
Parade 5:30 PM | DJ Chris Saylor 6-10 PM
Ugly Sweater Contest 9 PM

And More Upcoming Fun!

Nov. 27 Live Music: Catalyst 6-10

Dec. 9 Prime Rib Night 5-9

Dec. 9 Wine Tasting 5-7

Dec. 18 Christmas Party, Chris Saylor 6-10

Dec. 19 Brunch with Santa

Dec. 31 New Year's Eve Party with

Diamond Dan DJ, Theme: Disco Night

Oyster Bar Hours: Mon.-Tues. Closed, Wed.-Thurs. 3pm-9pm, 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



Local Dining, Drinks, Coffee and Holidays!



Brothers Kitchen

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

grits, pasta dishes or steak specials including Brothers Top Sirloin, Delmonico, Ribeye and Queen's Filet Mignon. Come on by and "taste" for yourself! Or checkout the Brothers Kitchen Facebook page for the daily specials and call, stop in or order ahead. Pre-order for the weekend 24 hours in advance: Smoked whole pork butt, full or half racks, barbecue smoked meatloaf, smoked wings all slow-smoked on the Big Green Egg. And don't forget the sides! For Christmas, Brothers Kitchen is offering special options for Pre-Order Pickup.

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 and 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 barbecue or ham! Cinnamon Rolls and Kaloches still hold the top spot for SELL OUTS! Stop in for featured Muffins, Coffee Cake or Pound Cake which go great with 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! Or pick up some for Christmas or New Year's breakfast to accompany your Holiday offerings! Tickets are available for Elve's Workshop with Reiko on Dec. 18th! Book online at bigorangehousedesigns.com.

Hours 7:30 a.m. – 2 p.m. Tuesday - Saturday (850) 737-6194 4652 Hwy. 20 East, Niceville bigorangehousedesigns.com



LJ Schooners Dockside Restaurant

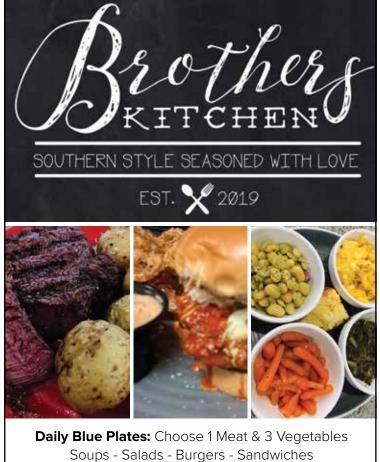
Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. The restaurant is named after "LJ Schooner" (the LJ is for Lazy Jack) who was a cherished four-legged icon on Bluewater Bay Marina docks. The open air Oyster Bar and restaurant is open to serve you! Almost all seats offer a magnificent view of the water,

marina and unparalleled sunset with, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits! Join L.J. Schooners for Sunday Brunch, 9 a.m. – 1 p.m. and drink your bottomless Mimosas for \$10! Adults \$13.95; Children 7-12 \$4.50; Children under age 6 free. LJ Schooners' 4th Annual Santa Paddle Parade is back Sat. Dec. 18, Noon, at Bluewater Bay Marina. Then stay for Bluewater Bay Marina's Annual Christmas Boat Parade Sat., Dec. 18 at 5:30 p.m. After the Boat Parade, LJ Schooners is throwing a Christmas Party with DJ Chris Saylor, 6-10 p.m. and an ugly sweater contest at 9 p.m. For more information, email: frontdesk@bwb-marina.com. Disco the night away at the rockin' New Year's Eve party at LJ Schooners and Diamond Dan DJ! Dinner specials will run from 5–9 p.m.

Call to order take-out and pick-up in the L.J. Schooners Oyster Bar or call when you arrive for curbside pick-up.

Dine-in, Pick-up, To-Go Open Wed.—Sat. 11 a.m. - 9 p.m., Sun. 9 a.m. - 4 p.m. (850) 897-6400 290 Yacht Club Dr., Unit 200, Niceville bluewaterbaymarina.com/schooners





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2021 Jingle Bell Jog: 7th Group Special Forces

Saturday, Dec. 4, 2021 Crestview | 8 a.m. Start

2021 marks the 43th year the Special Forces Association, Chapter 7 has held its annual Jingle Bell Jog 10k/5k running race. This year also marks the 10th year the event will be held in Northwest Florida. 100 percent of the proceeds are used by our organization to support the families of the 7th Special Forces Group (Airborne), with particular emphasis on providing support to our fallen Soldiers who made the ultimate sacrifice.

Early Registration through Dec. 1 is 5K: \$30.99 and 10K: \$35.99.

Late Registration from Dec. 1 through Dec 4 is 5K: \$35.99 and 10K: \$40.99.

The Kid's Fun Run is \$5 for pre-registration and \$10 day of registration. (Shirt not included with Fun Run registration.)

Register online at sfa7jog.it-syourrace.com until race start.

Military Early Packet Pickup-Thursday, Dec. 2, at the Subway on the 7th Special Forces Group (A) compound from 10 a.m. – 1 p.m. (Military ID ris equired to access the compound.)

Everyone Else Packet Pickup-Friday, Dec. 3 from 3-6 p.m. at Red 7 Tees in Crestview.

We highly encourage you to pick up your packet early to avoid long lines on race day.

Day of Race Packet Pickup will open at 6:30 a.m.

If you wish to volunteer for the race, visit: https://signup. com/go/YOFLSVM

In addition to the 5k and 10k, there will be a Kid's 1/2 Mile Fun Run immediately after the completion of the 5k/10k. Kid's must be pre-registered for this event.

Virtual Run

If you can't join in person, run anytime between registering and Dec 4th and then upload your results at sfa7jog.itsyour-race.com. You can find full details at https://www.sfa7jog.com.

Awards

10K Finishers ALL get a Jingle Bell Jog Finisher's Medal!

5K Run: For Males and Females: 1st-3rd overall. Masters and Grand Masters; Age groups 1st-3rd- 14 & Under, 15-19, 20-24, 25-29,30-34, 35-39, 40-44, 45-49, 50-54, 55-59, 60-64, 65-69 and 70 & Over





10K Run: Overall 1st-5th male/female. Masters and Grand Masters for males and females.

Kid's Fun Run: Every finisher gets a custom dog tag medal! (limit 100 participants)

There is not a walk division. ALL awards are based on gun time. So, if you are in the hunt for an award, start near the front.

The Start/Finish will be at the Okaloosa County Veterans Memorial at the corner of Main St. and Beech Ave. (Okaloosa County Court House) in Crestview. ALL awards are based on gun time. So, if you are in the hunt for an award, start near the front. 5K runners will do one loop; 10K runners will do 2 loops. Due to new insurance restrictions, dogs are NOT allowed in or at the race. Strollers ARE allowed, but we ask that you please start at the back of the race to lessen the risk of accidents at the start.

Members of the 7th Special



Forces Group are retired and active duty Green Berets, soldiers, family members and community leaders who support the soldiers and family members of the 7th Special Forces Group (Airborne). It is an all-volunteer veterans' organization made up exclusively of personnel who have either earned the coveted Green Beret or have contributed to the Green Berets' mission in a meaningful way. All donations will be earmarked to support the 7th Special Forces Group warfighters. In the last nine years since moving to Okaloosa County, over \$350,000 has been distributed to support soldiers, families and activities.

6th Annual Niceville Track and Field Ugly Sweater 5k Run/Walk & 1 Mile Fun Run

Saturday, Dec. 11 | 8-10 a.m. | Hurricane Grill & Wings | Niceville

http://runsignup.com/race/fl/nicevilleuglysweater

'Tis the season to be tacky!!! Put on your worst apparel for the 6th Annual Niceville Ugly Sweater Run/Walk starting and finishing at Hurricane Grill and Wings in Bluewater Bay.

The 5K Run & Walk is open to all ages and will begin at 8 a.m.; a one-mile fun run for

children 12 & under will begin at 8:30 a.m.

Then join for fun, music and tackiness. Proceeds benefit the Niceville High School Track & Field program.

Online registration closes at noon, Friday Dec. 10. Day of Registration will begin at 6 a.m. Day of Registration cost is \$40. The children's 1-Mile Fun Run is \$20 and includes a custom, high quality medal and T-shirt

for all participants. Official timing will be provided for both the 5k and the 1-Mile kids run. Medals will be awarded for top finishers in age groups. T-shirt sizes guaranteed for those who register online by Dec. 1. Limited quantities and sizes are available for those who register after Dec. 2. A limited quantity of Finisher's medals are available for purchase when you register online.





Wellness

Weigh Down To Christmas—Avoid The Holiday Halo



By Lisa Leath Turpin

Happy Holidays! Yes, the holidays are upon us. I challenge you to "Weigh Down to Christmas!" This is where you aim to avoid gaining the dreaded "Holiday Halo"—forcing yourself into the never-ending start of "The New Year Resolution." You weigh yourself only twice, just before Thanksgiving, then again right after Christmas holiday. The goal isn't to lose weight, but just not to gain any. Here is a list of tips to keep you in control but still allow you to partake and enjoy yourself; yielding a good healthy balance of fun, family time, giving/receiving cheer and still feeling good along the way. Feel free

MEDICAL

to share your success at BeActive850@gmail.com.

10. Drink!

Water that is...When you are about to attend a gathering where massive amounts of finger foods and holiday treats will be served, drink a few big glasses of water prior to arriving. This will help stall your hunger and cut down on the cravings when you step up to the beautiful display of goodies.

9. Eat!

Don't go unsatisfied. Eat a protein rich food before a party or event. Protein digests slowly and will keep you satiated, help with blood sugar, and also help with making better choices.

8. Have Everything!

Try the several varieties of dips and casseroles, but make sure each portion is small enough to fit in the palm of your hand. This concept goes a long way any day of the year.

7. Follow the Leader

MARIJUANA

Start with the veggies, then move to the protein, then to the starches: breads, puddings and sweets

Ideally, filling up on meats

and veggies will limit simple carb intake, and limiting carb intake will ideally keep you from the yearning to sleep in the middle of gift opening.

6. Cheers to You!

Eating big and getting toasted don't mix if you are trying to keep your figure. If you want to stay lean this year, you have to choose between that one and that one too many. A good rule of thumb is stop drinking alcohol an hour before you eat and wait an hour before drinking again. Another great idea for any day of the year as it can really help in keeping your waist-line chiseled.

5: Leave it!

If you don't have it, you can't eat it. Leftovers can really sabotage your efforts and can really be the culprit of Holiday weight gain. Because we all know it's not just one day that does the damage! Leave the sweets there!

4: If You're Achy, Fishy Takey

Take more fish oil by spoon or capsule. By bumping Omega-3 consumption, you can help keep your body from becoming inflamed from processed foods, and keep your Omega 3/6/9 ratios in check. This results in increased fat burning.

3: Keep it Fresh!

Brush your teeth after a meal. Brushing the teeth is a sign of finality, and will keep you from snacking more.

2: Be a Rule Breaker!

Just because we serve it up BIG or "Super-Sized" in the

south doesn't mean you have to play by the rules. Enlist one person to split food with you or, you know, take half a portion.

And TOP TIP #1: Pre Burn.

Exercise on the day of any party or food based gathering. The more intense the better, but anything is beneficial! Getting an intense full body workout will ensure that the calories you eat later will most likely go toward fueling the muscles, and not just building the gut.

Can't make it to a gym? Your home or park will do. Get your family to join. A family that plays together, stays together! Make it fun, even a good brisk low impact walk will raise metabolism as well as endorphins to make you feel good, and should I say JUSTIFY a little overeating when tempted.

Don't have a workout program? Try this holiday fat burning, muscle building treat—a gift from me to you.

Arrangement: I'm arranging exercises in blocks. Each block should be completed twice before moving on to the next block. Do 15 repetitions per exercise.

*Warm up with a 5-minute walk.

Block 1

 $\begin{array}{ccc} \textbf{Stationary} & \textbf{Lunges} & (split\\ lunges) \end{array}$

Plank with alternating row (in plank, pull one arm back like you are pulling a lawn mower cord from the floor then alternate to other side)

Push-up to Downward
Dog (alternate from single
pushup to piking your hips up
making a teepee shape with
your body then back to pushup)
Side Elbow Plank

Block 2

Wide Squats – see if you can reach the floor with back straight & chest and head up (you can bend over from hips only and as little as possible. heels planted knees direction of toes)

Grocery Biceps (fill a grocery bag to desired weight with cans or rocks, or whatever)

Tricep Dips

Grocery Shoulders (fill grocery bags and press overhead or straight out to sides)

Block 3

Bridge Dips (on back, feet on floor, knees bent, push hips up toward ceiling then back to floor)

Seated Side Twists (Russian Twists) lean back to engage abs

Anchored Leg Lifts or Knee Arcs (on floor, stabilize by grabbing something overhead with hands and raise and lower either straight legs or bent legs)

NOTE: To raise intensity, add Jumping Jacks, Jump Rope, Running in place or any cardio movement of choice for 1-3 minutes in-between each block. I suggest this only if you have already been doing this form of exercise and you have no underlying reasons not to. Remember: Be Active Stay Active 850!

FUN HOLIDAY FACT:

The average person can burn an estimated 75-100 calories per 30 minutes SHOPPING! Add a shopping cart and move more briskly and that number can be higher!! Go get'em!





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By Kay Leaman, HEALTH ARCHITECT, $Healthy Day\ Healthy Life$

Welcome to the holidays! Whether you're traveling, preparing for company, being separated from family or experiencing heartache during this season, one thing we all have in common is the stress the demands of this season create. Lists and credit card statements grow and family dynamics become future memo-

Short-term stress can be very beneficial. It's true. A certain level of stress can be healthy and given the fact we can't escape stress, this is good news. Stress triggers hormone responses by releasing cortisol and adrenaline, produced in the adrenal glands. Optimal levels of the hormones can make us feel alive and activate better performance and focus. However, the World Health Organization has called stress the 'epidemic of the 21st century.' Research shows that ignored or mismanaged stress can lead to serious issues.

I've experienced the effects of long-term (ignored and mismanaged) stress. My body refused to release fat, I had low adrenals (bordering on adrenal failure), low thyroid function,

Seasons of Stress

and a compromised immune system. Through this journey, I've learned how to recognize ongoing stress and how to manage it. This has not been a short journey, but it has brought a very clear realization to the importance of self-care. If I fail to take care of myself, I will be unable to care for those around me or enjoy the life I have yet to live. And, since I now care for my mom, it becomes all the more important.

Problems both physically and psychologically can arise when we are unable to return to a state of calm. Elevated levels of cortisol suppress our immune system by reducing production of white blood cells which slows/delays our response to infection.

Effects of long term stress:

- · Can influence a rise in insulin levels causing lower blood sugar which triggers cravings
- Stimulates appetite causing weight gain
- Affects our gut and immune
- Long term stress can affect our adrenal system

How we can manage stress:

- Take a break! Feelings of overwhelm is a signal of stress. Take a break, call a friend, go for a short walk, etc.
- Listen to calm music (can lower blood pressure). Research shows classical can work wonders. I prefer smooth jazz or instrumental music.
- Put away electronics at least two hours before going to sleep. A good night's sleep has many

- Exercise such as walking, yoga, or recreational sports. How about dancing?
- Clear your mind. Let your stressful feelings spill out of your mouth so it doesn't build up. Noone to talk to? Let it spill out on a piece of paper and then burn it!
- Eat less candy and more veggies. Eating well supports a healthy immune system, stabilizes energy levels and helps with a better overall demeanor. Approximately 95% of receptors for serotonin (a chemical tied to happiness) are found in the lining of our gut.
- Cut back on caffeine and increase water intake
 - LAUGH and SMILE!
- Chewing gum has shown it can reduce anxious feelings, fatigue and improve mood (Not a gum chewer?

Suck on a piece of hard can-

- Breathe. 4-5 long deep (belly) breaths can stop cortisol output.

Lastly, think about preparing ahead of time. Creating lists and choosing to not procrastinate can help to make the actual holiday calmer and happier. The last thing I recommend is to start a gratitude journal or a positive journal. Write a positive statement about what you like best about family members, the holidays, gifts, and how it feels to give to others.

Blessings to each of you this Thanksgiving season. Kay Leaman, HealthyDay HealthyLife succeed @ healthy day healthy life.

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Fort Walton Beach Medical Center Has a New CEO

HCA Healthcare has appointed Zach McCluskey as its new Chief Executive Officer of Fort Walton Beach Medical Center, effective December 6. In his new role, Zach will oversee the growing 267-bed hospicounties for more than 45 years.

Zach assumes leadership from Mitch Mongell, a 25-year veteran of HCA Healthcare, after Mitch announced his retirement earlier in the year. A native of Richmond, Va., tal which has served the Oka- Zach has more than 15 years loosa, Walton and Santa Rosa of healthcare leadership expe-

rience within the HCA Healthcare system, following a career in critical care nursing. He most recently served as Chief Executive Officer of HCA Healthcare's Johnston-Willis Hospital, a 292-bed facility and campus of CJW Medical Center in Richmond.





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Journey Bravely: Finding Freedom from People Pleasing



By Stephenie Craig, Journey Bravely

You cook, you travel, you buy, you get the outfits, you smile, you take pretty pictures. You hope your family behaves well. You clean, you decorate, you do your best to get along. You work so hard and hope people are proud of you, like you, think you're enough. Then the end of the holiday season arrives, often leaving you feeling exhausted, disappointed and asking yourself, "Why am I so tired and what's missing from this picture?"

You expect time with family

and friends during holidays to be fun and, instead, your people pleasing feels sad, critical and like no matter what you did for others, it wasn't enough. People pleasing is the practice of seeking approval from others by doing what you think they want you to do. People pleasing tricks you into believing you will feel good about yourself if you can just make the next person happy. Sometimes people pleasing feels like it's really working for you. You might receive some praise and approval at times inviting you to believe doing what others want you to do is the pathway to fulfillment. Eventually, you can't keep everyone happy and something falls through the cracks resulting in disappointment, criticism and feelings of failure.

The uncomfortable and wonderful truth is you are not capable of making everyone happy and you can stop trying to get their approval. Some people will not be pleased and there will always be someone who doesn't like your choices. Your purpose was never pleasing others. Your purpose is to be uniquely you, bringing your strengths, love and authentic self to your life, relationships and community. People pleasing makes false promises of fulfillment and leaves you feeling empty, bitter and lonely. So, how are you supposed to let it go and find joy in who you really are?

5 Ways to Begin Letting Go of People Pleasing as Identity

- 1. Use resentment as a red flag. People pleasing leads to resentment. You work hard to make others happy and when they aren't, you find yourself bitter and wondering why you worked hard for someone so ungrateful. Resentment can be your guide to noticing when you have your sense of self wrapped up in pleasing others.
- 2. Consider both what you need and what will benefit others. Instead of immediately trying to anticipate what will make others happy

with you, slow down. Ask yourself what will show healthy love and kindness toward others with boundaries. Ask yourself what you want, what you need, and what is healthy for you. Find the overlap in what feels both authentically loving, kind, and healthy for others and yourself.

- 3. Make healthy decisions even if you believe someone else will be unhappy about it. Even if you've considered what is loving and healthy for the other and yourself, sometimes the other wants you to do what is only good for them. Proceeding to make the healthy decision and setting a boundary with kindness is the healthy path forward for any relationship. "Mom, I understand you'd like for us to be at your house all of Thanksgiving Day. However, it is important to us to be at our house in the morning. We will be happy to join you in the afternoon at your house."
- 4. Work through your discomfort when someone is disappointed by your decision. Maybe they invite you to feel guilty, maybe they give you the silent treatment, maybe they say mean things. It will feel

like you can't survive this, but I promise, you can. Sit through the discomfort and you will find the sun will still rise and set. People who want to respect you and their relationship with you, will learn to respect you when you make decisions that displease them.

5. Enjoy being more truly yourself. When you stop seeking unhealthy approval from others, you have more space to understand who you are, what creates joy for you, and ways you can bring genuine love and joy to others. Find confidence in your decisions and enjoy the authentic space you've created to be you and to feel like you're enough.

Letting go of deeply ingrained habits requires grace, patience, and time. When you commit to the long work of change, the resulting freedom is worth your commitment and effort. As you walk through letting go of people pleasing and other life patterns that have left you feeling exhausted, remember to connect with us at journeybravely.com for support along your journey.



Get the Smile You Deserve

Smile with Confidence Again

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

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



Wellness

Where Did that Drive Go?



By Dr. Richard Chern, M.D.

One of the most bothersome symptoms women mention at their initial visit is a loss of sex drive. A decline in sex drive is very typical for women as they age. This decline is directly related to the decline of testosterone. Testosterone levels in women begin declining in the 30's, but it's often subtle until menopause when things can worsen drastically. As women's testosterone declines, numerous changes occur in the body. Sex drive, mood, the ability to deal with stress, maintaining a steady weight and getting restful sleep all quickly deteriorate. In addition, numerous health indicators including cholesterol, sugar levels, blood pressure, bone density, cancer risk, heart issues and more all worsen with this decline in testosterone in women.

Unfortunately, most doctors do not even look at testosterone levels in women. Worse, when they do, they are unable to interpret the results properly. Women see benefits at levels greater than 100 ng/dL, but the reference

range for most labs will tell you that "normal" is below 45 ng/dL. This "normal" reference range is really showing levels that have already fallen. So, most levels appear to be in the "normal range" when they are actually severely low. If your doctor has never drawn a testosterone level in women before, are you going to trust their judgment of the results of that test?

Don't be fooled. For most doctors, normal means, "Does the patient's lab value fall inside the reference range?" and does not mean, "Does the patient's lab value give them the most protection against disease and functional decline?"

Another great example of this is vitamin D. A level of 30ng/ mL is considered "normal" and many doctors would tell you a level of 30ng/mL is fine. Well, a level of 30ng/mL is associated with a huge increased risk of cancer including breast cancer and is also associated with an increased risk of death from COVID infections. A level of 70ng/mL reduces the risk of cancer and reduces the risk of death from COVID. Are you going to be content when your doctor tells you your labs are normal?

Many times, patients tell me they've complained to their doctor, but always hear that their labs look fine and that this is just part of the aging process. Enjoy the aging you. You are not going to hear that from us! I bet you don't even realize how bad you are feeling. Come find out what

you've been missing and get your drive back!

Dr. Richard Chern, MD specializes in hormone and thyroid therapy in both women and men. He also teaches other providers both locally and around the country how to properly assess and

treat hormone and thyroid problems. He has been providing BioTE hormone therapy longer than any other doctor in the region and is the only Platinum provider in the area. Dr. Richard Chern, MD, along with Sue Griffith, ARNP, are currently accepting new patients. Labs drawn in the office

are typically resulted in 24 hours so often your consultation can be scheduled the same or following week. Call 850-837-1271 today for an appointment.





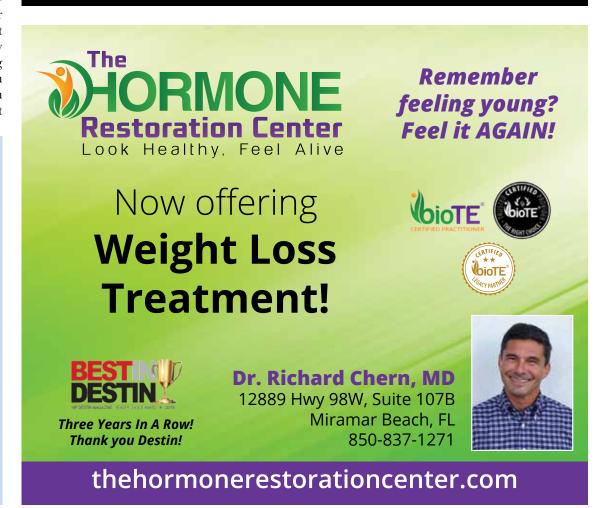




For the third consecutive time, Twin Cities Hospital, an affiliate of HCA Healthcare North Florida division, received an "A" Leapfrog Hospital Safety Grade for fall 2021. This national distinction recognizes Twin Cities Hospital's achievements in protecting patients from harm and error in the hospital.

The Leapfrog Hospital Safety Grade is the only hospital ratings program based exclusively on hospital prevention of medical errors and harms to patients. The grading system is peer-reviewed, fully transparent and free to the public. Grades are updated twice annually, in the fall and spring.

To see Twin Cities Hospital's full grade details and to access patient tips for staying safe in the hospital, visit HospitalSafetyGrade.org and follow The Leapfrog Group on Twitter and Facebook.







By Chris Balzer, ECES

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

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

Switch to LED lights when decorating. LED lights use 80 to 90% less energy than incandescent lights. If you aren't sure if you have incandescent lighting or not, you can tell if you

Helpful Holiday Energy Saving Tips

ENERGY TIPS

by Emerald Coast Energy Solutions

have incandescent lights when it is warm or hot to the touch. We recommend using a digital thermometer to test to avoid injury. It is estimated that four strands of LED lights will save \$30 this month compared to four strands of the traditional lighting. It is also a good idea to use timers to reduce the amount of time holiday lighting stays on, plus one less thing worry about.

When cooking the holiday feast, don't forget about the smaller appliances. Crockpots and microwaves use less energy and give off less heat than ovens and stoves. Also consider co-cooking. If one dish needs to bake at 400° and the other at 350°, consider sharing the baking time and set your oven at 375° and bake both dishes.

Electronics are always



a popular gift. You can get those electronics and save energy. When choosing electronics: TV's, computers, gaming consoles, etc., always look for Energy Star qualified electronics. These qualified electronics use less energy and save energy. Rechargeable batteries and LED lighting might not be on top of anyone's list, but they make great stocking stuffers and save energy.

Also, consider using smart power strips and turn off the electronics completely. Many electronics, even when powered off, still use energy. I call them energy vampires.

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

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

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

We wish you and your loved ones a happy, safe and energy-efficient holiday season!

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

Chris Balzer is founder and president of Emerald Coast Energy Solutions which is a Smile Provider Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save and become energy efficient, schedule an inspection by calling (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and Beat the Heat.

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tion event at The Mattie Kelly Arts Center at Northwest Florida State College, Thursday, Dec. 2, 6:30-9:30 p.m. The event will feature silent and live auctions, delectable small plates, a fun wine pull, cash bar and more! Register online or call for tickets at (850) 678-2323.

It's almost time for Walton Area Chamber of Commerce's Next BIG Thing, Thurs., Dec. 9 at Sandestin Golf and Beach Resort. The event will showcase dynamic speakers, addressing topics beneficial to empowering women professionally and personally, emerging and existing entrepreneurs and leadership development. Attendees will have the opportunity to hear two national keynote speakers and attend four TED Talk-style breakout sessions. Visit business. waltonareachamber.com to register.

Put on your Jingle and come Mingle at **FPRA's Mingle & Jingle Holiday Mixer** on Thursday Dec. 16 at Sunset Bay Cafe from 6-9 p.m. sponsored by Okaloosa Gas. Music, Heavy Hors D'oeuvres, Champagne Toast, Cash Bar, Silent Auction and more await you. Tickets: https://www.eventbrite.com/.../mingle-jingle-holiday...

Purple Square Management, a Tampa-based management company that operates over 205 franchise locations in nine states including 95 **Dunkin'/Baskin Robbins** stores throughout Florida and Alabama - has selected Okaloosa County for a new, state-of-the-art commercial bakery and distribution facility. The 24,500 SF facility will be developed on a four-acre parcel located within the Okaloosa Industrial Air Park – land that was previously certified as "shovel ready" through Gulf Power's Florida First Sites program.

In October, **Santa Rosa Golf & Beach Club** proudly unveiled its beautiful, new course and club upgrades following a multi-million-dollar renovation. Santa Rosa Golf & Beach Club is the only member-owned golf course and private beach club on the coast – located on scenic Hwy. 30A in Santa Rosa Beach.





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By Maurice Stouse, Financial Advisor and Branch Manager

Americans and American investors continue to be amazed and surprised at so many things that are taking place. Were we headed in this direction already and has the pandemic merely accelerated it? There is a shortage of labor. (We understand there are 10 million job openings and only 6 million looking for jobs). Was that already going to happen given the changes in population growth? Americans are retiring now more than ever before. The media are referring to this as "The Great Resignation." American workers are also quitting their jobs (often to go to another job) more now than in recent memory. There is also a shortage of supplies: computer chips, Christmas and other holiday presents (toys, things), cars, parts, materials. There is a shortage of truck drivers. Now we are seeing and hearing there is a shortage in energy. A recent cover of The Economist called it "The Energy Crisis." We haven't seen a headline like that since the 1970s. This week we have learned, courtesy of CNBC, that this Fall saw the sharpest decline in college enrollments in the past 50 years... portending a future shortage in skilled workers? One might wonder: Just what is going on? We think there are a myriad of reasons why and we also anticipate there are things that investors might want to consider going forward.

First, as to labor, consider that the population is no longer growing, it is slowing or even declining. The fastest growing segment of the population is now those over 65. **Second,** consider the positive financial shape many Americans are reported to be in at this time: Checking and savings deposits have swelled to \$3.5 trillion dollars — that in part has been helped by the massive Federal Reserve stimulus unleashed in the past 18

Has the Pandemic Accelerated Changes That Were Already Coming?

months. Real estate values have climbed, along with stock prices and several commodities... leading to increased wealth. If people feel more wealthy or financially secure, might they be retiring earlier?

Third, consider that inflation has increased and many are left wondering if that is permanent or getting worse. We believe that the levels of inflation we are now experiencing will be with us for a while. In response to the labor shortage, wages are up, but so are worker strikes and walkouts.

There are implications for investors. Inflation resistant and inflation resilient investments might be worth further review and adding to current allocations in those investments might be practical as well. Examples of those are energy, commodities, materials, industrials, financials and real estate.

Business leaders have been weighing on inflation: Jack Dorsey, who co-founded Twitter, announced this week that hyperinflation is here. On the other hand, Cathie Wood, CEO of ARK Invest, opines that we will soon be entering a period of sustained deflation. Those are pretty divergent views.

Fourth, the supply chain has been disrupted. This is leading to shortages from chips to energy and everything in between as demand for such goods is increasing. As the world emerges from the pandemic, both developed countries and emerging markets are accelerating their growth. There is a book, written by Darren Hardy called "The Compound Effect." In it, he notes that as anything that compounds, (in this case economic growth), it can lead to a substantial result or change. In another book "The Tipping Point," written by Malcolm Gladwell, it is pointed out that massive change comes about as the result of a lot of little things that add up. So, we conclude that economic growth, developing markets and demographic shifts are leading to increased demand for labor, materials and for energy - from all sources. In the meanwhile, concerning energy, there is considerable effort to lower carbon emissions which might be having an impact on exploration and production – eventually resulting in lower supplies. We understand cleaner energy could eventually fill the void but the amount of investment into cleaner energy sources would have to just about triple from where it is now to meet planned targets for carbon emissions and that is not currently happening. Coal has reemerged not only in demand, but in price as well as China and the developed world have increased coal consumption (it also has increased in the U.S., per S&P Global, and the EIA for the first time in seven vears).

Looking again at Americans' financial shape (on the average), balance sheets are at their strongest in decades. We have more money and assets but we owe less. This has also had an impact on those on the lower on the economic spectrum. The New York Times recently reported that the poverty rate in the U.S. has been cut in half in the past 18 months. That is attributable to government assistance as well as stimulus. No one expected this at the outset of the pandemic

Finally, the most positive thing that has emerged is American productivity. It is at one of the highest rates in history. That is the silver lining. Productivity means that more goods and services are produced per unit of input and this has continued to grow. The question is will price and wage inflation eventually jeopardize that? Maintaining and growing productivity is key to economic growth and ultimately the profitability of companies and that has direct input on stock prices.

So, what might investors want to consider right now? We feel that productivity, maintaining it, and actually growing it will be very critical going forward. How might America's producers and service providers accomplish that? We think it means acceleration in the use and implementation of automation and artificial intelligence. Investors might do well to look at companies, funds and exchange traded funds that focus on those very things. Cloud computing would be in the

same group. The cloud is one of the fastest growing innovations in the world. Almost all of our daily activities interact with the cloud directly and indirectly. With so much being stored and relied upon by way of the cloud, investors can look at companies and funds in those areas as well. What is the cloud? Simply put: the "cloud" is made up of data centers. Note: The growth in energy consumption from these large data centers is quite significant (see "The Atlas of AI" by Kate Crawford). Not just in America, but around the world as well. In other words, it takes massive amounts of electricity to power and run the cloud - which means the demand for energy won't be easing up anytime soon. Another reason for investors to consider increasing their energy allocations.

Electricity is produced by sources of nuclear, hydro, solar, wind, natural gas (currently 40%) and coal. The increased demands for electricity – whether from data centers (the cloud), mining crypto currency, supply or supply change problems or

the upcoming winter weather are driving prices up. Natural gas at this writing has doubled year to date. Raymond James (October 26, 2021 Daily Energy Update by John Freeman, Pavel Molchanov, Justin Jenkins and J.R. Weston) wrote this week that "numerous weather forecast models increased their probability of a materially colder 2021, 2022 winter, sending natural gas prices surging".**

At The First Wealth Management, we encourage investors to look to make change over time, versus overnight. That ongoing monitoring and vigilance over one's financial matters is critical to achieving goals. Lastly, having a guaranteed or reliable source of income (pension, annuity, SSI) supplemented with a retirement income strategy are essential elements of living and sustaining a standard of living when no longer in the workforce.

** A full copy of the report is available upon request.

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

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Continued on page 38



Up, down or sideways: Keep your head on straight when markets move.

Some investors have learned how to ride out the most stomach-churning market cycles. Others follow the urge to jump out mid-ride. So what can you do to play it smart in a roller coaster of a market?

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Amy Parrish

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Meet Local Pro: Matthew Vanderford

Meet Local Pro Matthew Vanderford, a Public Adjuster, whose roots began in Valparaiso. Both of Matthew's grand-parents retired from military careers locally and his parents met at Lincoln Park in Valparaiso. But when his father joined the military, Matthew's family finally landed in New Jersey.

As a teenager (age 15), Mathew would travel back to our area to work in the summer for the Valparaiso parks department. He says he mowed Highway 85 and all city-maintained grounds with a push mower which, he believes, made him immune to the heat and left a desire to return to the beauty of the Emerald Coast.

While waiting for a medical clearance to join the Marines, Matthew met his now wife, Candice, while working at a car wash in Pennsylvania, but after some time, the waiver wasn't granted, and a different life path emerged.



Fast forward 16 years, being tired of the cold and snow and wanting to move back to his early beginnings, the family picked up and moved to Destin from the Greater Philadelphia area. Matthew says he's had many "careers" that brought him to where he is now (sales, marketing, labor, construction, restoration and insurance), but

for the past 10 years, he's been involved in the restoration and insurance industry, starting off from cleaning and repairing properties affected by broken pipes, flooding, fires, tornados and hurricanes and everything in between. Over the years he became aware of how people were being treated unfairly by their insurance companies and wanted to help. So, he became a licensed insurance continuing education instructor and now holds licenses as a Public Insurance Adjuster in multiple states including California, the Carolinas, Florida, Mississippi and Pennsylvania helping to negotiate and settle insurance claims.

"My philosophy," says Matthew, "is finding balance and creating harmony. It's kind of odd, but in an industry like insurance, when tempers can flare and emotions can run high, anger, fighting and name calling never work." And he should know by experience; he's worked on cases in the field after several natural disasters such as Superstorm Sandy, Hurricanes Irene, Hermine, Matthew, Harvey, Irma, Nate and Michael, and the Thomas and Carr Fires in California. He continues to publicly speak to groups on hurricane and disaster planning.

Outside of an attorney, Public Insurance Adjusters are the only property loss professionals who, on behalf of policyholders, can effectively negotiate and settle 1st and 3rd party insurance claims from floods, fires, hurricanes and all other perils covered in an insurance policy agreement; even losses to business income can be evaluated and settled, too.

For questions, you can contact Matthew at 267-237-6241 or via email at claims@insuranceclaims911.com.

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

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The Gift of Wisdom

By David Saviola, Arborbrook Financial

There is a significant public discussion right now on topics like minimum wage, redistribution of wealth, improving work conditions, pay for employees, etc. "The Great Resignation," as many have dubbed the situation, has many speculating what the root causes are and how to fix them.

Study after study has shown that the majority of us have a belief that having just a bit more money will solve any problems—20% percent more to be specific. Recent studies released from Penn's Wharton School even claim that having more income is directly related to happiness, albeit a modest increase.

So, clearly, giving everyone a raise will solve all our problems and we can just move on to whatever is next, right? Just typing that phrase out as a suggestion made me chuckle inside; that's how silly of an idea it is. You probably had a similar reaction reading it. Well then, what is the answer?

The answer is wisdom. I'm almost embarrassed to say that it took me over a dozen years of advising people to realize that any value in what we ever did came down to that one word. Information and knowledge are easy to obtain today, and everyone has nearly instant access via a smartphone or tablet. However, the ability to receive wise counsel when it comes to handling our money has the

perception of being limited to those that have surplus to invest or need to purchase a financial product of some sort. This lack of access to wise counsel has left millions of us vulnerable to believe lies like more money will always solve our problems.

King Solomon, the wisest and richest man to date, knew this a long time ago and encouraged us repeatedly about the importance of wise counsel and advice in our lives. Most pointedly, he said "How much better to get wisdom than gold! To get understanding is to be chosen rather than silver" (Proverbs 16).

If you are a business owner reading this, chances are you have your own set of advisors and I implore you to consider the fruit that would be produced by your employees having access to that same level of wise counsel. If you are an employee on any sort of team, think about bringing this idea up at your workplace. In both situations, we would be honored to help as we have with so many others.











By Myrna Conrad

This month we will celebrate Thanksgiving. It is a holiday set aside to get together with family or friends and celebrate all that we have to be thankful for. Being aware of our blessings is important and should not be relegated to one day a year.

I find it funny that the day after Thanksgiving many people rush out to get good deals on things we don't have and think we need. I know that a lot of shopping on Black Friday is done for other people, but it seems a bit contradictive that one day we celebrate what we are thankful for and the next we are rushing to buy more. (By

Whatever Happened To Contentment?

the way, I do a lot of shopping on Black Friday, too.) So, I'm asking myself as well, whatever happened to contentment?

The definition of contentment is: "That degree of happiness which consists in being satisfied with present conditions; a quiet, uncomplaining, satisfied mind." One of the best examples of contentment is written by Paul to the church in Philippi. Here is what he says, "I have learned in whatever situation I am in to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me." -Philippians 4:11-13

Today it is rare to find anyone who is completely content with their condition in life. I am not speaking of contentment leading to laziness or lack of initiative. God's Word also warns us about that. I am talking about being content with our current circumstances instead of allowing the need for more to rule our actions and our lives. The need for more is not just associated with money or the material things that money can buy. It can also include the need for power, for control, for attention, for social status.

Discontentment is not a new concept. It was discontentment that led to the first sin. The root of most wars starts with discontentment. It has led to infidelity, theft, pretense, jealousy, perfectionism, entitlement, debt, divorce, hatred, murder and many more insidious invasions to our peace and wellbeing. It leads to stress, depression, disappointment, and anger.

The wider the access to technology and information, the more bombarded we become with seeing things that we don't have, being told that we need certain things, and desiring more. So, while contentment has always been something people have struggled with, I think the more invasive media has become, the more evasive contention becomes.

So how do we capture this illusive state of contentment? How can we get to the point of being content in all circumstances? How can we develop a quiet, uncomplaining, satisfied mindset? I find that I am able to experience more contentment knowing that God is in control of my life and that His intent for me is always good. I also find contentment to be closely connected to my taking the time to express thanks each day for God's blessings, not just general blessings, but speaking out specific blessings.

Do you desire more contentment in your life?

Be Aware:

- Recognize the difference between the desire to improve, learn and grow and the unhealthy drive for bigger and better.
- Be aware of the feelings associated with discontentment so that you can recognize them and combat them.
- Realize that everyone goes through difficult periods but

complaining and grumbling will keep you in that situation much longer than if you work to change your situation.

Be Intentional:

- Take time each day to be thankful about specific things.
- Realize where discontentment will lead and nip it in the bud.
- If you find yourself focusing on what you don't have, walk through what you do have.
- Be happy with the unique individual that God created you to be and look for ways to use your abilities and talents to help others

Often we are so focused on what we don't have that we fail to give thanks for what we do have. Giving thanks for what we have leads us down the path to contentment and contentment leads to peace. We can not only give thanks this November, but also strive toward contentment in whatever circumstances we find ourselves.





A Pastor's Ponderings: I AM Blessed; I AM Thankful



By Pastor Doug Stauffer

Another Thanksgiving Day has come and gone! Although I see my favorite holiday in my rearview mirror, my thankfulness should never subside. This holiday is a day of giving thanks, thus "thanks-giving," but thanks to whom and thanks for what? Don't misunderstand me; I am thankful for a day of turkey and dressing, corn and cranberries, green beans and pumpkin pie. Yet, history offers us context and deeper meaning.

One of the first acts of Pres-

ident George Washington was proclamation concerning Thanksgiving. He urged Americans to express gratitude to the Almighty for the happy ending to the country's war of independence and the successful ratification of the U.S. Constitution.

So, I thought the best way to communicate my heartfelt thanks was by considering my God-given freedom and independence. I know what I used to be. And I know I am incredibly blessed because of the change that took place in my life 40 years ago. Considering "Who I am" and "What I am" causes me to express my thankfulness to God because I am no longer what I was.

When Moses inquired how best to describe God to the Israelites, he received a simple answer: "God said unto Moses, I AM THAT I AM: and he said, Thus shalt thou say unto the children of Israel, I AM hath sent me unto you." (Exodus 3:14) Jesus, during His earthly ministry, identified Himself as the same God that Moses talked to: "Jesus said unto them, Verily, Verily, I say unto you, Before Abraham was, I am." (John 8:58) One God in three persons.

My thankfulness always begins by considering the impetus that allows for a victorious Christian life. "Now thanks be unto God, which always causeth us to triumph in Christ" (2 Corinthians 2:14a). I am victorious in a multitude of ways because of who and what I am. Take a glimpse into what the scripture says about ME (and all believ-

I AM accepted, chosen, complete, forgiven, healed, justified, quickened, redeemed, saved, strong and victorious. I AM a son, a new creature, a child of God, a joint heir with Christ. I AM the light of the world and the temple of God. I AM compassed by God's mercy, filled with joy and peace, free from sin, seated together in heaven.

As though that is not enough: I AM more than a conqueror. I AM God's workmanship and joined unto the Lord. I AM accepted in the beloved. I AM an ambassador for Christ. I AM like a tree planted by the rivers of water, and I AM wonderfully

The Bible references every one of these elements. That list should make every Christian thankful for their change. When I stop to count my many blessings, it reminds me to exclaim, "Thanks be unto God for his unspeakable gift." (2 Corinthians 9:15) For this reason, God wants us to include thanksgiving as an aspect of every prayer.

"Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. (Philippians 4:6)

Pray "with thanksgiving"! I know it helps me when I list the ways I am thankful. For instance, right now, I am thankful for you, the reader that made it through to the very end. May God richly bless you as we close out another year. Goodbye 2021! Hello 2022!

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").

High-Schooler Starts Letters Campaign To **Thank Afghan Veterans**

By Samuel King Ir.

An Eglin Air Force Base military family member created a small letter-writing campaign to thank veterans here, who served during the 19-year Afghanistan campaign.

As Nadia Cain watched the flood of imagery depicting the fall of the Afghan government during the week of Aug. 15, she was overwhelmed with feelings.

Cain, 16, described a variety of emotions she felt towards American and Afghan citizens.

"I wanted to do something," said the collegiate high school

student. "I knew I wanted to help the Afghan citizens and U.S. service members impacted by these events.'

Her idea was to create cards of praise and thanks to Eglin's veterans who served in the Afghanistan effort.

"I wanted to make sure they know they are loved and supported and we are thankful for their service and sacrifices," said Cain, daughter of Brig. Gen. Scott Cain, 96th Test Wing commander. "I wanted them to know what they did was not for nothing



Senior Master Sgt. Jeremy Holcomb, 33rd Fighter Wing, reads a letter thanking him for his service in Afghanistan

Oct. 7 at Eglin Air Force Base.

and they sacrificed so much to keep us safe."

She contacted Ruckel Middle School, just outside of Eglin's gates, to see if students would be interested in participating.

Within two weeks, she had approximately 100 letters from the middle school ready to be delivered.

Cain dropped off the letters and spoke with Eglin's First Sergeants Council Aug. 30 to begin distributing them to Airmen.

A senior NCO from the

33rd Fighter Wing, who completed back-to-back Afghanistan deployments, received one of the letters.

"It warmed my heart receiving letters from students in our local community. I am thankful to receive the support," said Senior Master Sgt. Jeremy Holcomb, the senior enlisted leader for the wing's staff agencies.

Cain said she hopes to get her own school involved in another letter writing effort to thank those that served in Afghanistan for their efforts.

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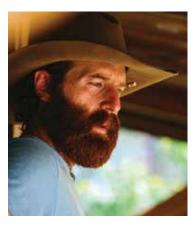
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By Sean Dietrich

Hi. This is your late loved one speaking. I don't have long, so listen up because I have a lot I want to tell you.

First off, I get it.

Ever since I left this world you have missed me, and I know you're bracing for the holidays without me. No matter what anyone says, this year's festivities are going to be really tough.

In fact, let's be honest, this festive season will probably suck pondwater. But then, Thanksgiving and Christmas are tough holidays for a lot of people. You're not alone.

See, the misconception about the holidays is that they are one big party. That's what every song on the radio claims. Each television commercial you see shows happy families clad in gaudy Old Navy sweaters, carving up poultry, smiling their perfect Hollywood teeth at the camera. But that's not exactly reality.

In reality, fifty-eight percent of Americans admit to feeling severely depressed and anxious during November and December. In reality many folks will cry throughout the "most wonderful time of the year."

Well, guess what? Nobody is crying up here in heaven. This place is unreal. There is, literally, too much beauty to take in. Way too much.

For starters—get this—time doesn't even exist anymore. Which I'm still getting used to.

Right now, for all I know, the calendar year down on Earth could be 1728, 4045, 1991, or 12 BC. It really wouldn't matter up here. This is a realm where there is no ticking clock, no schedule. Up here there is only this present moment. This. Here. Now. That's all there has ever been. And there is real comfort in this.

I know this all seems hard to grasp, but if you were here you'd get it.

Also, for the first time I'm pain free. I feel like a teenager again in my body. You probably don't realize how long I've lived with pain because I never talked about it, I kept my problems to myself because I was your loved one, and you needed me to be brave.

But pain is a devious thing. It creeps up on even the strongest person, little by little, bit by bit. Until pretty soon, pain becomes a central feature of life.

Sometimes my pain would get so bad it was all I thought about. No, I'm not saying that my life was miserable—far from it. I loved being on earth. It's just that simply waking up each morning was getting exhausting.

But, you know what? Not anymore. In this new place, I am wholly and thoroughly happy.

But enough about me. I don't have room to describe all the terrific things I'm experiencing, and you don't need to hear them. Right now, you're grieving, and what you need is a hug.

Which is why I'm writing to you. This is my hug to you. Because you've lost sight of me. And in fact, you've lost sight of several important things lately.

Death has a way of blinding us. It reorganizes the way you think, it changes you. You will never be the same after you lose someone. It messes with your inner physiology. It reorganizes you're neurons.

But then, there's one teensy little thing you're forgetting:

I'm still around.

Yes, you read that correctly, I'm right here with you. No, you can't see me. No, you can't reach out and hold me. But did you know that one of the things I'm allowed to do as a heavenly being is hang out with you?



It's true. I'm never far away. I'm in the room with you now, along with a big cloud of ancestors, saints, and witnesses. I'm shooting the breeze alongside you, watching you live your life, watching you raise your kids, watching your private moments of sorrow.

Here, in this new realm, I am in the perfect position to help you learn things. Which is what I vow to spend the rest of your earthly life doing, teaching you little lessons, lending you a hand when you least expect it, and desperately trying to make you smile. Actually, I've already been doing this stuff, you just don't realize it.

What, you don't believe me? Well, wake up, pal. You know that tingle you get in your spine whenever you think of me? That's me.

You know how, just yesterday, you had a beautiful memory when you were driving and it made you cry so hard that it actually felt good and you began to laugh through tears? Also me. You know how sometimes when you're all alone, preoccupied with something else, suddenly you get this faint feeling that someone is standing in the room with you? Hello? Me.

You're not alone on this earth. You never were. You never will be. So during this holiday season, when cheerful families are getting together and making merry, and taking shots of eggnog, I'm going to be clinging to your shoulder, helping you muddle through somehow.

I'll be making your spinal column tingle a lot, and I'll be sending plenty of signs. Each of these signs—every single one—is code for "I love you." So start paying attention to these hints.

Because this was one.









Studio 237 Music Lessons: Recital Celebration

By RAYMOND CYR

The month of December is the celebration of the ending of a year. The pleasure for a music student is the completion of their song which they have been preparing for recital. This is also the time when the entire family will applaud them and their musical accomplishments.

The power of music has a very unusual ability to bring people together- whether it is singing, dancing, or attending a concert. A recital brings families together be it parents, grandparents, or relatives who support those with a musical interest. The experience that a child might recognize at a recital is the knowledge that they have, through the power of music, brought people together.

The power of music draws together a community of those who appreciate the arts and the art of music. It allows everyone to hear someone's expression of



music which in turn releases a freedom of expression and stirs

up artistic qualities. It is a time of acknowledging and rewarding a student for their accomplishment.

Saturday, December 11, the community is invited to join the families of the Studio 237 Music School students as they share their children's musical hearts and talent with our community. Two recitals will be held, Saturday at 10:30 a.m. and also at 2:00 p.m., located in Seagrove Beach at the Seagrove Baptist

Church, 4915 E. County Hwy 30A. Each recital will last about one hour. The recitals have no admission cost.

Studio 237 Music School is located in Santa Rosa Beach, FL. Private music lessons are taught to students of all ages (5 and up). For more information contact Lisa or Ray Cyr at 850-231-3199, email: studio237dawson@gmail.com, and visit their website at Studio237Music.com.

Festival of the Arts Has a Record-Breaking Weekend

Fine art welcomed a record-breaking 6,200 plus art lovers to the 26th Annual Mattie Kelly Arts Foundation (MKAF) Festival of the Arts in October. \$10,000 in cash prizes awarded to 29 artists, roughly 6,200 plus attendees, and more made this festival one for the books.

The two-day signature art celebration featured exhibits of more than 110 premier artists from throughout the U.S. show-

casing a diverse palette of artistic style. "This year's success is a testament to how important the arts are for our community and a direct reflection of the 100+talented participating artists, musicians, food vendors, and most importantly, our incredible festival producer Deb Nissley," stated MKAF CEO Demetrius Fuller.

Guest judges Adrienne Clow, Marketing and Exhibits Director for the Eastern Shore Art Center in Fairhope, Alabama; Jerry R. Johnson, Director of Public Art and Exhibitions for Thomasville Center of the Arts, awarded 27 ribbons and cash prizes including "Best in Show," three Awards of Excellence, five Awards of Merit, and 10 Judges' Recognition Awards.

Best in Show artist Curtis Whitwam expresses his love for waterways and wildlife, "I love



PHOTO BY FRANCIS ROY AGENCY

to share the feeling of deep connection to nature through watercolor paintings and underwater videos that I create to inspire everyone to get outside and appreciate the beauty and abundance of wild Florida," says Curtis.

The Best in Show Adult winner of the Collaborative Art Exhibit was awarded to Ian Fagan. The Best in Show Student winner was Veronika Jacobson from Fort Walton Beach High School. The Collaborative Art Exhibit features adults and students

competing for the Special McIlroy Awards in honor of the late Patricia McIlroy, Destin's First Lady, and an MKAF advocate and patron.

Artists honored as follows:

Best in Show Winner (\$1,600)

Curtis Whitwam

Award of Excellence Winners (\$800)

Michael Fagan Roger & Renae Poer Kelly Hatfield

Award of Merit Winners (\$400): Robin Holt, Jeff Waldorff, Kelly Rysavy, Wanda Azzario-Goldberg, Joseph Frye.

Judge's Recognition
Award Winners (\$200):
Chandler Williams, Andrea
Chipser, Michelle McLendon,
Maria Spies , Dorothy Starbuck, Robin Renee Hix, Tom
Radca, Roger Disney, Michael
Lunsford, Royal Miree.

People's Choice Award (\$800)

Estelle Grengs



Continued on next page

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Arts & Music

Mitch Malloy's Van Halen Experience Rocks Mattie Kelly Arts Village

By WILL ESTELL

If you're a hard rock fan living anywhere along Northwest Florida's Gulf Coast, I hope you were able to make it out to the spectacular show that took place October 9th at Mattie Kelly Arts Foundation's arts village in Destin. What made this particular concert so iconic, was that not only was it the first live performance of Mitch Malloy's Van Halen Experience, but moreover the singer himself now calls Destin home.

Though Mitch Malloy is relatively new to the Destin area, he is certainly no stranger to the rock side of the equation. When I asked Mitch to share a little about his journey into the world of music he had this to say, "I was born in Dickinson, North Dakota, and began singing in church and school plays when I was about six years old. I was the youngest of six children, and always had a passion for music. I began playing guitar at about twelve. I went to music school in Seattle, and then hit the road to New York, finally landing in Nashville to chase the dream."

In addition to putting out multiple solo albums and two Billboard hits, Mitch has worked



with a smorgasbord of artists, ranging from Kenny Loggins to Taylor Swift to country sensation Craig Morgan. His work producing and engineering has paired him with some of the best songwriters in the business, even beyond his own award-winning songwriter. After being signed to Warner Chappell and Chrysalis Music, Mitch later launched his own publishing company to control his work, once his name became well recognized within the industry.

As for the history leading to



Mitch assembling the all-star musicians that made up Mitch Malloy's Van Halen Experience last month in Destin, it goes something like this: In the mid-90s, Mitch was invited to take the lead vocals position for Van Halen, after Sammy Hagar left the group. As intriguing as the offer, and subsequent time he spent with the late great Eddie Van Halen was, Mitch decided that the turmoil and conflict that surrounded the band at the time, just didn't make the position a good fit for him at the time. This lead him to literally turn down what almost any rock vocalist would surely see as the once-in-a-lifetime opportunity to be at the helm of what was arguably one of the greatest hard rock bands of all time.

The concert was a huge com-



munity hit, selling over 50 VIP tables alone and pulling in major sponsorships from everyone from Step One Automotive to Destin Plastic Surgery to restaurant, real estate, beer, liquor and beverage sponsors. The concert also went a long way in showing just what the possibilities are for larger concerts and events at Mattie Kelly Arts Foundation's concert venue, an organization I'm privileged to serve on the board of myself as does Bay Life publisher.

When I asked Mitch about the opportunity to live where we do and be a part of this cool coastal culture and lifestyle, he had this to say, "You know, it's beautiful and the area's great, but it's also like you and I have talked about before, the people are just so friendly, and real and accommodating. Everyone

seems so genuinely nice here. It's a melting pot of happy people." All true—having moved to Destin myself roughly four years ago, I'm quick to point out that most people would find it difficult to be unhappy living in such a place.

Currently Mitch is touring with Great White and performing solo shows when not touring. Who knows, there just may be another opportunity to catch Mitch Malloy's Van Halen Experience in the future. Don't miss it!

Will Estell is a 25-year veteran writer turned editor, with hundreds of published articles in various publications, as well as numerous additional online articles in an array of genres. He's been instrumental in founding eleven magazine titles.

ARTS FESTIVAL

continued from previous page

Poster Art Contest Winner (\$500)

Estelle Grengs

Collaborative Exhibit Winners:

Best in Show (\$200) - Ian Fagan - Taygaytay Market

Adult 1st Place (\$100) Don David - Happy Face

Adult 2nd Place (\$75) Steve Morrison - Rainbow Horizon

Adult 3rd Place (\$50) Clint Eager - Pintail Duck

Best in Show - Student (\$200) Veronika Jacobson Student 1st Place (\$100)

Tara Row- Mind Peace
Student 2nd Place (\$75)

Olivia Huff - Untitled
Student 3rd Place (\$50)

Rayna Lowery - Chew Toy

Thanks to the generous support of 50 business partners, media sponsors, and a team of

more than 100 volunteers, art lovers of all ages watched artists create works of art, browsed and purchased art from dozens of emerging and student artists, and engaged at the interactive children's art station. Beyond the visual arts, the Festival featured six music acts performing two days of continual live music and a sampling of the local culinary arts scene.

Event proceeds help to fund MKAF's cultural season of events and community outreach programs serving populations of K-12 students and families, including children and adults with special needs, at-risk youth, and a wounded warrior initiative for our returning combat veterans suffering from post-traumatic stress disorder.

For more information on how you can become a MKAF member, community outreach programs, volunteering or investing in the arts, visit MKAF.org or call (850) 650-2226.



Arts & Music

Art Classes Abound Around the Bay!



Artful Things ON GOING CLASSES Rosalyn O'grady - Oil Or

Tuesday mornings 10 a.m. - noon, \$20 per session plus supplies - Bring a photo to paint from or paint from a still life setup. Masks required. Email Roslyn to reserve your space or for more details. ogradytr@cox.net. www.RosalynOgrady.com

Theresia Mcinnis-Watercolor **Techniques**

Tuesday afternoons, 12:45 pm- 3:45 pm. \$27.50 plus supplies. Zoom available. Threehour class. Learn or improve on various techniques including controlled pour & texturing. Reference picture provided. www. Theresia McInnis.com. 850-729-2600.

Charlotte Arnold-Open Studio with Live Model

Wednesday mornings 10:30-

1:30 pm. Uninstructed- \$15. limited to 6 seats. Bring your own supplies- your medium and an easel. 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. Limited seating. Text seating request to: 505-690-

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. Text seating request to: 505-690-3945. Limited seating.

Call the gallery at 850-729-2600 to reserve seating for the following workshops:

Dec 4, Christmas Card Illuminated Letter workshop

– 10:30- 1 pm \$75 includes all supplies. Create your own unique illuminated letter Christmas Card using ink, gold leaf and other quality calligraphy materials. Award winning artist, Elia Saxer

Dec 11, Stained Glass Mosaic Box Workshop- 10:30-2:30. \$37.50 Includes all supplies. Stained glass expert Dulcie Scalf will help you create your own unique gift box. In this 4 hour workshop you will work stained

glass and your choice of design including initials.

Dec 18, Open Air Art Day Christmas Sale- Noon – 3 pm. Come take advantage of sales and meet our artisans of the gallery. Special guest artisans will have tents and demonstrations set up outside. Food truck. Kids

COMING IN JANUARY:

Book Signing – Eliza Scalia

Spoon Swipe & String Pull Acrylics- Debi Profeta- 01/15 Needle Felting-Jenn Dennis-01/22

One Stroke Painting- Sheila Mahony- 01/29

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Big Orange House Designs NOVEMBER CLASSES:

27-Open Leather & Pearls.

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30-Play w/Clay. Make clay ornaments with potter Laurel.

DECEMBER CLASSES:

- 2- Paint Pour w/Ang. Part science - 100% FUN! Creative abstract. \$39.90
- **3**-Word Board Glass Art. Make a beautiful personalized CHRISTMAS PRESENT! \$58.85
- 4-Open Studio Glass Art. \$26.62



4-"Perdu" Leather & Pearls. \$69.44

7-Dream "Catcher". \$21.80

7-Play w/ Clay. \$42.80

9-Mommy & ME Scarf Dyeing. \$16.25

14-Elves Workshop w/ Reiko!

16-Glass Art Crosses. \$53.50

16-Girl's Night Out Leather & Pearls. \$69.55

17-Create ANGELS. Paint a wooden block and do glass overlay! \$53.50

18-Mini Christmas Cookie Tray. \$19.79

18-Elve's Workshop w/ Reiko. ADULT & CHILD class-2 seats for each project! \$32.80

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Estelle Studio & Gallery November 27 and December 18.

Small Group Instruction: Individualized Art Lesson Group. 10am. 1 hour 30 minutes. \$45.00

This session is for the more serious art student. This limited small class offers a more intimate self-paced learning environment. Estelle will guide and coach participants on completing their own beautiful masterpiece! Limited Space, Sign up soon! Current students have priority for future class sessions.

Private group classes and parties offered.

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PANDEMIC CHANGES

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More Info and Class Registration: estellestudioandgallery.com



Bay Buzz

Mid-Bay Bridge Rotary thanked 18 Choctawhatchee Electric Cooperative (CHEL-CO) line crew members for their efforts after Hurricane Ida devastated the western Gulf Coast by serving them a special breakfast. "We wanted to thank them not only for their service

by making the trip to the stricken areas, but also for their efforts to restore power, many times under very difficult conditions," said Steve Wolfrom, Mid Bridge Rotary President. "Long hours, difficult working conditions and missing family events are all part of a line worker's life." Break-



fast included eggs, grits, hash browns, biscuits, sausage gravy, steak, sausage, bacon, orange juice and coffee. Mid-Bay Rotarian Robert McEachern was the lead and Kim Freudenreich was the chef. Eleven Mid-Bay Rotarians helped serve. Visit www.midbayrotaryclub.org.

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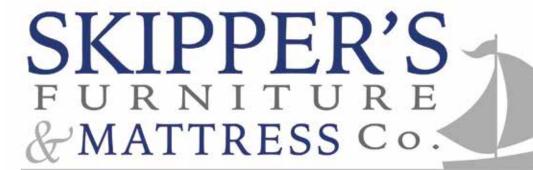
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