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Stories in Song: 2022 30A Songwriters Fest!

By Lori Leath Smith

What makes your favorite song your favorite? It's likely the story it tells.

And that's what is so special about the 30A Songwriters Festival. On Jan. 14-17, South Walton will be transformed into a story-in-song paradise and the "hottest" mid-January mecca for music fans. And the best part? It's right in our backyard!

For the past 12 years, the 30A Songwriters Festival has attracted thousands of diehard, enthusiastic, live music fans from throughout the U.S. to listen to original songwriters spanning many genres of music perform their songs. Thirty featured venues all along Hwy. 30A will present more than 230 songwriters and 300+ solo, band and in-the-round performances throughout the weekend. As some of the best performing singer songwriters in all genres of music, all ages, all stages of careers and from all over the country, this year's headliners include icon-





ic artists Brothers of a Feather feat. Chris & Rich Robinson of The Black Crowes, Dawes, Mavis Staples, Jenny Lewis, Emmylou Harris, and Rickie Lee Jones. (See Sept. 2021 Destin Life, MyDestinLife. com.) Returning to perform two shows each throughout the weekend are songwriting legends Amy Grant, Rodney Crowell, Patty Griffin, Steve Earle, John Paul White (The Civil Wars) and Shawn Mull-





The festival also profiles hall of fame musicians, successful career artists and exciting up and coming musicians. Several artists making their 30A debuts this year include Chuck Prophet, Annie Mack, Madison Cunningham, RB Morris, Darden Smith and Brittney Spencer.

If the best parts of your classic British Invasion, 50s country, 60s pop and pure rock 'n' roll records could be transformed into a person,





they might look and sound a lot like Chuck Prophet. For almost 30 years, this Bay Area songwriter has reliably delivered albums so pleasingly familiar that, had he started a few decades earlier, it'd be easy to imagine him outshining the likes of Tom Petty and Bruce Springsteen.

Annie Mack is a soulful singer and unflinching song-

> **SONGWRITERS** continued on page 2



Hope Medical Clinic

Keeping Our Community Healthy

By Lori Leath Smith

It's a Tuesday morning, and I find myself in a morning staff huddle at the Hope Medical Clinic. The Clinic's director, Tim Roberts, listens intently and compassionately, gives directions and perhaps courses of action, so all staff know what to expect and are ready for their patients' care. No one is a number; they have a name. It's personal. Private. Caring.

A vital part of keeping our community healthy, Hope Medical Clinic offers just what its name

HOPE

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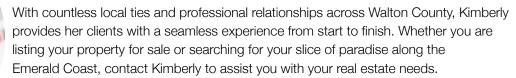
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SONGWRITERS

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writer who writes from the gut and demands your attention. She arrives fresh off the release of her powerful new release, Testify (2021). The record solidifies her position as a top-tier singer, songwriter and producer performing her own unique blend of blues, country, rock and soul.

Grammy-nominated, 25-year- old **Madison Cunning-ham** is one of folk rock's most exciting newcomers. Rolling Stone describes Madison's music as "a new spin on West Coast folk-rock, with classical tenden-

cies, electric guitars, jazz-school chord changes and alt-rock strut all living beneath the same roof."

Lucinda Williams calls **RB Morris** "the greatest unknown songwriter in the country." Steve Earle credits him as "the reason I started writing poetry." RB Morris is a published poet, playwright, actor and renowned singer songwriter.

Darden Smith is a singer-songwriter based in Austin whose 30-year career redefines what it means to be a musician. In addition to 15 critically acclaimed albums, Darden continues to break new ground using the craft of songwriting in education, entrepreneurship and in service to others. He is the founder and creative director of SongwritingWith:Soldiers, a nonprofit that pairs award-winning songwriters with veterans and service members in retreat settings to craft songs about combat and the return home.

Brittney Spencer is a free-spirited singer-songwriter and powerful live performer, spending much of the summer opening for Jason Isbell & the 400 Unit, winning over one audience after another across the heartland. As a teenager, Brittney loved the Dixie Chicks and singing gospel music which ultimately fueled her dream to become a country music star.

The Baltimore native moved to Nashville in 2013 and has since toured and performed as a background singer for Carrie Underwood and Christopher Cross all while establishing herself as a songwriter.

Regular weekend and VIP weekend 30A Songwriters Festival passes are sold out. Day passes are now available for Saturday's afternoon headline shows at Grand Boulevard ONLY on Sat., Jan. 15 for headliners Brothers of a Feather featuring Chris and Rich Robinson (of the Black Crowes), Dawes and Jenny Lewis.

Day passes are also available for Sunday's afternoon head-

line shows at Grand Boulevard ONLY Sun., Jan. 16, for headliners Emmylou Harris and Mavis Staples, both with full bands. Third act TBD. Tickets are \$140 per day.

All net proceeds benefit the Cultural Arts Alliance of Walton County (CAA) and help to fulfill its mission to support the arts. For more information on headliners, as well as beloved local bands and performing artists, visit 30aSongwriters-Festival.com. Purchase tickets at https://www.freshtix.com/events/2022-30asongwritersfestival

HOPE

continued from page 1

infers—Hope. Hope for the hurting—mentally, physically and emotionally. We all know healthcare can be complex and expensive even for those with insurance. For those without insurance, it can mean the difference between living healthy and productive lives and suffering from, or even dying of, highly treatable conditions. Serving the people that make our communities possible, Hope Medical Clinic opened its doors in 2009 to provide free, quality, accessible healthcare to the working uninsured and medically underserved residents of Okaloosa and Walton counties.

In partnership with our communities, it continues its goal to serve in this capacity. "We do this in a respectful environment in which patients, health care professionals, students and the community learn from one another," says Tim. "The experience is that each patient is respected, cared for and welcomed when they walk through the door."

The clinic believes that health is more than the absence of disease, and can be achieved by addressing the physical, mental,



spiritual and emotional needs of its patients. "From the first appointment, we assess a person's physical, but also mental and emotional background to try to find out what's happened in their lives, where they're coming from and the resources they need to get well. Then we strive to provide those resources," says Tim. This is done initially through an ACE (Adverse Child Experiences) survey. "As a patient, we want to know who you are, what you've experienced and how that affects your health," he says. "It's not necessarily traditional, but gives us insight. We're very serious about it and what we can do about your situation.'

Tim says some results show major issues, while others simply mean a patient is at risk for certain issues. "As a nonprofit, we believe that we can create a better future through innovation such as the ACE survey. This leads us to this creative approach and a model that works. We're a healthcare home, not a walk-in clinic," he continues. "We have a program that patients can be admitted into if they qualify. If admitted, they're scheduled with a provider we feel best matches their needs. We're going to get our patients the help they need or get them where they need to go. We can connect them, supply options, help them navigate, whether it's mental health integration or primary care, etc.," says Tim.

Doctors, physician assistants, nurse practitioners and licensed mental health counselors donate their time as their schedules allow as well as volunteer nurses and clinic volunteers, all a vital part of the clinic's backbone.

Hope Medical Clinic also

provides students pursuing careers in medicine and health-care to intern and help address the immediate and long-term needs of our community, and in doing so, equip them with skillsets that will serve them throughout their careers. "We strive to create an environment in which our team feels heard, safe, respected and supported, carefully managing their time and talents and spending wisely the funds invested in us," says Tim.

Hope Clinic's range of services include women's health, mental health, counseling, diabetes, prescription assistance, basic lab work and blood work, referrals and more.

Tim's passion, compassion and devotion to his patients and the community shines. He's made this community and work his life's mission. "I packed everything I owned into the back of truck, and through someone who knew someone who knew someone, ended up here."

To make an appointment at one of the clinic's two locations, Freeport and Destin, call (850) 837-8424 or email destin@ hopemedclinic.org. Visit www. hopemedclinic.org.

BAY/ife

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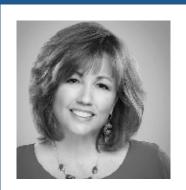
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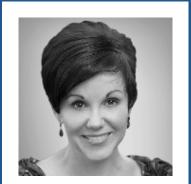
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The New Year Awaits!

Join LJ Schooners Dockside Restaurant & Oyster Bar for the New Year's Eve Dinner Special — Crab Cake, Filet Mignon, Roasted Potatoes and Veggies with complimentary glass of Champagne! Dinner will be served from 5–10 p.m. DJ Diamond Dan will be entertaining from 9 p.m. – 1 a.m. at the Oyster Bar. Reservations suggested. 850-897-6400. Bluewater Bay Marina Complex. 290 Yacht Club Dr.

The Village of Baytowne Wharf's New Year's celebration—**Baytowne Count-down**—happens Fri., Dec. 31, 6 p.m.-1 a.m.—Fireworks at 8 p.m. & midnight. From 6-8 p.m.—face painting, kids' activities and LIVE music 7 p.m. until 1 a.m. 21 & over after 10 p.m.

Ring in the **New Year on the Destin Harbor at HarborWalk Village!** Enjoy an early performance by Flash Flood at 7 p.m. on the main stage and an 8 p.m. fireworks

show! Atlanta's hottest party band, the A-Town A-List, hits the stage at 9 p.m. The night ends with midnight fireworks and Ball Drop!

The Fish Out of Water restaurant is hosting a New Year's Eve multicourse dinner celebration from 6 p.m. to 12 p.m. on Friday, Dec. 31. Ring in 2022 with a delicious meal, champagne and a night full of wonderful memories. Visit www.foow30a.com for more information. 34 Goldenrod Circle, Santa Rosa Beach, (850) 534-5050

For those too excited to wait until midnight, or for those fans of New Year's Eve who want to conduct a countdown twice, there are separate **Beach Ball Drops at Pier Park** in Panama City Beach, 8 p.m. and midnight. Live music throughout till



midnight and a great fireworks display both times.

Plunge into the Gulf at The Boardwalk's 6th Annual Pelican Plunge! Sat, Jan. 1, 2022 10:30 a.m. – 1 p.m. Plunge ticket \$22 at Eventbrite. com. 100% of proceeds direct-

ly support the children of The Emerald Coast Foundation. The Boardwalk, Okaloosa Island; 1450 Miracle Strip Parkway Southeast; Fort Walton Beach.

Baytowne on Ice continues as a favorite holiday tradition! The Ice rink is open through February 6. Hours vary daily. \$13 for 90-minute skate; \$3 skate rentals. Rent the rink for private functions. Call 850-428- 2736 or visit baytownewharf.com.

This year's free 5th annual **Troon Goon Christmas Lightshow** combines classic Christ-

mas songs with modern versions. The hi-tech light animations dance to the music and feature the house, mega-tree, arches and other standalone features for an unlimited amount of pixel combinations. The 30-minute show starts every hour and half-hour

and runs nightly through Jan 6, 2022, from 6-9:30 p.m. View from your vehicle while listening on your car stereo at 101.3 FM. Visit www.troongoonchristmas. com for additional information. 1074 Troon Dr. E. Niceville, Bluewater Bay area.

You still have time for Season 14 of **Geek Lights** on the Corner, a 30-minute light show on the corner of Bluewater Blvd. and Antiqua Way in Bluewater Bay. Animatronic trains, toys and synchronized lights run every 30 minutes starting at 6 p.m., last show at 9:30 p.m. Sunday-Thursday, and 10:30 p.m. on Fridays, Saturdays and Christmas Eve through Jan. 6.

You can park along Bluewater Bay. If you bring a big car load, drop off guests to not disturb those already at the show. The show can be canceled in bad weather. Check Facebook for daily updates. All donations benefit CALM. 201 Antiqua Way, Niceville



SEASON

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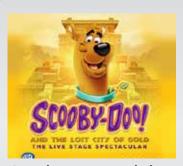


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more information



Lords of 52nd Street January 7, 2022



Scooby Doo! and the Lost City of Gold January 27, 2022



The Simon & Garfunkel Story February 7, 2022



The Golden Girls Show! March 5, 2022



Menopause The Musical March19, 2022



The Price is Right Live April 1, 2022



An Officer and a Gentleman April 10, 2022



Waitress April 30, 2022



Buy Your Tickets TODAY!

Community

Happenings Around the Bay

DECEMBER

- Art Exploration: After School Kids Create 28 3pm-4:30pm | Estelle Studio and Gallery | Freeport
- 80's New Years Eve Party: Purple Monkey Performing 31 7pm | Mulligan's Bluewater Bay | Prize for BEST 80's Costume | Niceville **Baytowne Countdown** 6pm | The Village of Baytowne Wharf | Destin Disco Night's Party with Dj Diamond Dam

9pm-1am | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

JANUARY

- Bend & Breathe Yoga with Mollie 8:30am-9:30am | Magnolia Tribe | Freeport
- 05 Poses & Poetry with Dr. Lesa 5:30pm-6:30pm | Magnolia Tribe | Freeport Chess Night: Bartender's Featured Choice Cocktail 6pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville
- **Zumba Gold with Lily** 06 10:30am-11:30am | Magnolia Tribe | Freeport **Music Bingo** 6:30pm-8:30pm | 3rd Planet Brewery | Niceville



Sip N' Stroll 07

5pm-7pm | J. Leon Gallery + Studio | Destin

Lords of 52nd Street

7:30pm-9:30pm | Mattie Kelly Arts Center | Niceville

Jesse Terry House Show

7pm-10pm | Wilkinson Home | Niceville

08 | Prime Rib Night

5pm-9pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville

Zumba Toning with Lily 11 10:30am-11:30am | Magnolia Tribe | Freeport Trivia Night

6:30pm-8:30pm | 3rd Planet Brewery | Niceville

- Stretch Therapy with Janet 10:30am-11:30am | Magnolia Tribe | Freeport
- 16 **Adam Ezra Group** 7pm-10pm | 3rd Planet Brewery | Niceville

FARMER'S MARKETS

Niceville Community - Saturdays Dec 25 & Jan 1, 8, 15 9am-1pm | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays Dec 19 & Jan 2, 16 8am | Victory Blvd | Freeport



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curious creatives and nano entrepreneurs who seek knowledge, purpose, and community brought to you by creative firm and solutionist agency, Frances Roy. A lineup of guests, friends, and mentors candidly share their diverse wisdom and experience. This refreshing podcast is an easy addition to your playlist of favorites.





What are the benefits of visualization? Here at Frances Roy Agency, we implement an annual vision board day that allows us to slow down and visualize our short-term and long-term goals for the upcoming year. Setting time aside during the hectic holiday season for visualization is a meditative practice that allows us some time for self-reflection. There is no wrong way to create a vision board so we challenge you to make time, gather your items and let your vision evolve.

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Help Feed Young Minds with Food for Thought

By Heather Bennett

In addition to providing meals and snacks for the 3,400 food insecure children in their backpack program, Food for Thought has been gearing up for the holidays. They recently delivered 700 turkeys and 33,000 food items over five service locations to reach more than 3,000 children across Okaloosa and Walton Counties for Thanksgiving.

If you are unfamiliar with their work, Food for Thought is a nonprofit organization which provides meals and snacks to children who are dependent on free or reduced school meals, bridging meal gaps that might occur on the weekends or during holidays, so kids can focus less on where they are going to get their next meal and more on their schoolwork. They literally provide food for thought.

Due to the economic impact of Covid, Food for Thought has seen an increase in demand. "Last year we saw a 38% increase in our pick-ups for the holidays, and this year we are planning on a 10% increase

over that," said Tiffanie Nelson, founder of Food for Thought. In 2020, most people were struggling with unemployment or reduced hours; this year inflation has had an effect on the cost of groceries, gas and general cost of living, leaving some families still struggling to make ends meet.

Covid has also had a two-fold effect on Food for Thought. In addition to seeing a 40% increase in the cost of food from distributors and brokers, they experienced a decline in volunteers. "Prior to Covid we saw about 250 individual volunteers a week to help us provide our services, and right now we are struggling to get to 100," stated Tiffanie.

Despite the setbacks, Food for Thought is committed, and is meeting their weekly deliveries. They are grateful for the volunteers they currently have, and regardless of how social media looks, they are still in need of more volunteers to make the drops easier. "There aren't enough hands and feet on our team of five to provide





all these services to over 3,000 kids a week," said Tiffanie, referring to the 34 school drops they make across Okaloosa and Walton counties.

In addition to these services, they are getting prepared for another holiday drop for Christmas break, providing snacks and meals for children during their two-weeks off of school, a time when food insecurity may be high. A child can miss around 20 meals over Christmas break. "Children who are already enrolled in our services get access to our holiday services," stated Tiffanie. "We spread out through the community to make those pick ups easy for the families and we have a variety of times, and we communicate directly with the families."

When asked what Food for Thought needs most, Tiffanie said that volunteers and donors are both important, because one doesn't work without the other. "We need donors to help support our work, and we need volunteers to help us distribute. They are both extremely valuable to us."

If you are interested in helping Food for Thought, keep in mind that it only costs \$5 to fill a backpack to support a child for a week; one to two hours a month of your time spent volunteering can really make a difference. For more information on how you can get involved, please visit the website, fftfl.org.



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Tom Rice Has a Nose for Business - And Charity

By Kenneth Books

Our Hometown Hero, Tom Rice, has always loved three things: the restaurant business, charity and the U.S. Army. After 28 years in uniform, finishing as a First Sergeant, he retired from the military and made it a point to open his own restaurant, a journey which began when he was just a child.

"I worked in Perri's Italian Restaurant while I was in junior high school, high school and college," Rice, 72, said. "I loved it. I loved making pizzas and stirring the sauce."

Perri's, located on the site of the Fort Walton Beach Publix supermarket, later became Tom's first restaurant, a 1950s-style diner. "It was all chrome and glass," he said. Today, he's the owner of the Magnolia Grill, a unique eatery that is as much a museum of American history — particularly military history — on Brooks Street, which was moved from the original site to make way for Publix. But the Perri's influence remained.

"People kept coming in to



Tom Rice displays a directional sign for Camp Walton, the original name of Fort Walton Beach.

the restaurant and asking how to make Mr. Perri's recipes," Tom said. Today, he said, about 30 to 40 percent of Magnolia Grill's entrées are Italian.

To open the current Magnolia Grill, Tom bought a nearby house in 1999, which he moved to the current location 500 feet away. The move cost about \$50,000.

In 2001, the restaurant was open for business. "The renovation took 18 months, Tom said.

But Magnolia Grill is more than a business. In addition to the great food, the second floor contains artifacts from World War II, Vietnam and other segments of American history. But that's not the whole story.

Charities are among Tom Rice's pet projects. Whether it's pancake breakfasts aiding the Salvation Army, help for Catholic Charities or other needed and altruistic enterprises, Tom is dedicated to helping to make a difference. He serves as the secretary for Catholic Charities and chairman with the Salvation Army. "We've been given a golden opportunity here," Tom said. "Once in a while, someone will come to us for help. If they're willing to do some work, I donate pancake mix." He also donates sweat equity from his family members. For example, his brother-in-law served as Santa Claus during a recent pancake breakfast for the Empty Stocking Fund of the Salvation Army. He's also helped Disabled American Veterans, and worked on cemeteries for Memorial Day and Veterans Day, providing flags and chairs for those functions. "When the DAV folded in 2010, we continued with the ceremonies," Tom said. He

also assisted with the construction of the bell tower at Beal Cemetery, a 30-foot-tall edifice, which was completed in time for the 9/11 commemoration in 2014, including the casting of a 300-pound bell, cast in Ohio. The entire project cost about \$500,000, all of which was donated by locals. No government aid was needed.

Tom was part of the founding board of Fisher House of the Emerald Coast, which provides a home away from home for military families to live in during treatments for serious illness or physical or occupational therapy. It's within easy walking distance of the Eglin Air Force Base Hospital and Veterans' Clinic. "There are resources being in business," Tom said.

Tom and his wife, Peggy, have been married for 40 years. They have a daughter, Meghan Gordon, who serves with the ministry at Crosspoint church.

"Life is short," Tom said. "Make it count. Teach the value of giving. It's not always money. It's also time and talent."





Bay Buzz

Harvest Wine & Food Festival Raises Over \$100,000 For Local Children!

Imagine casually strolling through WaterColor's picturesque property soaking up filtered sunlight emanating through the trees, experiencing a crisp, warm Gulf breeze while sipping on the most delicious wine and tasting coastal culinary cuisine while live music resonates

This year's Harvest Wine and Food Festival was one of those Chamber of Commerce afternoons when you have to pinch yourself as a reminder it's reality. And the event raised more than \$100,000 for local children.

The wine festival, presented by the Destin Charity Wine Auction Foundation which supports 16 local children's charities, was back this year for four days of epicurean excellence. Held in November, the sold-out event featured high-end wines from around the world and the best culinary selections from throughout the southeast. It also included wine dinners and the return of the famous Grand

Tasting. Wines were paired with seafood, barbecue and other delectable delights. Craft beer and spirits were also prominent for those who prefer it.

A virtual auction featuring rare wines, unique items, and experiential trips was active throughout the festival weekend. Proceeds benefit DCWAF and its mission to connect wine enthusiasts to raise money benefiting children in need in Northwest Florida. Since its inception in 2005, DCWAF has donated more than \$25 million to its 15 partner charities, impacting the lives of more than 100,000 children in the local community.

Bloody Mary Festival Raises \$30,000 for Habitat for Humanity-Walton County

The annual Bloody Mary Festival, held in October and powered by Step One Automotive Group, raised \$30,000 for Habitat for Humanity - Walton County, a record-breaking amount for the festival. The sold-out event welcomed more than 1,000 guests and featured unlimited tastes of the Emerald

Coast's most creative and inventive Bloody Marys made with Distillery 98's local Dune Laker vodka served by 17 of the finest restaurants, bars, and catering companies in Northwest Florida.

Guests voted for the coveted People's Choice Awards for the "Best Bloody Mary in South Walton:"

1st Place People's Choice Award – The Beach House 2nd Place People's Choice Award – Cannery Lane Cantina

3rd Place People's Choice Award – Camille's at Crystal Beach

A panel of select food critics and local celebrities also judged each Bloody Mary:

Judge's Choice Award -Signature Catering of 30A

All awards were custom made by local artist, Maxine Orange.

"Eggs on the Beach" Cooking Competition Raises \$39,500 for Local Non-Profit Organizations

Presented by Bay Breeze Patio, the 7th Annual Eggs On

2021 Niceville Christmas Parade Winners

Special Awards

Grand Marshal's Choice: Holt-Phillips Services President's Choice: Twin Cities Hospital

Commercial

1st Place: Costa Enterprises McDonald's 2nd Place: Berkshire Hathaway PenFed Realty 3rd Place: Legendary Boating Club

Club/Non-Profit Adult

1st Place: Niceville Church of Jesus Christ of Latter-Day Saints

2nd Place: Niceville Christian Church

3rd Place: Crosspoint Church

Non-Profit Youth

1st Place: Niceville Flag Football

2nd Place: Niceville High School Robotics Team

3rd Place: Girl Scout Troop 2067

Marching & Performing Units

1ST Place: Twinkling Twirlers

the Beach cooking competition raised \$39,500 for local non-profit organizations, including its two non-profit partners—Fisher House of the Emerald Coast and Food for Thought. Held at Seascape Resort in October, the family-friendly event welcomed more than 600 tasters and volunteers who sampled

an array of delicacies cooked on Big Green Eggs by 22 cook teams. Food for Thought and the Fisher House of the Emerald Coast, received a \$16,250 donation.

"Once again, our cook teams delivered deliciously creative

Continued on page 10



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Laundry Tips and Tricks...with Sudsy!



By Steven Harley, CEO, CFO, Head Janitor Thanks for taking the time to

read our fun, informative article for some basic laundry tips and tricks!

In this issue, we want to tackle the age-old question: Top loader vs. Front loader.

Having been in the business for more than 16 years, we have used every type of washer available: commercial, residential, top loader, front loader, etc. Every week, we always get asked the same question: Which machine is better, a front load or a top load washer?

Without going into in-depth

explanations, we have found that the overall best washer you can use/buy is a commercial front load washer. It will give you the best wash results and will leave the least amount of moisture in the garments at the end of the cycle due to the high extract speeds. Unfortunately, these commercial front loaders are usually only available at laundromats due to power and flooring structural needs.

Having said that, the best residential washer is still the good old, reliable, familiar top load-



ing washer. The new residential front load washers are simply

too expensive, not very reliable, and do not use enough water! Personally, I have traded in my front load residential washer to buy another top load washer at home.

At Total Laundry Services, you'll find that every store has front load and top load washers.

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Community

BAY BUZZ

continued from page 8



bites, which ranged from shrimp and grits and tuna dip to pork belly, chicken and sausage bites to bananas foster dessert," said Bay Breeze Patio co-owner and event founder Susan Kiley. "It was such a fun day and it was humbling to see the community come together once again to support great local causes."

In addition, \$7,000 was donated to four local non-profits whose cook teams impressed tasters and earned the most votes. Healing Paws for Warriors served the winning bite and earned \$3,000. The Eggstras cooked for South Walton Academy and earned second place and a \$2,000 donation. Sinfonia Gulf Coast and Boys and Girls Club of the Emerald Coast tied for third place. Chef Pam Wellborn of 30A Destin Ice House cooked for Sinfonia and earned a \$1,000 donation. Going toe to toe with Sinfonia, the Boys and Girls Club of the Emerald Coast presented their scorched chicken wings earning \$1,000.

1st Place: Healing Paws for Warriors, 2nd Place: Saltwater Restaurants and 3rd Place BE-CI. Judge's Choice winners include 1st Place: Brock Landscaping Cooking for Fisher House of the Emerald Coast, 2nd Place: Blue Angels Foundation and 3rd Place: Saltwater Restaurants.

Eggs on the Beach has donated more than \$205,500 to local non-profits since its inception in 2013. For more information, visit EggsontheBeach.com. For more information about the Big Green Egg, visit BayBreezePatio.com.

Join the **Bluewater Bay Garden Club meeting** on January 13, 2022, at Mulligan's Bar and Grill located at 2000 Bluewater Blvd. Guest speaker Janet Hayes will share how she used Florida Friendly Plants to create her backyard landscape. You're invited to stay for lunch after the program concludes. For more information, call Claudene Schaetzle at (850) 729-0348

The **Freeport Republicans will meet January 11** in Freeport at the Hammock Bay Clubhouse, 1830 Great Hammock Bend. Registration begins at 5:30 p.m.; meeting 6-7 p.m. This month's speaker is Clint Pate, who is a candidate for the Florida State House, District 5. The club meets monthly on the second Tuesday of each month at the same location and time. NOTE: The Walton County "Mom's For Liberty" group will be meeting monthly at the Hammock Bay Clubhouse -

theater @ 7:15 p.m., which is directly after the Freeport Republican's meeting.



The Gulfarium is adding a new stadium and dolphin exhibit with three primary pool habitats—a show pool, exhibit pool (with a large split-level underwater viewing area) and encounter pool. The proposed show stadium will have an occupancy of 480 people and include stadium-style seating areas with overhead shade canopies. The existing show stadium will be closed and replaced with a new attraction in the future.

The expansion will include a new dolphin show stadium, dolphin encounter pool and dolphin viewing area. Plans are for the complex in the property's northwest portion will be expanded to more than 31,000 sq. ft. There are no plans to stop dolphin shows in the meantime. The current show stadium will be transformed into a new attraction when the project is over

Established in 1955, the Gulfarium not only provides family-oriented entertainment, they also facilitate conservation, research, education and community enhancement. For example:

The C.A.R.E. Center has treated 640 endangered sea turtles; school field trips and handson experiences are ongoing as well as pier and beach clean-up events.

In December, **Feeding the Gulf Coast** celebrated 40 years of service and its Panhandle Facility Expansion. Last year, the food bank undertook an expansion project to increase its usable warehouse space to 20,530 square feet, an increase of 68% of food storage capacity, including expansion of the dry storage area, conversion of the existing cooler into a freezer, and the installation of an additional cooler.

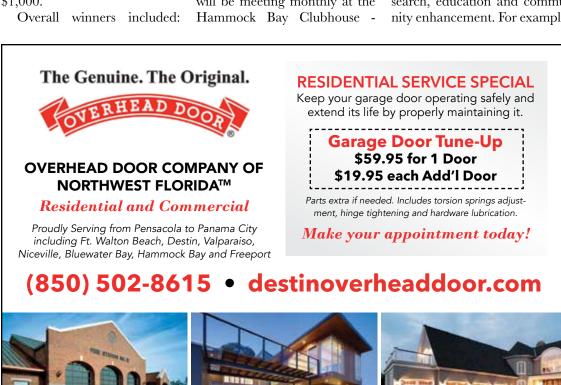
Formerly known as Bay Area Food Bank, the organization opened its doors on Dec. 1, 1981 and has continued to serve by distributing more than 318 million pounds of food to those in need since its inception and working to address chronic hunger along the central Gulf Coast where nearly 350,400 families and individuals rely on access to fresh and nutritious foods provided by Feeding the Gulf Coast and its partner agencies.

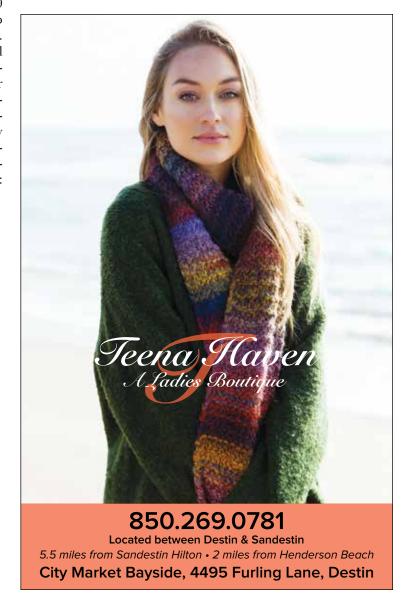
Corcoran Reverie, a high-



end real estate brokerage and an affiliate of Corcoran Group LLC, has donated \$40,000 as part of its sponsorship of the annual 30A 10K Thanksgiving Day Race held in Rosemary Beach. The contribution will directly impact the Walton Education Foundation, the Seaside School Foundation, the Point Washington Medical Clinic, and the Northwest Florida Guardian ad Litem Foundation.

To date, the 30A 10K has given more than \$430,000 to local charities along the Emerald Coast. The Walton Education Foundation supports all 17 public, charter and magnet schools in Walton County. To learn more about the 30A 10K and its benefactors, visit www.30a10k.





Community

Invisible Adversary: Walton Co. Jail Takes on Covid-19

By Corey Dobridnia, WCSO PIO

While the world was facing-off against the first global pandemic since SARS in 2003, federal and state governments frantically made live-saving decisions by putting new public health protocols in motion.

The COVID-19 virus was officially dubbed a pandemic in March of 2020 after barreling through 114 countries in three months, infecting over 118,000 people – and the spread was just getting started. During this time, jails across the U.S. were faced with an unthinkable task: minimize the spread of COVID-19 among inmate populations at the risk of jail staff and employees.

At Walton County Sheriff's Office, an Incident Management Team was initiated, and protocols were strategized. During all briefings, it became more and more clear what the expectation was; public servants would now be asked to continue selflessly serving during a pandemic - risking their lives even

Detention deputies, nurses, and staff members at the Walton County Jail were asked to abandon innate instincts of self-preservation to keep those who were incarcerated safe from the spread of COVID-19. It was a huge ask knowing the dangers they would encounter with the possibility of infection looming.

In Walton County the emphasis was prevention and eliminating transmission through education, screening, isolation of suspected cases and relentless cleaning and sanitation.

Movement was minimized between PODS as much as possible, elective programs were discontinued, inmates were provided masks, and if multiple positive cases occurred in a single housing POD, positive cases remained in place until symptoms worsened.

The Jail's Medical Director,



Dr. James Howell was an invaluable asset to the facility overseeing cases and monitoring inmate and staff health.

Walton County Jail's digital visitation (which was already in place before the pandemic) decreased the possibility of infection from the outside; allowing inmates to virtually connect with family while the facility was on lock down. "Tablets offer video visitation, phone calls, and chat so men and women who are jailed can continue to communicate with their families," said Cory Godwin, Walton County Jail Director. "When the pandemic hit, we didn't have to take away their connection to the outside world."

In April, Walton County Sheriff's Office began partnering with Walton County Health Department to vaccinate inmates with the Moderna two-step vaccine. Since that time, jail staff and health department employees have vaccinated more than 150 inmates incarcerated at the facility with the help of Shane Abbott, a local Pharmacist.

Walton County Sheriff's Office has been using Correctek Spark technology for digital medical record management since 2019. "We do all of our documentation orders and all of our med pass through that system," said Dawn Cooper, Walton County Jail Health Services Administrator and Licensed Practice Nurse, "We have access to any chart at any time. During med pass, everything is done on the computer right there in front of the inmate."

"We have access to labs, vital signs, and any open orders," Cooper added. We're not pulling around charts, but instead, we're scanning ID bands that can pull up the inmate's medications and anything we might need to know. Mental health has access and we can see their notes and we can access it anywhere in the facility on the laptop."

Digital medical charts made keeping track of inmate health much easier for the facility during a time where information flow was of the utmost importance. But, as positive cases from the pandemic heightened, staff numbers lingered at critical levels and those remaining worked 12 hour shifts to cover the losses in workforce. Still, employees remained vigilant and resilient.

Cooper was one of XX jail staff in the trenches when the pandemic hit and also tested positive for COVID-19 in 2020. As soon as she was able, Cooper returned to work. "This kind of nursing is different than any

Continued on page 13



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The Christmas Bird Count

By Raya Pruner

In 1900, Frank M. Chapman of the freshly formed Audubon Society proposed a new holiday tradition that would promote conservation by counting, rather than hunting, birds on Christmas Day. Then, he called it the "Christmas Bird Census" and that first year managed 25 counts thanks to the efforts of 27 focused birders (they counted about 90 species that first year). Over the years, this bird census has come to be known as the Christmas Bird Count (CBC), and it's the nation's longest-running community science bird project. Over the past century, these bird counts have helped biologists, researchers, wildlife agencies and avid birders study bird populations across North America. In fact, the idea of an annual bird count has spread and now takes place in over 20 countries across the Western Hemisphere including far-flung locales like Saipan and Guam to the west, and Paraguay to the south. Audubon maintains an interactive map with all the different CBC locations and contact\

for each here: https://audubon. maps.arcgis.com/apps/View/ index.html?appid=ac275eeb-01434cedb1c-5dcd0fd3fc7b4C.

So, what exactly is a bird count? The CBC is an early-winter bird census where thousands of volunteers that make up different "circles" go out between December 14 to January 5 every year. Each circle, like Choctawhatchee Bay, will choose a single calendar day within those dates to count birds. Count volunteers follow specified routes through a designated 15-mile diameter circle, counting every bird they see or hear all day. (Helpful hint Okaloosa and Walton County residents: a pair of binoculars makes an excellent Christmas gift). However, the count is not just a species tally—all birds are counted all day, giving an indication of the total number of birds in the circle that day. Now in its second century, the CBC has evolved into more than a seasonal tradition.

The CBC data represents one of the only conservation tools available for assessing the long-term trends in bird populations of North America. To date, over 300 peer-reviewed articles have resulted from use of CBC data. It was also used as a basis for Audubon's 2014 report on the impact changing global temperatures are having on bird populations (you can see this fascinating report at www. audubon.org/climate/ survivalbydegrees) and was instrumental in the collaborative development of the report by the North American Bird Conservation Initiative and U.S. Fish & Wildlife Service. (Learn more at https://archive.stateofthebirds.org/state-of-thebirds-2009-report). Closer to home, the Choctawhatchee Bay circle encompasses parts of Fort Walton Beach, Destin, Shalimar, Valparaiso, Niceville and Eglin AFB. The CBC Count Day for Choctawhatchee Audubon was December 18 where the tradition continued, but with some modifications to support a COVID-19 safe and socially distanced CBC.

Birders of all skill levels can volunteer in the CBC. If you are



a beginning birder, you can be paired with local experts and if your home is within the boundaries of a CBC circle, then you can stay at home and report the birds that visit your feeder or yard on count day as long as you have made prior arrangements. Hot bird tip: If you're just getting into birding, the free Audubon Guide to Birds in the app store is a great resource, as is Merlin Bird ID by Cornell Lab, part of Cornell University; recently, Merlin has added a Sound ID feature so you can identify birds near you based off their tweets.

Another favorite is iBird Pro Guide to Birds, although that one isn't free.

Malcolm Swan and Bruce Purdy coordinate the Audubon CBC circle in this worldwide citizen science event. The 15-mile-diameter circle is centered four miles North of the Marler (Destin) Bridge over East Pass, and the circle is divided into many sections for the different parties of observers. If you missed it this year, visit www. choctawhatcheeaudubon.org to

Continued on next page





BIRD COUNT

continued from previous page

download a pdf with bird ID tips and be ready for the 2022 Bird Count!

CAS hosts a number of outings each year. These include many bird walks, field trips, Fall and Spring Migratory Bird Counts, the Christmas Bird Count and a spring chapter retreat. Each year, special projects provide a chance to get outdoors and give back to the community at the same time. Last year, CAS volunteers monitored rooftop Least Tern nests and conducted a marine debris sur-

vey on Eglin AFB beaches. The Choctawhatchee Tern Team will resume nest monitoring operations in March.

The Choctawhatchee Audubon Society is a chapter of the National Audubon Society and is a non-profit, volunteer organization serving Okaloosa and Walton Counties (since 1976). For more information or questions, contact Malcolm Mark Swan at malcolmmarkswan@gmail.com. Information on all available count circles can be found at www.Audubon.org. Check the website for upcoming field trips and programs in 2022.

JAIL

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other nursing," said Cooper. "It's rewarding in its own way. These people still need to be cared for."

Out of 155 inmates who tested positive at a facility that can hold up to 600, five were sent outside the walls to be hospitalized. Two were treated and gone approximately five days and returned to the jail

and three were released on recognizance by a judge's order. "We must not overlook the heroic manner in which jail staffs across the country have battled this new enemy," said Walton County Sheriff Michael Adkinson. "Two rounds of COVID variants among the already existing dangers of working within a corrections environment is brave and deserves the utmost admiration."

'Twas a Few Weeks Before Christmas... in the Real Estate Market



By Gail Pelto

(a twist on Twas the Night Before Christmas by Clement Clarke Moore)

"Twas a few weeks before Christmas along the Emerald Coast, Home Buyers and Sellers were busy making toasts. Offers had been made, negotiated by all. Everyone happy, no closing was stalled!

It's been a great year in real estate...interest rates are still low! Able to buy more when the market is like this, you know! Sellers are happy, too, properties are selling fast. If you like it, make an offer, 'cause it's not going to last!

Now Inspector! Now Appraiser! Now Lender! Title Agent too! On Broker! On Realtor! We'll all be working hard for YOU!

If you think it's time to invest, buy or sell, Speak with a good realtor, someone who'll treat you really well! In fact, if you're really contemplating a sale, Remember you can call me, just ask for Gail!

And for reading my column, thank you ALL for a great year! Hope I've helped in some way, dispel some of your fears. Home buying and selling have a lot of pieces and parts, Reading Destin Life info is definitely a good start!

And now 2022 is nearly in sight! Merry Christmas to all, and to all a good night! Gail Pelto is a Board Member with The Rotary Club and the Mattie Kelly Arts Foundation—and yes, a powerful, full-time real estate agent with Keller Williams Realty Success Realty. Call her with any real estate questions you have, and she'll guide you in the right direction. Call her direct at 850-374-0454 or email to Gail.Pelto@kw.com. Want to know what the value of your property is today? Go to www.DestinAgent.com.



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Buying a Car in the Diminished Inventory Market



By WILL ESTELL

By this point, most everyone who drives, or keeps up with current economic and supply chain trends, is well aware that the current automobile market in our country (and most others) is facing a problem we haven't seen to this degree in our lifetimes.

In a nutshell, the current lack of new and used vehicle inventory is partly due to supply chain issues first affected by the pandemic, and later catapulted into more problems with a fire in a major supplier facility in China, leading to a worldwide shortage of microchips used in the new car manufacturing process.

This new car shortage is, by association, also responsible for the diminished number of used cars on the market, since dealers depend on new car trade-ins for much of their used inventory, that then flows down the chain to supply the major auto auction houses, local wholesale dealers, and the smaller non-dealer pre-owned car lots. Meaning right now, the demand for new and used cars is far outweighing the availability. Thus, making

it harder to find the particular new or used vehicle you may be looking for, and increasingly difficult to get a good deal on the pre-owned automobiles you do find to purchase.

So, what do you do if you find yourself in need—or want—of a vehicle during these tumultuous times?

We all know that anytime supply for anything is less than the demand for the same tangible product —be it real estate, automobiles, building supplies or high-end watches—the result is usually a temporary adjustment-repeat after me, "inflation"—in the said commodity. Read that again, "temporary." Meaning that If we pay too much for something just because there is less of that something in a current market, we often still paid too much! That's basic economics, but it's surprising how many people get caught up thinking they have to have something and let their emotions talk them into paying too much for it.

In the case of used cars especially, we are seeing a number of vehicles selling at retail establishments for a good percentage over what the true retail value for that same vehicle is. Remember, this shortage is real, and the supply of vehicles available may not catch up with normal auto purchasing demand for up to another two years (once the chip shortage is overcome and new manufacturing resumes to a normal pace), however (the BIG



"HOWEVER") this doesn't mean it's smart to pay over the retail book value for any car or truck you are considering buying.

If you are paying over the NADA (National Auto Dealer's Association) or KBB (Kelly Blue Book) retail value for the vehicle, you are simply paying too much. And, that will come back to haunt buyers who do this. As the vehicle you purchase is only worth what the books say it is worth when it comes time to sell or trade it in later on. And that time will come. You can do a simple internet search to find those values for any car you are thinking about buying, keeping in mind that dealers still want to sell cars, perhaps needing to more now than ever. So, push for that best deal or walk away.

So far, the "real" values of the used (or new) vehicles on the market hasn't changed much at all in the real world, even though some dealers are asking more, and some consumers seem willing to pay more than the book values. This means some people (a lot of people) are likely to find themselves way

upside down when they try to sell or trade that car or truck they paid thousands over value for, just to get it. Remember, like most consumer goods, the majority of cars and trucks (other than particular collectible, rare, and antique ones) are depreciating assets. So, unlike the home or condo you buy that generally will continue to go up in value, the car you buy -even at fair market price-will almost always go down in value from the day you buy it. That's why it's so important to buy it right in the first place.

One way to buy smart is to really educate yourself on the real value of any vehicle you are considering. Just because lot A is selling their vehicle \$2,000 less than lot B doesn't mean either one is a good deal. Use the NADA and KBB book values and make it a rule not to pay over the retail book value, no matter what the dealership or seller may tell you about supply and demand, or current values. If you pay too much today, you will most definitely owe way too much tomorrow.

The good news is that reputable dealers know this supply issue will even out in time, and they also know that the book value is the real value. Make it a point to do business with those dealers and sellers only. In fact, being sort of auto aficionado myself, having owned over 35 various cars, trucks and SUV's over the years, my hard rule when purchasing anything (Yes,

even in this current market.) is to never pay one dollar over the NADA clean trade-in book value for anything. Whether on a car lot or from an individual, I stick to that rule. This way I always know that I can drive most of those cars for even a year or less, keep the mileage at or below the national average, and still be able to trade or sell the vehicle for what I owe on it or more. The good news is, I have even been able to do this twice (for my pre-owned BMW and my fiancée's Mercedes) in the past few months, even during the current automobile market. So, just know you can do it; it just might take a little more shopping around and tougher negotiating skills to make this happen.

Will Estell is a writer and magazine 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 11 magazine titles from concept to fruition, both for other publishing companies and his own partnerships. He actively partakes in freelance media projects for an array of local, regional, and national publications, such as this one. Will is a father of three who splits his time between Destin and Navarre, along with his fiancée, ABC news anchor, Laura Hussey. When he isn't writing, creating or consulting, he enjoys attending live musical events, hanging out with friends and playing with cars...real ones.

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Community

Palate & Palette Benefits Domestic Violence/Sexual Assault Survivors

Tickets are now officially on sale for Shelter House's 6th Annual Palate & Palette Dinner, sponsored by Compass Builders and Emerald Coast Title Services, February 5 at Legendary Marine's showroom in Destin. This year's featured artist will be Nikki Cade, from Dallas, Texas. At the end of the evening, the painting will be auctioned off to the highest bidder in an exciting and competitive live auction!

Shelter House, Inc., is the state certified domestic and sexual violence center serving Okaloosa and Walton counties and offering emergency confidential shelter, crisis counseling, a 24-hour hotline, children's programs, information and referrals, education, professional training, safety planning and prevention services to survivors of domestic violence and their children and sexual violence survivors.

This pop-up style wine dinner is a unique experience as Legendary Marine's show room is transformed into a chic, intimate venue with a trendy, metropolitan feel. Attendees will indulge in a five-course seated dinner featuring five of the area's most respected chefs. Each chef will create a dish for their

course, and Elite Worldwide Imports will be hand selecting fine wines to pair with each dish. Additionally, local distillery, Timber Creek, will be offering craft cocktails throughout the night and Destin Brewery will provide craft beers for guests to enjoy. B-Boy Productions' live DJ will command the music of the event, floating high above the dining area aboard one of the newest bay cruising yachts. Guests can also say "cheese" in the Epic Photo Booth and explore the expansive silent auction offering prize packages including fishing trips, restaurant experiences, custom art, spa packages and more.

The dinner's culinary lineup includes Camille Withall, Executive Chef, George's at Alys Beach, Chadwick Donelson, Executive Chef, Bitterroot Food and Spirits, Dan Pettis, Executive Chef, Owner, Dan Pettis' One20 a Modern Bistro and Giovanni Filippone, Executive Chef, Partner, Mama Clemenza's European Breakfast.

Nikki Cade is a Texas based mixed media painter, maker, and muralist. Her travel inspired work is characterized by bold and interesting color combinations, intricate detail, pattern



and abstraction. Nikki attended Wade College of Art & Design and has a bachelor's degree in Advertising and Public Relations from the University of Arkansas at Fayetteville. She also holds a Masters of Education in Curriculum and Instruction from The University of Texas at

When she isn't teaching art classes you can find her in the studio creating works of art that have reached places like Post21, The Black Home, Anthropologie, DFW Airport, Kafiex Roasters and collectors all around the world. Her pursuit of travel, coupled with a dedication to art practice and education has built the foundation for creative courage. Now, whatever Nikki creates, she does so with the intention of reminding people of what's possible and all the hearty adventures ahead.

Tickets are \$125 per person (\$140 day of) and can be purchased online at http://bidpal. net/palate2022. All proceeds benefit Shelter House. For information on sponsorship, call 850-243-1201 or email sponsors@

shelterhousenwfl.org.

Shelter House offers help 24/7. If you feel that a family member or intimate partner is endangering your physical or emotional safety or if you know someone experiencing this in their home, call Shelter House's domestic violence hotline at 1-800-44-ABUSE or 850-863-4777. If you or someone you know has survived a sexual assault, call Shelter House's sexual assault helpline at 850-226-2027.

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- Melanie Kercher, Crystal Beach

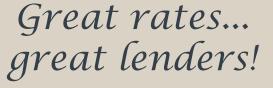
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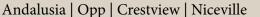
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The Gift of a Sound Personal Insurance Portfolio?



By Joe Capers, Insurance Zone

In a recent edition we focused on the details of a sound Business Insurance Program. Similar parallels can be established for your equally important Personal Insurance Program. Personal lines insurance is designed to offer protection for individuals and families rather than organizations and businesses. The most common types of personal insurance are property and casualty insurance which includes homeowners, condo, renters and auto insurance. The rates of insurance vary depending on geographic locations and the level of risk that an individual may have.

In our state of Florida, some types of personal lines insurance are required while others are strongly recommended. All Florida residences must have auto insurance which covers drivers while commuting to

work, running errands and for other personal reasons and while used in business pursuits. On the other hand, homeowners, condo unit owners and renters insurance protect against damage to residences and personal assets.

Ultimately, insurance is about safeguarding one's family from life's uncertainties - and life does indeed have uncertain and unexpected events. Personal insurance adds that extra layer of protection that can give you peace of mind in today's world.

Below is a sampling of personal insurance coverage that are recommended for you and your family:

Homeowners & Homes **Under Renovation or Construction** – Protects your home the way it protects you by choosing the proper coverage that meets your needs.

Condo Unit Owners -

Your condo association may have insurance, but your individual unit has its own coverage needs. Condo insurance protects your dwelling elements, personal property and liability.

Renters Insurance - Can be structured to cover more than just your personal property, and personal liability is just one example.

Rental Property or Landlord Insurance - Protects your property investment for you as a

rental property owner.

Auto Insurance - Protection that gives peace of mind when on the road.

Flood Insurance - Homeowners does not cover flooding so flood insurance will protect against floods associated with hurricanes, tropical storms, heavy rains and other conditions that impact our area.

Boat and Yacht Insurance

Know that you, your guests and vessel are protected so you can enjoy your time on the water.

Umbrella - This high limit coverage goes above your personal and auto liability policies to protect you from unexpected and catastrophic events.

Jewelry and Collections

For those special items and valuables that your homeowners coverage will have severe limita-

Motorcycle and RV Insurance - Provides liability protection for you and your ma-

Home Office Liability -

As more individuals are now working from home, make sure you have protection for this often-overlooked exposure.

Life Insurance – Whether term or permanent, life insurance can provide income, final expenses, transfer an inheritance and business continuation.

Pet Insurance – You know



I would not leave off this vital protection to cover the health for our precious animals.

There are many choices in the marketplace when it comes to your personal insurance program - especially automobile and homeowner coverage. We recommend you work with an agent and agency that will take the time to get to know you, your family, and your insurance needs. One that can search the marketplace for the correct combination of coverage and price to meet the insurance requirements of you and your family.

You've worked hard to attain your assets and this is a great time of the year. Let a personal lines specialist provide you with the gift of a Personal Insurance

Program that will protect you with sound insurance products.



Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Niceville, Freeport, Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www. ins-zone.com and watch several informative videos on Homeowners, Condo and Umbrella Liability', or call 850.424.6979.



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- 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.



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Community

Is the Medicare Open Enrollment Period Important to You?



By Greg Durette

Now that the Medicare Annual Election Period (AEP) is over (ended December 7th), you can finally take a breather from all those ads, phone calls and mailers. Come January 1st, you will have a chance to try out your new Medicare Advantage, Supplement and/or Prescription plan.

If you suddenly discover the plan you selected during the AEP is not right for you, all is not lost. You will get one more bite at the apple to make changes to your plan.

As with many situations, in order to get a good outcome, you first have to ask the right questions. In this case, the questions you should ask first are:

- Did you sign up for a new Advantage Plan or a standalone Part D prescription drug plan during the last Annual Enrollment Period (AEP)?
- Do you have an existing Advantage Plan or a stand-alone

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Part D prescription drug plan that renewed with a January 1st effective date?

If the answer to either of these questions is yes, then the Medicare Open Enrollment Period (OEP) is very important to you.

The OEP runs annually from January 1st to March 31st.

During this time, Advantage plan holders are given the option to make certain changes to the plan they selected in the AEP.

These allowed changes are:

- Cancel your stand-alone Part D prescription drug plan.
- Drop your Medicare Advantage Plan and return to Original Medicare (A & B only).
- Enroll in a stand-alone Medicare Part D prescription drug plan.
- Elect to change from one Medicare Advantage Plan to another.

Let's a look at each option a bit deeper. First, why would someone elect to cancel their stand-alone Part D prescription plan? The only reason one could have would be it was being replaced by other qualifying coverage. If you cancel without replacing, penalties will accrue and be waiting for you when you do put this coverage back in place at a later date. Plus, those penalties will be with you for life!

Second, there are a few rare

circumstances when it makes sense for someone to cancel an Advantage plan and return to Original Medicare known as Part A and Part B. Usually, this would have something to do with provider networks which are insufficient for the beneficiary. Again, this rare circumstance would require you to also enroll in a stand-alone Part D prescription drug plan in order to avoid accruing the future penalties I just mentioned.

Again, enrolling in a standalone Part D prescription drug plan is a requirement if you do not have qualifying coverage elsewhere and want to avoid those penalties. If you neglected to get that done during the AEP, now is the time to take care of this.

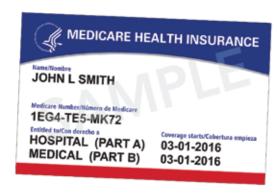
Last, some folks have a change of heart once they see the detailed materials of the Advantage plan they enrolled in during the AEP. Perhaps you find your HMO plan does not have the providers you need but, a PPO plan does. Or, perhaps the terms of coverage are better in a plan different from your current plan. Maybe, another plan costs less (or even \$0!).

You don't need any reason

to switch plans provided you do so before the OEP expires on March 31st. Just remember, you only get one chance to make this change. Once you do, you will have to keep that plan until the next AEP which begin

AEP, which begins on October 15th of every year.

The best options for your particular situation should be thoroughly discussed with your insurance agent/broker to make sure you have all the facts about the choices you may be thinking about and, get all your questions answered.



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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Listening is an Art



By Matthew Vanderford

I love the comedy skit "Who's on First" by Abbott & Costello. I remember the first time I heard it – I was a young kid who loved baseball and loved to laugh. When I heard the routine, I thought it was genius!! So, what does this all have to do with insurance and claims? EVERYTHING!! Because hearing is passive, we hear noises around us all the time and don't react, but listening...listen-

ing is an art – more accurately, a skill. If you don't listen, you miss the whole joke of the best baseball comedy routine ever, and you better believe, insurance companies spend a considerable amount of energy and resources to "listen" to what you're saying when you file a claim to eliminate fraud.

For example, when you call your insurance company to make a claim or talk to someone, what comes on the line and greets you most often is a statement like or very similar to: "This line is recorded to ensure quality and customer service." Now, because we hear that a lot nowadays, we get used to those disclaimers and really don't hear the nuance of what's being stated: "By listening to this message and continuing this call, YOU consent to OUR listening to and the recording of everything you are going to say; and what you say, can, and will be used in our investigation of your claim."

This article isn't a scare article or an article about how big and bad insurance companies are. On the contrary, the reason I wanted to write this piece is to help people understand that words are powerful, powerful enough to cause good claims to go bad and get denied because someone said something that someone else didn't agree on.

For your reading please.... here's a snippet from a common insurance policy:

As stated in 7C, an examination under oath is exactly what it means, an examination under oath (commonly known as depositions) where everything you have, are and will say are being recorded to later be fact checked, further investigated, used to determine whether or not those being deposed will make for

good witnesses (for or against the claim), and whether or not, based on the testimony and other "evidences" collected, if this claim should defended in court with a jury of peers or settled now.

On the side of the insurance companies, active listening is a skill that carrier reps and adjusters are well versed in. There is a great deal of training on how to listen to an insured telling their side of events, and how to interpret what the adjuster has just heard, against non-verbal clues that may be telling a different story. This is the first line of defense for a carrier against fraud. And because insurance fraud is real, methods on detecting fraud are paramount to an insurance carrier's health and solvency.

This is important, because unless a policy is a named peril policy, all other insurance policies provide coverage for everything (unless excluded). And when a claim is filed, it is not the duty of the insured to prove what happened for coverage to be granted, but the duty of the insurer (your

insurance company here), to prove your claim is not valid. So, if you were an insurance company, what would you do to save money all while in the name of good and fair claim settlement practices? You guessed it...Stop Fraud!

So, if insurance personnel and claims reps are trained in the art and skill of active listening, then it only makes sense to help develop that same art and skill when speaking to those who are really listening to everything you have to say. Because when you take the time to really listen to what people are saying, you can better gauge how your words will be perceived. And words make all the difference in the world. Words make a difference between coverage and denial. Words are what your policy is made up of and it's those very words that are argued against by highly skilled and trained "word smiths" (otherwise known as attorneys), who use more words to prove their point that your claim may or may not have value.



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LATEST ISSUE

Community

Cultural Arts Alliance Announces Valentine Tour of Homes & Gardens February 12 & 13

The Cultural Arts Alliance of Walton County is excited to announce that early bird tickets are now on sale for the highly anticipated annual Valentine Tour of Homes & Gardens. The tour is known for providing

with additional support from the Florida Department of State, Division of Arts and Culture, will emphasize outdoor living spaces, gardens and interesting courtyards. The event is scheduled for Saturday, Feb. 12 from

> 10 a.m. - 4 p.m. and Sunday, Feb. 13 from 12 p.m. – 4 p.m.

> All net proceeds benefit the CAA's 'Art For All' Program, which provides support to Walton County schools, teachers, students, artists and arts organizations to further arts education

in the community.

through December 31, \$45 beginning January 1, 2022 and \$50 the days of the event, valid for the entire weekend with one entry per house. Tickets can be purchased in advance on the CAA's website, CulturalArtsAlliance.com. Tickets will also be

Tickets are \$40 in advance



a rare opportunity to enter some of South Walton's most interesting residences, showcasing stunning interiors, acclaimed architectural design and picturesque settings, which are sure to bring inspiration to tour goers' winter beach weekend.

year's self-guided tour, which is presented by Visit South Walton

With a focus on location, this available for purchase at several of the homes throughout the weekend.

Please note that as most of these homes are private residences, they cannot be guaranteed as ADA compliant. Please notify the CAA office in advance for questions regarding access, and best efforts will be made for accommodations.

To volunteer, visit culturalartsalliance.com/volunteer. Volunteers receive a complimentary event ticket.

For more information about the Valentine Tour of Homes and the Cultural Arts Alliance of Walton County, call 850-622-5970 or visit CulturalArtsAlliance.com.



OCSO Provides Hospice Patients with Decorated Christmas Trees

Each year, the Okaloosa County Sheriff's Office teams up with Emerald Coast Hospice to provide each patient with a small, hand-decorated Christmas tree. It started 14 years ago with just 25 Christmas trees. It started

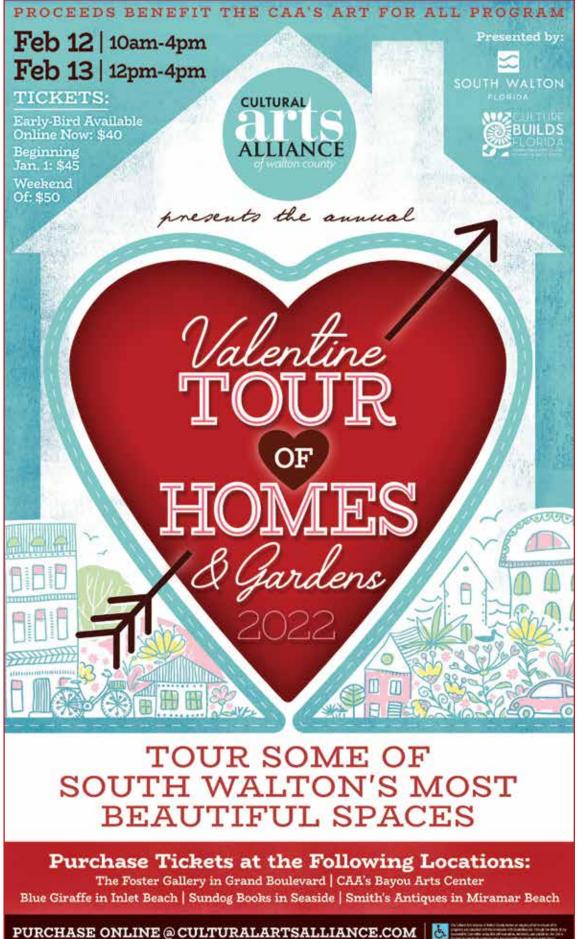
with just 25 trees, but this year it grew to approximately 360 trees, enough to fill an entire room.

Each year deputies volunteer to take home a tiny tree to decorate as they choose. The trees, provided by an anonymous donor, are then gifted to **Emerald Coast Hospice patients** who face life-limiting illnesses in homes or facilities from Panama City to Crestview.

School resource officers decorate a bulk of the trees also, with students in local kindergarten



and elementary school classes applying their decorating skills as well. The Okaloosa County Sheriff's Office headquarters is then transformed into a site to behold with all the trees, complete with festive ornaments and creative decorations, filling a big room. Creativity has no boundaries and the trees are judged. Additionally, the Okaloosa County Sheriff's Office Angel Tree program nearly tripled in size this year, with approximately 270 children set to receive





Grin and Bear it: Coexisting With the Other Locals

By Jamie Zimchek

It's nearly midnight. Suddenly, there's the sort of crash outside that gives a person heart palpitations. Prowling cautiously around the corner, you spot the furry culprit lumbering leisurely down the back road with a trash bag in tow: it's your friendly neighborhood Florida black bear, and he's just found dinner. Yes, by tomorrow morning it will probably be a shredded mess in the woods to clean up, but no, there's no cause for panic, according to Dave Telesco, Bear Management Program Coordinator for the state of Florida. "I just hate hearing someone was afraid to go outside," he says. "Hollywood films are not reality. Florida black bears are not interested in people, and most are easily scared away."

If you have a ring doorbell, or some other security camera system, it's quite likely that you've already captured a shot of one of these large mammals (or know someone who has). Telesco notes that their population is, in fact, slowly increasing (females normally only have two cubs every other year), and this is bear country. But the fact that we're seeing more of them has to do in part with the fact that more homes have security cams, and more people spent time at



home during the pandemic. Additionally, area development has in some areas reduced their habitat, forcing them into increasingly populated areas. Furthermore, Fall is when bears are more active. "This time of year with the cooler mornings and evenings, the bears are starting to get ready for winter," explains Telesco. "Pregnant females do hibernate because their cubs are born during February, so they have to stay put for a good three months before they're mobile." Males don't have to den up, but are still working to build up fat. That way, if there's a cold snap, they can hunker down for a couple of weeks without having to eat or drink.

Bears need as much as 20,000 calories a day, and normally, 73% of their diet is plants. This means when weighing the advantages of eating many, many acorns at four-calories each versus a few bags of trash, some bears are going to go for trash every time. "They're smart enough to be lazy," says Telesco with a laugh. This translates

into long daily active periods of up to 18 hours, though they try to stay nocturnal for neighborhood raids to avoid human contact. In the wild, he explains, they'd be more active at dawn and dusk. Black bears aren't territorial either, so if you get repeat sightings, it may or may not be the same bear. Depending on the population, a male may roam over

100 square miles, while females tend to stay within a 20 square mile area. How many miles can they cover in a day? "That depends on time of year. The most they're moving is now. They're so plant oriented, they know when the galberries are going to be ripe and when," elaborates Telesco. "It just depends on what food source they're trying to get to." One bear study documented bears moving anywhere from 0.6 to 1.2 miles a day in the Fall.

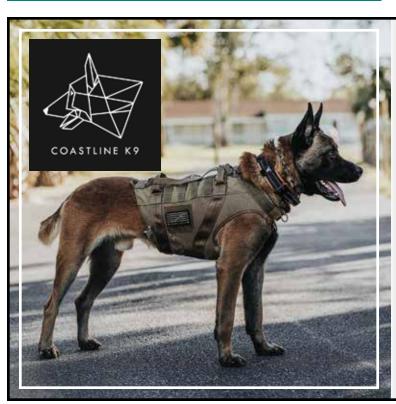
Our area is traversed by two growing bear populations: Eglin from the east and Apalachicola from the west, which makes this region a busy sleuth of bear activity. However, that is not a cause for alarm. According to statistics available on the myfwc.com website, only 1% of all calls in northwest Florida between 2010 and 2020 were for reasons of bear-related public safety; even fewer were related to bears entering a structure. Usually they are easily scared away by beeping a car alarm, or hand clapping. "They're really

uncomfortable around us," says Telesco. And with a sense of smell 2,100 times more powerful than a human sniffer, they can detect scents over a mile away, which means they're usually quick to smell humans and beat a hasty retreat. Bears have been known to get aggressive around dogs, so it's wise to avoid that kind of interaction by keeping you dog close on a non-retractable leash, but their relationship with cats is more complicated: there are many documented cases of cats treeing black bears (do a search for "cats chasing bear videos" if you want to see this for yourself). Still, if you leave food out for local cats, it's better to pull that every evening to avoid appetizing smells bringing in bears and other wildlife for their midnight snacks.

Wondering about the age of your local bear? Telesco explains that it's possible to get a good gauge on a bear's age by checking its ear size in relation to its body - a bear's ear size doesn't change after it's a year old, so younger bears tend to have more "Mickey-mouse" ears, as well as lankier, puppy-like limbs. When a female gets ready to breed every other year, she kicks any male offspring out as an incoming adult male will kill the younger males; female cubs aren't seen as the same kind of threat, so they tend to set up a home range near their mothers. This means

Continued on page 22





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School Superintendent Updates



Walton County Schools Update Superintendent Russell Hughes

Winter has emerged, but Walton County School District shows no sign of cooling down in educational excellence! On the contrary, we have had a phenomenal first half of the school year, indicated by the many happenings throughout the District. Teachers, students, and staff have worked diligently to meet academic rigor. They will soon see the fruit of their labor as they rise to meet the challenge of End of Course (EOC) and semester exams while anxiously awaiting the Christmas Holidays.

As we move forward, there are a few important dates to keep in the forefront of your schedule. Teachers will return to work on January 3, 2022, with students following on January 5, 2022. Although students are off for the holidays, we encourage you to keep them mentally engaged and active to avoid the "winter knowledge slide!" Perhaps you might have them read a favorite holiday story or come together to play a fun family game that encourages higher-order thinking skills.

Out-of-this-world thinking occurred during November as each middle school participated in exploring our solar system. The Emerald Coast Science Planetarium Experience, sponsored through a generous grant from the St. Joe Foundation, was showcased to middle school students across the District, Students entered an inflatable dome to view a show highlighting constellations, the solar system and space exploration. Thank you, St. Joe, for your partnership in the education of Walton County's students.

The District is proud to recognize Freeport High School's Morrigan Burnham. Morgan was recently honored by Gov. Ron DeSantis for her PER-FECT score on the state Biology end-of-course examination! Congratulations to Morrigan on her recognition and Biology teacher Amy Baker for her work in the classroom!

In athletic excellence, huge applause is due to our High School Football programs. Free-port High School, South Walton High School, and Walton High School created a trifecta for gridiron play.

Each school's team earned a spot in state playoff competitions. Congratulations to the coaches and players of these teams who represented our county in EPIC fashion!

Superintendent Hughes wants to wish each student, family, employee and community member a happy holiday season! "We look forward to continuing our journey to #1 when we return next year!



Okaloosa County Schools Update SUPERINTENDENT MARCUS CHAMBERS

In the Spring of 2021, a vision came to fruition. Superintendent Marcus Chambers and Commissioner Mel Ponder partnered together to develop the Okaloosa Youth Leadership Council (YLC) which consists of Juniors and Seniors from each high school in the district. These students were nominated to be on the council by their principals. The council includes 11 students who meet once a month to discuss topics that are important to them and changes they would like to see not only

in the school district but also in the county.

Two school-related topics the YLC came up with are establishing suicide prevention programs in more schools and providing financial literacy courses for high school students. HOPE Squad is an organization that focuses on peer-to-peer suicide prevention. According to Mr. Chambers, HOPE Squad will be in all secondary schools by the end of this school year with plans to introduce it to primary schools the following school year. This will be possible thanks to the recent grant that United for a Good Cause, the organization that sponsors HOPE Squad in our schools, received from IMPACT 100. Superintendent Chambers expressed his gratitude to United for a Good Cause and IMPACT 100. "Support for the ongoing mental and emotional health of our students is a critical component to ensure their continued academic success. We have significantly increased resources in this area,

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Off the Hook

Okaloosa Darter Deemed Recovered

The U.S. Fish and Wildlife Service recently announced the proposed delisting of the Okaloosa darter from the threatened and endangered list under the Endangered Species Act. The population is being managed so well, the small fish is making major strides in its fight for recovery, according to the USFWS. "I'm very excited to be here celebrating this triumphant moment for the darter and everyone who's been working for so long (to rescue the fish)," said Shannon Estenoz, Assistant Secretary of the Department of Interior for Fish, Wildlife and Parks.



U.S. AIR FORCE PHOTO/ILKA CO

Originally listed as endangered in 1973, the Okaloosa darter is roughly a two-inch, perchlike fish known to occur only in six clear stream systems draining into two Choctawhatchee Bay bayous in Walton and Okaloosa counties in northwest Florida. In 1973, less than 1,500 individual darters remained.

Approximately 99 percent

of this watershed drainage area is under Eglin's management as is most of the darter's present range. The remainder of the watershed and the species' range lies within the Niceville and Valparaiso urban areas.

The Okaloosa darter has significantly grown in population and is now being considered for delisting as a threatened and endangered species under the Endangered Species Act. The Eglin Air Force Base range area makes up 99% of the fish's natural habitat

Working in partnership, the Service and the base accomplished a significant number of recovery efforts for the darter. Eglin's natural resource managers estimate as of 2021, the darter's population skyrocketed to more than 600,000, earning the right to be considered de-listed by USFWS. "Effecting positive change for a species to the point where reclassification is justified is a monumental task taking years of hard work and dedication from many professionals across multiple organizations. I am proud to have been a part of this accomplishment," said Bruce Hagedorn, Eglin Natural Resources chief.

According to Col. Joseph Augustine, 96 Test Wing vice commander, the tiny fish's impact to northwest Florida's ecosystem is huge. "The Okaloosa darter may be small in stature, but it has an outsized impact on our local environment. Its complete endangerment would have resulted in a lasting impact in the balance of our creeks and streams on Eglin reservation and the surrounding areas we call home," said Augustine.

The process of delisting a species can take anywhere from six to nine months, according to the USFWS.

BEARS

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that in any given Autumn, there may be a higher percentage of juvenile males trying to get their "bearings." You might not ever spot one, but dumped bird feeders, tipped trash cans (and claw marks down the front of your can) are fairly good indicators that there's a bear presence in your neighborhood. Bears will return to a spot if they've found it to be a good food source in the past, so to avoid repeat visits, there are some things to try. For one, a bird feeder needs to be suspended at least 10 feet up, between two trees (far enough away from the trunks that the bear can't reach it by climbing). Trash is usually the biggest concern however, and though there

are plenty of bear-proofing tips out there, they're not a one-size fits all solution. Many local trash companies will allow customers to retrofit their trash receptacles with latches, clamps, or other tie-downs (but have to be left unlatched on pick-up day). You can find directions for these at the websites listed below. Others advise freezing leftover food and tossing it last minute, or doing

double-duty with the garbage disposal rather than throwing it away (much to the dismay of plumbers everywhere). Keeping trash in a garage or secure shed is another option until the morning or pick up instead of the night before so bears don't treat your yard as the best drivethrough around. Some even recommend putting ammonia in the trash, although Telesco notes

that this might work for some bears but not others. "We had a father and son peeing every night on their garbage can - I'm not going to recommend that," he laughs.

For more information on fostering healthy human-bear relations, visit bearwise.org, a website used by all 15 states in the Southeast, and MyFWC.com/





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Off the Hook

Fourth Sculpture Installation Planned for Underwater Museum of Art

The Cultural Arts Alliance of Walton County (CAA) in partnership with the South Walton Artificial Reef Association (SWARA) join two of South Walton's most cherished resources, the arts and the Gulf of Mexico, with the Underwater Museum of Art (UMA). Named by TIME Magazine as one of 100 of the "World's Greatest Places," the UMA is the first and only permanent underwater sculpture museum in the U.S. located off the coast of Grayton Beach State Park in South Walton.

The UMA has been featured in online and print publications including National Geographic, Lonely Planet, Travel & Leisure, Newsweek, The New York Times and more. As part of the CAA's Art In Public Spaces program, the UMA also augments SWARA's mission of creating marine habitat and expanding fishery populations while providing enhanced cultural, economic and educational opportunities for the benefit, education and enjoyment of area residents, including students and visitors. The project is supported by Visit South Walton, the National Endowment for

the Arts, Visit Florida, The Alys Foundation and the Florida Department of State, Division of Arts and Culture.

Artist applications are in and the CAA has obtained a panel of arts and marine environment specialists to review the applications and select proposals for completion and installation. They will be considering a demonstrated history of collaboration completing large- and small-scale public art projects. Then the selected artists will be commissioned to develop design proposals and create a 3D piece of original artwork to be permanently installed in the Underwater Museum of Art. Each artist will receive a \$6,500 stipend inclusive of design fees, materials, labor, fabrication, construction, packing materials, shipping and transportation.

Once selections are made, artists will be notified and have approximately five months to complete and deliver work to Walton County where the completed sculptures will be exhibited on land before being transported to Walter Marine in Orange Beach, Ala., to be attached to custom pedestals. Sculptures will then be taken by

barge to the Gulf and carefully submerged at roughly 60 feet to the floor of the Gulf of Mexico.

The UMA is produced in conjunction with SWARA's existing USACOE and FDEP permitted artificial reef project that includes nine nearshore reefs located within one nautical mile of the shore in approximately 60 feet of water. The first phase of the UMA project included seven pieces of sculpture installed in June 2018 with the second phase of ten more sculptures deployed in June 2019 and the third phase, which was postponed due to the pandemic, of eight sculptures was successfully deployed in February 2021 bringing the total number of UMA sculptures to 25.

Through the CAA's Art on Demand program and in partnership with Alys Beach, 30A. com, Dive30A and Florida Department of State, Division of Arts and Culture, the sculptures are periodically highlighted with a virtual Art on Demand event where you can discover this buried treasure. The most recent episode highlighted how this permanent sculpture garden came to exist from concept to creation and all points in be-



tween. The sculptures quickly attract a wide variety of marine life and, over time, metamorphize into a living reef providing a much-needed habitat for local marine life and fisheries as well as providing marine scientists, wildlife management professionals, ecologists, and students, with an opportunity to study marine life and measure the impact of artificial reef systems on the Gulf ecosystem.

This event is viewable post-premiere on the CAA's website at CulturalArtsAlliance.

com. Check the 30A Facebook page for upcoming virtual and other events. For project sponsorship information, visit UMA-FL.org.

SWARA is a grass-roots, 501(c) (3) organization dedicated to raising funds to build permitted, beach accessible, artificial reefs in the gulf coastal waters of South Walton County Florida for the benefit and health of environment and community. To join SWARA in making a difference, visit SwaraReefs.org.

SUPERINTENDENTS

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and HOPE Squad is a valuable component of our efforts."

There are currently two high schools in the Okaloosa County School District that offer financial literacy courses for students to take. Plans are underway to offer financial literacy in all high schools at the recommendation of this student group. Commissioner Ponder said, "It is such a great honor to have the support from my fellow commissioners to partner with Superintendent Chambers and the Okaloosa County School District with our outstanding Youth Leadership Council. It is so encouraging to bring this amazing group of current and future leaders together in a setting that adds to their leadership, strengthens their bond to work together, and challenges them to submit policy and project ideas to benefit both the District and County alike."





The Emerald Coast Classic and the Doolittle Raiders

By Doug Stauffer

Knowing history is essential for several reasons, not the least because history serves as one of our best teachers. In The Life of Reason, the American philosopher George Santayana wrote, "Those who cannot remember the past are condemned to repeat it." The history I will share is not near so ominous as it refers to a basketball tournament at a historic location.

Okaloosa-Walton Junior College opened in 1963 with the nickname "Raiders" in honor of Jimmy Doolittle and his crew. These brave pilots were responsible for the Tokyo Air Raid in retaliation for the Japanese bombing of Pearl Harbor, with mission training beginning at a tiny airfield at Eglin Air Force Base. On April 18, 1942, sixteen B-25s, dubbed the "Doolittle's Raiders," took off from the deck

of the U.S.S. Hornet en route to bomb Japan. You might be wondering what this has to do with a basketball tournament.

Everyone needs to experience the hidden gems located in North Niceville. I am referring to the college, the state-of-theart Mattie Kelly Arts Center, and the top-notch basketball arena at Northwest Florida State College. This sleek, modern complex rivals some Division 1 programs in its atmosphere, with a seating capacity of just under 2,500. This facility has fielded some great teams, but there is more. The basketball facility houses an impressive World War II display located on the east side dedicated to former Air Force General Jimmy Doo-

In 2008, the school's name changed to Northwest Florida State College. Since 2014, the



PHOTO BY DOUG STAUFFER

college has hosted the Emerald Coast Classic, a premier college basketball tournament televised nationally on the CBS Sports Network. It has become one of the country's more popular college basketball tournaments. I urge all sports fans in the panhandle region to experience the Emerald Coast Classic during Thanksgiving week. This year's Emerald Coast Classic started on Friday evening with two exciting overtime games in the semi-finals.

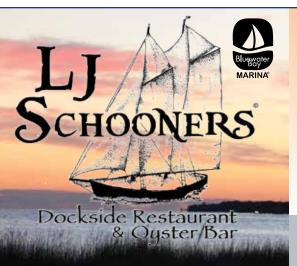
LSU beat Penn State 68-63 in overtime to advance to the championship game. The environment was boisterous and exciting. I mean loud, loud, loud. The second game also went into overtime, with Wake Forest defeating Oregon State 80-77.

On Saturday, Penn State handily defeated Oregon State 60-45, while LSU beat Wake Forest in the title game 75-61. It is hard to believe the caliber of basketball taking place in this arena during the Emerald Coast Classic, but this venue is a gem for more reasons than just this tournament. Mark your calendar for next Thanksgiving; you will be pleasantly surprised! I know I was.



Rocky Bayou Basketball

TUE 4-JAN 4:30JV/5:30G/7VB **ALETHIA** PONCE DE LEON HOME 4:30JV/5:30G/7VB THU 6-JAN FRI 7-JAN **DESTIN HIGH AWAY** 6:30VB TUE 11-JAN PCA **AWAY** 4JV/5G/6:45VB **BETHLEHAM** FRI 14-JAN 4:30JV/5:30G/7VB HOME TUE 18-JAN **PCA** HOME 4JV/5G/6:45VB **AUCILLA AWAY** 4:30JV/5:30G/7VB FRI 21-JAN SAT 22-JAN ALTHA **AWAY** 4:30JV/5:30G/7VB TUE 25-JAN PONCE DE LEON AWAY 5:45JV/7VB THU 27-JAN **BOZEMAN HOME** 4:30JV/5:30G/7VB FRI 28-JAN **AWAY** 4:00JV/5:00VB/6:30G **BAKER** TUE 1-FEB **CALVARY AWAY** 5:00VB THU 3-FEB **FREEPORT HOME** 5:15JV/6:30VB FRI 4-FEB **DESTIN HIGH HOME** 1:00VB TUE 8-FEB **DISTRICT SEMI FINALS RBCS TBA VB** FRI 11-FEB DISTRICT CHAMPIONSHIP **RBCS 7:00 VB**



Prime Rib Night Wine Tasting Jan. 12th

Prime Rib 5-9 p.m. | Wine Tasting 5-7 p.m.

13th Anniversary Celebration Jan. 15th

Live Entertainment 6-10 p.m.
FOOD SPECIALS ALL DAY

Gumbo Tasting Jan. 29th

Come out and try a taste of our famous Gumbo 4-6 p.m.!

HAPPY HOUR SPECIALS

David Gautreau 6-10 p.m.



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Brothers Kitchen is a casual, Southern-style restaurant, a place where you can get all your comfort food favorites. Blue Plate Specials are featured each day-meaning you choose one meat and two of many vegetable options from the daily list. And there's so many homestyle choices such as Country Fried Steak, Pork Bar-B-Que or Smoked Chicken Breast. Or pair super fresh salads, turnip greens, fried okra, potato wedges or mac 'n cheese with the famous Boss Burger. Nightly specials vary each evening, but can include grilled or fried fish, shrimp & grits, pasta dishes or steak specials including Brothers Top Sirloin, Delmonico, Ribeye and Queen's Filet Mignon. Come on by and "taste" for yourself! Or checkout the Brothers Kitchen Facebook page for the daily specials and call, stop in or order ahead. Pre-order for the weekend 24 hours in advance: Smoked whole pork butt, full or half racks, barbecue smoked meatloaf, smoked wings all slowsmoked on the Big Green Egg. And don't forget the sides! For Christmas or New Year's, Brothers Kitchen is offering special options for Pre-Order Pickup.

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der 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 Reindeer Cookie Wreath on Dec. 22! Book online at bigorangehousedesigns.com.

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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.

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.

Join LJ Schooners for their 13th Anniversary Celebration—a Prime Rib Night and Wine Tasting, Jan. 12th from 5-9 p.m. with the Wine Tasting from 5-7 p.m. There's also live



entertainment from 6-10 p.m. and food specials all day! And don't forget the Gumbo Tasting, Jan. 29th from 4-6 p.m. with happy hour specials and live music with David Gautreau from 6-10 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

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Go Lightly, Enjoy Greatly



By Lisa Leath Turpin, BS. FITNESS & WELLNESS COACH

By now, most of us have heard a lot about the destruction overindulging can do to our bodies, both visibly and silently. So, why do we keep allowing ourselves to do it? Does the magnitude of fun make it worth it? On that note, does it have to be all or nothing? The answer is NO. I think it's more fun to feel light and comfortable, instead of lethargic, achy and bloated.

Remember these few suggestions during Christmas and New Years that, I think, will help you enjoy the holidays much more:

portant! Your body can only process only so much at a time. If it can't process the amount of calories you consume, it will have no choice but to store

of the Gym, the Mezzanine,

Come pay us a visit to see

and the Yoga Studio.

for yourself.

them. Sugars process fast, while fats and protein process slowly. You will absorb and burn sugars almost immediately, which will raise your blood sugar, and leave your fat cells vulnerable to suck up the excess calories—predominantly from fats. (Note: Fats are the highest calories at 9 cal/gm vs 4 cal/gm for sugars and proteins). Therefore, if you eat sugary, fatty foods, you're most likely going to max out how much you can burn at that one meal--and the rest will be stored! If this cycle happens over and over again for several meals, you will gain weight like lightning. Plus, your liver and other organs have to work harder also. It's really hard on your body. How much muscle you have, your energy level, your choice and quantity of foods, are the pieces of the puzzle we have control over. Genetics plays a part, but we don't have control over that.

There are ways to boost your ability to become a more efficient calorie burning machine. If processing your food intake is the issue, but you still want to

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smaller the portion should be. Fats should be very small portions/amounts, but simple sugars should be monitored the most because of the ability to spike blood sugar and insulin which paralyzes the barrier of the fat cells leaving them unprotected. Plus, there's other detrimental issues for your brain, heart, immune system and energy system.

Exercise requires your body to use energy to move and perform. Anything you can do to get yourself moving will help use those extra calories your body can't burn on its own. During the holidays, while party hopping, commit to walking either before or after. Walking after a meal is incredibly beneficial to keeping blood sugar balanced and utilizing some calories before they get stored. If you choose to exercise before you eat, a workout that's intense, like interval training, will be most beneficial because research shows we continue to burn calories for many hours



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cooking, playing with the kids are beneficial anytime—just move. The more muscle you have the more calories you burn.

Go ahead and enjoy everything that is presented to you this holiday season. Be smart; don't overthink it; focus on your family, friends and all that Christmas is about. It's a beautiful time of year and we are all blessed to live in one of the most beautiful areas in the world.

Lisa Turpin is a degreed and certified health and fitness lifestyle coach who has devoted her life to motivating and strengthening the bodies and minds of others. With more than 30 years' experience as a group exercise leader and an independent personal trainer (20 years in the Destin area), she is diverse and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation.





Wellness

Jump Start Your Health!

By Amy Milligan

As we relish our holiday fare, most of us are rolling into 2022 with a list of New Year's goals. Drink less. Eat better. Exercise more. Lose a few pounds. STAY HEALTHY. If health is on your mind, CRYO850 is a unique, locally owned spot in Destin worth visiting. While cryotherapy is at the heart of the center, you'll find a long list of drugfree services beyond the cold. While everything is offered a la carte, most take advantage of the The Wellness Circuit which offers access to six therapies including: Infrared Sauna, Red Light Therapy, Whole Body Cryotherapy, Localized Spot Treatment Cryo, Vibration Plates and Compression Therapy. Membership offers access to the Circuit on a consistent basis. Visitors and first-time guests can enjoy the same services via a day, week or two-week pass. Beyond the Circuit, Pagani Muscle Recovery Therapy is a favorite for sore and strained muscles. Alternating hot and cold application creates the same healing as hours with heat and cold packs. For additional pain management and relief, the allnew Cocoon Fitness POD takes recovery to a higher level with combined heat, light and full body vibration.

For a combined treatment of both health and esthetics, try our Pagani Detoxing. This popular body contouring treatment eliminates toxic subcutaneous fat and shaves off inches for both a slimmer and healthier body. Combine with sessions in the Cocoon Fitness POD to move the lymphatic system and you'll see exponential results! Interest-

ed in weight loss? Studies show a visit to the cryo chamber burns anywhere from 400-800 calories. If you are looking to retain or regain that youthful glow, Pagani Collagen Enhancement Facials and Cryo Facials keep the skin taunt and young with the glow we all love. We've also seen great results with skin tightening and cellulite reduction.

CRYO850 is extending a handful of Holiday Specials to Bay Life! readers through the month of January including the \$99 Unlimited Cryotherapy or Unlimited Red Light Therapy starting at \$99/month and 20% off all traditional memberships. You can also save \$50 on a Day Pass for Two.

Call (850) 279-4145 or visit www.cryo850. com for more information.

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Eglin Doctor Wins Resident of the Year Award

By Ilka Cole

A 96th Medical Group Airman recently won the 2021 Outstanding Family Medicine Resident of the Year award. The American Osteopathic Foundation and the American College of Osteopathic Family Physicians recognized **Capt.**Joshua Herring for his efforts in the stand-up of Eglin hospital's new Complementary Alternative Medicine Clinic.

The AOF/ACOF award recognizes osteopathic doctors who distinguish themselves through clinical promise, leadership, their ability to think outside the box and show commitment to their patients and their profession. "Dr. Herring's impressive start in the resident program and history of teaching and mentoring made him the best choice to be the chief of our new CAM clinic," said Lt. Col. James Arnold, 96th MDG director of medical education,



U.S. AIR FORCE PHOTO/ILKA COLE

who nominated Herring for the award.

Herring was instrumental in combining the osteopathic manipulative treatment clinic, which provides manual body manipulation of the spine, bones, muscle and soft tissue, with the acupuncture clinic. He also helped develop and plan the CAM clinic processes and operations. The only 15-monthold clinic had 600 patient encounters under his guidance this past year, according to Arnold.

"Hard work and dedication to something you are passionate about can have rewards beyond the satisfaction of improving a process or helping a patient," said the 28-year-old Virginia native, who credits the hospital and staff for helping him reach this accomplishment. "The award is an homage to projects I'm working on, as well as the services we provide to our patients."

Herring's dedication to his patients and clinical accomplishments did not end there.

Additionally, he researched and found eight proven techniques to improve breastfeeding and latch through the application of gentle osteopathic manipulation to a newborn's skull, neck, and body. To ensure each newborn receives the same effective treatment, Herring developed a step-by-step method osteopathic doctors assigned to the newborn clinic now follow.



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Journey Bravely: How Are You Doing, Really?



By Stephenie Craig, Journey Bravely

How's your stress level? How are your relationships? How are your physical and mental health? Are your current coping strategies moving you closer or further away from a sense of peace and direction? Often, we skip these questions and move straight to goals/resolutions at the beginning of each year. What if this year, you slow down and take a soul inventory now? What would it look like to reflect over the last several months of caring for yourself and ask "what's working" and "what's not working?"

One of the beautiful things about being human is your ability to change and adapt based on new information. Once you reflect and understand what's working and what changes are needed to be in a healthier, more balanced space, you can begin taking steps to better care for yourself. Change initially causes discomfort, but you are capable of change even when it's hard.

So, how are you supposed to figure out what needs to change and what you're supposed to do about it?

5 Self-Assessment Questions for Mapping Better Self-Care:

How are you tending to your energy level? Maybe you're exhausted, lacking sleep, noticing in your face/body that you're pushing too hard. Take 10 minutes to reflect and write your observations about your energy level. Note activities you're doing that create positive energy you'd like to continue or increase. Note energy draining activities that you'd like to let go. Try sorting these activities into



categories of "must keep" (be careful that you aren't putting everything into this category) and "could let go." Write one shift you could make to improve tending to your energy level.

How are you tending to your spirit? Maybe you've prioritized other important things over taking care of yourself spiritually. Maybe past emotional baggage makes it hard to prioritize spiritually often results in increased connection, hope, and joy in life. Take 10 minutes to

reflect and write about past spiritual activities that have helped you. Reflect on how you felt when you engaged those activities. Reflect on why you stopped doing those activities. Write one shift you could make to improve tending to your spirit.

How are you tending to your physical body? If you will listen, your body will provide you with valuable information about your well-being. Maybe you've been putting off going to the doctor. Maybe you're avoiding moving your body. Maybe your relationship with food has become unbalanced in some way. Maybe you're using substances to self-medicate and your body is paying the price. Take 10 minutes to reflect and write about physical practices that create balance for you. Reflect on the barriers you have to engaging in these practices regularly. Write one shift you'd like to make to tend better to your physical body.

How are you tending to your emotions? Your mood and management of emotions can make or break your daily life experience. Allowing space

for emotion and having effective strategies to cope and calm when emotions get large can completely revolutionize your emotional landscape. Take 10 minutes to reflect on which feelings create the most discomfort for you. Note unhealthy coping skills you currently use to suppress or avoid feelings (drinking, shopping, eating, raging, avoiding). Note healthy ways you've coped and calmed in the past that have worked for you without causing extra problems in your life (walk, talk to friend, art, deep breathing, podcast, ocean). Write one coping shift you'd like to make to tend better to your emotions.

How are you tending to your relationships? Maybe you find yourself being defensive, not listening well, or pushing away those you love. Take 10 minutes to reflect on how you are experiencing and showing up in your most important relationships. Note relationships that feel unhealthy and why. Note relationships that feel positive/supportive and why. Note your behavior patterns that are causing problems in your relationships. Write one shift you'd like to make to tend better to your relationships.

Making changes to prioritize caring for yourself can feel challenging. Try remembering that you must take care of yourself consistently to show up well in your family, work and community life. All aspects of your life suffer when you are at the bottom of your life "to do" list. As you reflect and plan your shifts, remember you can find us at journeybravely.com for support along your journey.





April Pretz, APRN, FNP-C, Member

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Wellness

Are You Getting Your Best Sleep?



By Dr. Richard Chern, MD

As we age, it seems like it's more difficult to get a good night's sleep. For some of us, it's harder to fall asleep and others have difficulty staying asleep. Then there are those who have difficulty with both falling asleep and staying asleep.

major role in the ability to fall asleep at night. By dosing progesterone correctly, we are able of sleep.

Most people think of hormones as only affecting libido or sexual function. In my mind, these are the least important reasons to consider hormone optimization. Improving sleep,

to eliminate those hours of staring at the ceiling waiting to fall asleep. And with the proper use of testosterone and estrogen, we are able to get your sleep cycles to continue not only through the night, but also well into the morning. You can say goodbye to those mornings of waking up at 3 a.m. staring at the ceiling trying to decide if you should start your day or fight that losing battle to get a few more hours

A lack of sleep leads to daytime sleepiness, an inability to concentrate, emotional instability, poor decision making and a decrease in mood. A lack of sleep is also associated with increases in disease such as Alzheimer's, diabetes, heart disease, depression and more. It's easy to see how important a good night's sleep is.

It should not be a surprise that the main reason sleep problems occur as we age is from dysfunction in our hormones. After age 40, the amount of sleep problems that occur from a lack of hormones increases rapidly. Progesterone plays a waking refreshed and ready for the day, reducing your risk of disease and death, reducing your risk of multiple different cancers, improving your mood and increasing your overall feeling of well-being are far more important.

As always, keep in mind that what is considered "normal" or "reference range" is not the same as optimal. A quick example of this is your Vitamin D level. A level of 30-100 is considered normal, but levels below 40 are associated with a 40% increase in cancer and levels below 50 are associated with a 6x increase in breast cancer.

VISIT MYBAYLIFENWFL.COM TO READ OUR LATEST ISSUE Are you going to be happy with a level of 35? Does your doctor know what the optimal ranges are of hormones that they rarely, if ever, even order? If you have to ask your doctor to order the lab, do you think they are going to know how to interpret

the result? Come see us and get your labs done. Let the experts evaluate your levels.

Dr. Richard Chern, MD specializes in hormone optimization in both women and men. He travels throughout the U.S. teaching doctors how to properly optimize hormones in men and women, including providers here in Northwest Florida. Dr. Chern along with nurse practitioner Sue Griffin ARNP are both currently accepting new patients. Call (850) 830-3012 today to make an appointment. It will be a life changing event.



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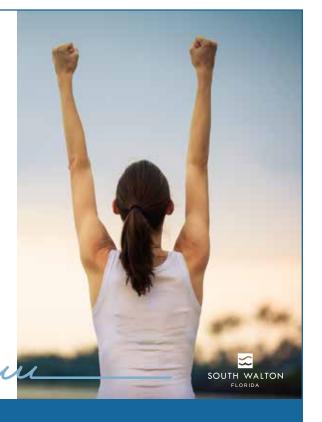
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The Naughty List: BBB's 12 Holiday Scams

Better Business Bureau (BBB) has a Naughty List with the top 12 scams of Christmas that are most likely to catch consumers and donors off guard during this season.

Many of the scams on this list are facilitated through emails and social media platforms, however the latter is where most people are vulnerable. Exercise caution when coming across social media ads about discounted items, event promotions, job opportunities and donation requests, as well as direct messages from strangers. If you are asked to make a payment or donation by wire or e-transfer, through third parties, by prepaid debit or gift cards, treat this as a red flag.

Misleading Social Media Ads: As you scroll through your social media feed, you often see items for sale from a small business. Sometimes the business even claims to support a charity to try to get you to order, or they offer a free trial. BBB Scam Tracker receives reports of people paying for items that they never receive, getting charged monthly for a free trial they never signed up for, or receiving an item that is counterfeit or much different from the one advertised. Do your homework and research the company before ordering. Check out the business profile on BBB.organd read the reviews.

Social Media Gift Exchanges: Each holiday season this scheme pops back up, and this year is no different. A newer version of this scam revolves around exchanging bottles of wine; another suggests purchasing \$10 gifts online. There is even a twist about "Secret Santa Dog" where you buy a \$10 gift for your "secret dog."

In all of these versions, participants unwittingly share their personal information, along with those of their family members and friends, and are further tricked into buying and shipping gifts or money to unknown individuals. And—it's an illegal pyramid scheme.

Holiday Apps: Apple's App Store and Google Play list dozens of holiday-themed apps where children can video chat live with Santa, light the menorah, watch Santa feed live reindeer, track his sleigh on Christmas Eve, or relay their holiday wish lists. This holiday season, like last year when COVID-19 caused children to skip the traditional in-person visit with Santa, apps may play a more important role than ever. Review privacy policies to see what information will be collected. Be wary of free apps, as they can sometimes contain more advertising than apps that require a nominal fee. Free apps can also contain malware.

Alerts About Compromised Accounts: BBB has been receiving reports on Scam Trackerabout a con claiming your Amazon, PayPal, Netflix or bank account has been compromised. Victims receive an email, call, or text message which explains that there has been suspicious activity on one of their accounts, and it further urges them to take immediate action to prevent the account from being compromised. Be extra cautious about unsolicited calls, emails, and texts.

Free Gift Cards: Nothing brings good cheer like the word 'FREE'. Scammers have been known to take advantage of this weakness by sending bulk phishing emails requesting personal information to receive free gift cards. In some of these emails, scammers impersonate legitimate companies like Starbucks and promise gift cards to loyal customers that have been supporting their business throughout the pandemic. They may also use pop-up ads or send text messages with links saying you were randomly selected as the winner for a prize.

If you have received an unsolicited email with gift card offers,

do not open it. Instead, mark it as Spam or Junk. However, if you opened the email, do not click on any links.

Temporary Holiday **Jobs:** Retailers typically hire seasonal workers to help meet the demands of holiday shoppers. Shippers and delivery services are top holiday employers this year because of the increase in online orders and the need to get most of these packages delivered before Christmas. These jobs are a great way to make extra money, sometimes with the possibility of turning into a long-term employment opportunity. However, jobseekers need to be wary of employment scams aimed at stealing money and personal information from job applicants. Keep an eye out for opportunities that seem too good to be true.

Look-Alike Websites: The holiday season brings endless emails offering deals, sales and bargains. Be wary of emails with links enclosed. Some may lead to look-alike websites created by scammers to trick people into downloading malware, making dead-end purchases and sharing private information. If you are uncertain about the email, do not click any of the links. Instead, hover over them to see

where they reroute.

Fake Charities: Typically, 40% of all charitable donations are received during the last few weeks of the year. However, due to the COVID-19 pandemic, many organizations had to cancel their usual fundraising events and awareness campaigns and are now inviting donors to support online. Donors are advised to lookout for fraudulent charities and scammers pretending to be individuals in need. Avoid impromptu donation decisions to unfamiliar organizations. Responsible organizations will welcome a gift tomorrow as much as they do today. Verify a charity at BBB's give.orgwebsite. Where possible, donate to the charity through their website and use a credit card.

Fake Shipping Notifications: More consumers are making purchases online, there is also an increase in the number of notifications about shipping details from retailers and carriers. Scammers are using this new surge to send phishing emails with links enclosed that may allow unwanted access to your private information or download malware onto your device. They may also try to trick people into paying new shipping fees.

Continued on page 32









By Maurice Stouse, Financial, Advisor and Branch Manager

Thanksgiving week brought encouraging news (according to the Wall Street Journal) that supply chain logjams might be loosening. The administration, in trying to give some relief to gas prices, was set to make releases from the Strategic Petroleum Reserve (SPR). Bill Gates' TerraPower (according to CNBC) is planning to build a nuclear plant in a Wyoming coal town. According to the Nuclear Energy Institute, nuclear energy's avoidance of CO2 emissions in 2019 was the equivalent of removing 100 million cars from the road. We are beginning to think that nuclear is re-emerging as a source of clean alternative energy for electricity and that investors should take note.

The first of perhaps two infrastructure bills has been passed and signed by the president. Inflation is running at its highest reported levels in over 30 years. The Federal Reserve is prepared to start scaling back its asset purchases which might slow the growth of the money supply. We think that means that mortgage rates might begin a (very slow) ascent. That could impact home builders and suppliers as well.

The labor shortage continues. We understand this has been fueled by early retirements, women leaving the workforce to care for children, the elderly and those that have chosen to step out of the workforce temporarily. The labor participation rate is at a record low of 61.6% of the eligible working population. It was at about 67% at the beginning of the century. The implication for investors is that companies will be accelerating their demand for innovations from artificial intelligence and automation. While productivity in the American workplace remains high it will be challenged as the cost of labor is going up at an increasing rate. Low revenue industries, such as hospitality and restaurants, will

How Can Investors Adapt to Change in a Fast-Changing World?

need to look at ways to maintain their productivity. We took note recently while dining at a fast-food establishment, that the ordering and paying process was all automated. It was fast and efficient, and our food was delivered swiftly by a smiling kitchen worker. The sign of more things like this to come. We think investors should consider those tech firms that are leaders in AI and automation.

Might AI and automation have an impact on carbon sequestration efforts? According to The Economist, while deforestation has generally decreased across the globe (with exceptions in a few key areas of the world that have been relied upon as carbon sinks such as the Brazilian rain forest), the rate of reforestation has decreased as well. The use of nuclear energy to power AI might help companies and countries satisfy their energy demands – and at the same time address climate issues as nuclear burns cleaner than carbon. Investors might consider utility stocks that have nuclear as part of their energy production mix.

The President has re-nominated current Fed chairman Jerome Powell as well as nominated Lael Brainard as Vice Chair. The belief in the media is that these two leaders have a track record favoring an expanding money supply despite the current Fed concerns about inflation. We think investors should therefore look at what that might mean: 1) Higher yields in the bond market (typically that is favorable for banks) 2) greater focus on materials, commodities, and 3) all kinds of real estate.

An additional word about banks. They are increasingly looking for ways to participate in the cryptocurrency markets. They are doing this by either creating whole departments to accommodate their clients for investing and/or utilizing crypto as a means for transactions.

Electric vehicles (EV's) continue to grow investor interest. More companies, in addition to established manufacturers, are getting into the business and initiating public offerings. Our concern is that many of these have low to no revenues or low to no production and their valuations are quite high. We think back to the dot.com era in the early 2000s and are left wondering if this time things are once again not different. We encourage our clients to recognize the opportunity that EVs bring but to exercise caution with those companies that have recently gone public. We also appreciate that although EVs are growing, there will still be considerable demand for gasoline in the world. We also wonder, can green energy grow fast enough to keep up with increasing demand? Nonetheless, we think investors should also be on the lookout for stocks of firms that are engaged in the extraction and production of those materials needed for batteries to run those EVs. Investors should also watch the legislation that might increase the tax credit for

While all of this is going on, today's retirees and many investors report they want and/ or need income/yield. Add to that, the real rate of return is declining as inflation is increasing. Traditionally, CDs, bonds, and perhaps pensions or annuities would have provided for that. Increasingly, people are turning to dividend paying stocks. Take note, that does however increase the risk to the investor. We suggest that clients looking at stocks for dividends examine three areas: 1) Dividend aristocrat stocks. What makes a stock a dividend aristocrat? Our understanding is that it must be in the S&P 500 and have increased its dividend for the past 25 years. 2) Real Estate Income Trusts. There are a variety of REITs, and many invest in apartment communities, warehouses, data (cloud) centers, cell towers, shopping malls and housing developments. Investors can scrutinize for income as well as growth potential. 3) Enhanced dividend and income strategies through mutual funds, ETFs or Separately Managed Accounts (SMAs) that invest in dividend stocks, but also earn premium income from options. Each has its own risks and potential benefits, and investors should scrutinize those carefully.

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

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

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

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

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

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

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



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Keep Creativity Flowing

Frances Roy Agency, Thoughts Blog

Do you ever feel stuck in a creative rut? We know the feeling! Working in an industry that demands us to be consistently innovative can be draining, but we've worked through many creative blocks to know how to overcome them. Here's how our team ensures we keep our creativity flowing to produce the best work possible for our clients.

Assess yourself.

We suggest starting off with an assessment of your day. What projects excite you and fuel creativity? What tasks drain your

creativity? Is there anyone else on the team that enjoys the tasks that drain you? If so, switch off some duties! In addition, learn your peak times of creativity. Are you a morning bird or a night owl? Don't force yourself to wake up early to complete a project if you know you'll produce a better-finished product when you are in your prime in the evening. Paying close attention to and tweaking the small parts of your day that affect your inspiration can have a huge impact on your work.

Unplug.

We've said it before and we'll say it again - rest is so important!

No one can give 100% all of the time, so it is crucial to give yourself a break to recharge. Instead of just using your downtime to veg out on the couch, we suggest investing this time to do something you enjoy! It doesn't have to be every day, but listen to your intuition and know when you need this. It isn't the same for everyone and sometimes you may need this recharging time more than others. Trust what your gut is telling you and take a break when needed. We've seen the great benefits in our work when our team takes time away from work to unplug. Creativity usually comes back flowing in full force after much-needed downtime!

Prioritize.

Have you heard the saying "When everything is a priority, nothing is"? Take inventory of what actually needs to be done first and foremost (NOT what you want to check off of your to-do list first). Complete the more draining, creative, bigger, daunting tasks first (or at your peak creativity time we mentioned before) and leave the smaller, mundane tasks for after you complete the bigger concerns or when you don't have as much mental capacity left for the day or week.

Create a vision board.

Creating a vision board provides creativity, motivation, and illustrates your aspirations and goals. It's a way to express yourself and to get creative thoughts flowing. You never know, you might just think of your next big idea!

Incorporating these four guidelines into your routine will surely help you increase your creativity when you feel drained. Do you have any other suggestions for keeping creativity flowing? We'd love to know what works for you - email us at hello@francesroy.com.

Consult an Expert for Commercial Roofing

By Erin Bakker, SRI

In most cases, commercial roofing has to be able to handle heavier and more challenging usage than its residential counterpart. That's because it doesn't just sit up there keeping the rain out. Often, a commercial roof is used to hold air conditioning units, ventilation fans, and other heavy equipment. It may even have a door leading to it. In some of the most challenging situations, it might even be used as a deck for a rooftop eatery or for other public activity.

Commercial roofing also poses other challenges. It is usually flat, and this requires extra attention to drainage and resistance to ponding. It also tends to be bigger in terms of square footage, so extra care must be paid to the system used to support the roof.

Not all commercial roofs are flat. Those that have visible slopes are often finished in metal, which lasts longer than shingles and can be more wind-resistant. This, too, requires special expertise to properly install.

Making a roof that will stand up to the extremes inherent in commercial usage requires a roofing contractor to have extra experience. Such a contractor will know exactly how to handle all of the vent protrusions, how to shore up the roof so heavy machinery doesn't damage it, and even how to build a deck that people can walk or dance on without causing

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BBB'S 12 SCAMS

continued from page 30

Pop Up Holiday Virtual **Events:** This year, many local in-person events such as pop-up holiday markets or craft fairs, have moved online. Scammers are creating fake event pages, social media posts, and emails, charging admission for what used to be a free event. The goal is to steal credit card information. Confirm with the organizer of the event if there is an admission fee. In the cases where there is a charge, use a credit card. If the event is free, watch for scammers trying to claim otherwise.

Top Holiday Wish List Items: Low or ridiculously priced luxury goods, jewelry, designer clothing, and electronics are almost always cheap counterfeits and knockoffs. This year, the Galactic Snackin' Grogu Animatronic (aka Baby Yoda) and game consoles are some of the items in high demand. Be very cautious when considering purchasing these high-value items from individuals through social sites.

Puppy Scams: Many families, especially those with children, may be considering adding a furry friend to their household this year. However, you could fall victim to a pet scam, which is on the rise this year. Request to see the pet in person before making a purchase.

For general information on how to avoid scams, visit BBB. org/AvoidScams. For more advice, read BBB's tips on online shopping. If you've spotted an online scam, report it to BBB ScamTracker.





By Myrna Conrad

Webster's definition of Holy is "exalted or worthy of complete devotion as one perfect in goodness and righteousness; divine. God's Word uses Holy exclusively in relation to God or something pertaining to God. Even Webster's definition as "one perfect in goodness and righteousness" can only be descriptive of God.

Holy has been used as an intensifying word in relation to expletives since the 1880s (such as holy smoke, holy mackerel, holy cow, holy #*!@^). Today, Holy has become an adverb attached to any number of other words, many of which are some form

Whatever Happened To Holy?

of defecation, used in exclamations of surprise or dismay. It is beyond my understanding why people would choose to attach "Holy" to a word that is anything but holy. One explanation I found on www.english.stackexchange.com is, "As expressions lose their shock value, they need to be intensified to maintain their value as curses. Therefore, the adjective 'Holy' is added to intensify the 'wrongness' of the curse." Really? That makes no sense to me.

The increased use of this word adjacent to a curse word or even another word that is not associated with being Holy is disturbing. I hear so many people using this verbiage today, and I'm not sure they even realize what they are saying. Rather, it has become a part of their vocabulary, because they hear others saying it.

This is the perfect month to think about Holy and what it means to us. On the 25th of this month, many will celebrate Christmas. I know that not everyone celebrates Christmas as



the birth of Christ. However, for those who do, Christmas represents one of the Holiest events since the creation of the world. Jesus, being completely righteous, all powerful, creator, all knowing, existing outside the framework of time, chose to enter time on this small planet earth in order to live and die as a completely righteous man, so that our relationship with a Holy God could be restored. This is so amazing and only something a Holy God could do.

The word "Holy" should be reserved for God and God alone. When spoken, it should cause us to stop and think of all that God was willing to do for us. It should fill our heart with wonder and awe! Words are a gift to be used as our means of communication. Words have the ability to build up or kill and destroy, to communicate hope and encouragement or evil and anger. Words can express love or hatred.

They can be woven into stories, expressed in songs. They can make people laugh or cry. Words have power! So, we're wise to think before we speak and consider the words we use, what they mean and how they will be received; they bring life or death!

Take some time this holiday season to think about the word "Holy" and what it means to you. We hear so much today about people misusing words. Consider the word "Holy" and, think about reserving its use for God and God alone.

Be Aware:

Be aware of the words you use and the correct meaning of those words.

Realize the power of words and use them in a way that brings life not destruction.

Be aware of the current lingo and don't let it become a part of your vocabulary just because everyone else is using it.

Be Intentional:

Fill your mind with words that encourage and lift you or others up as a person.

Talk to your children about the words they are hearing and words they are using. Encourage them to understand the meaning of words and the consequences of using wrong words that can negatively affect others.

Use this season of Christmas to think about what the word "Holy" really means.

"And one called to another and said: 'Holy, holy, holy is the Lord of hosts; the whole earth is full of his glory." ~ Isaiah 6:3 ESV

Please visit my website at www.myrnaconrad.com.





A Pastor's Ponderings: I Stand for Christ on my Knees

By Pastor Doug Stauffer

Have you ever wondered how to make a difference in such a big world? The Bible says, "And of some have compassion, making a difference." (Jude 22) Compassionate people are the difference makers. Additionally, God gives us the recipe for living peaceably by telling us to pray for all those in authority.

"I exhort therefore, that, first of all, supplications, prayers, intercessions, and giving of thanks, be made for all men; For kings, and for all that are in authority; that we may lead a quiet and peaceable life in all godliness and honesty" (1 Timothy

This country seems to be changing at lightning speed. So, it behooves us to consider our humble beginnings. In just a few centuries, the U.S. evolved from a band of rebellious colonies with an untamed frontier into the world's leading economic and military superpower. Many Americans believe that our unprecedented wealth and world dominance resulted from our ingenuity and drive.

Historically, American universities taught that our national prosperity was born from our system of government (a republic form of government instead of the communist or socialist systems). What did the U.S.



Gov. Ron DeSantis and

Doug Stauffer possess to facilitate such a rap-

id transformation? The answer appeared during our nation's infancy, and the 19th century Frenchman Alexis de Tocqueville validated it.

In 1831, the French government commissioned historian Alexis de Tocqueville (1805-1859) to travel throughout America. His official assignment was to evaluate the prison system, but Tocqueville's travels throughout the states gave him a desire to understand America's greatness. He was a critic of the political instability of Europe and wanted to document what he saw in America. His discover-



Casey DeSantis and Pastor Doug

ies, as he reported to the French

Senate, drew these conclusions: "I went at your bidding, and passed along their thoroughfares of trade. I ascended their mountains and went down their valleys. I visited their manufactories, their commercial markets, and emporiums of trade. I entered their judicial courts and legislative halls. But I sought everywhere in vain for the secret of their success, until I entered the church. It was there, as I listened to the soul-equalizing and soul-elevating principles of the Gospel of Christ, as they fell from Sabbath to Sabbath upon the masses of the people, that I



learned why America was great and free, and why France was a slave."

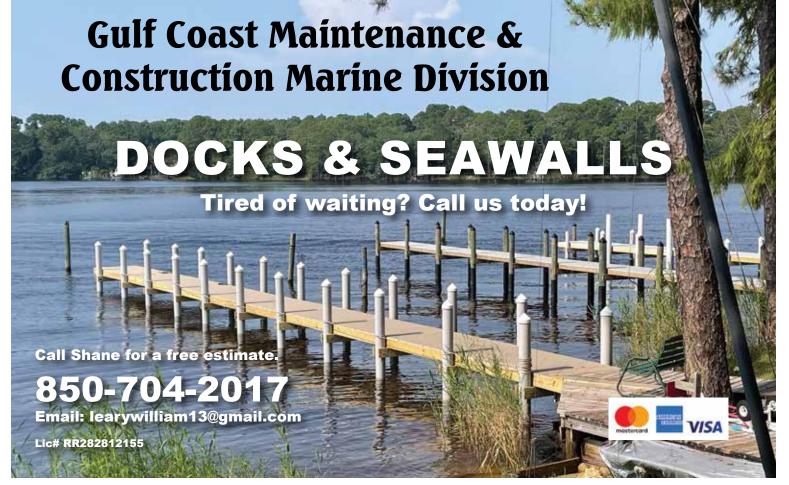
Tocqueville wrote that the churches made the difference. Even our three-branch Republic form of government originated from God's holy word and not man's intellect. "For the LORD is our judge, the LORD is our lawgiver, the LORD is our king; he will save us" (Isaiah 33:22).

Notice the three-branch blueprint used by our founding fathers as delineated in Isaiah. God's system of government included the judicial (judge), legislative (lawgiver) and executive (king) branches of government. Though this is the best form and the biblical form of government, it is not the sole reason for America's greatness. When the United States of America honored God and His word above all else, we experienced much less turmoil. Supreme Court rulings in the early 1960s squashed the prayers of millions of school children that once traveled up to the throne of grace every school day. So, could you do one thing?

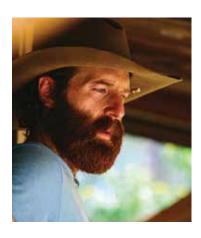
I was recently invited to the Governor's mansion and had the distinct pleasure to meet with the Governor and his wife. In the most non-partisan way I can, I ask you to pray for Florida's First Lady, Casey DeSantis, as she undergoes cancer treatments. I told her we would be praying for her; won't you join

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").









By Sean Dietrich

Once the holidays are over a lot of people curl up on their sofas and sink into clinical depression. And I am not kidding.

I base this statement on an article sent to me by Glenn, a family therapist who notices a spike in depressed patients after the holidays. He gives examples of why this occurs:

- 1. Less sunshine.
- 2. No fun stuff to do.
- 3. Nobody parties in January.
- 4. Or travels.
- 5. Going back to work sucks.
- 6. And you're fat.

I called a family therapist to get a few comments on the issue. But I got his secretary who said that he would charge \$800 per hour for a phone consultation, so I decided to:

Go roller skating.

Again, I am serious. This seemed like a good idea because evidence shows that skating might help with post-holiday blues. Also, my cousin's children were attending a birthday party at a roller rink.

So the next thing I knew, we were in a rundown skating rink with cars arriving in the parking lot by the dozen.

Carl, the man who runs the rink said, "Rinks like ours ain't gettin' much business no more." Carl spit into a Mountain Dew bottle. "But today we got a big party, so hey, that'll pay the light bill."

The first order of business at any rink is to exchange your perfectly good shoes at the counter for some truly disgusting ones. Behind the counter, I met a woman who also appeared to be suffering from Seasonal Depression. I have met junkyard Rottweilers with warmer personalities.

"What size?" she said.

"Thirteen."

"Thirteen? You joking?"

No."

Roller Man

"We don't have thirteens."

"How about a twelve and a half?"

She looked on a rack. "Biggest I got is an eleven."

"That's not gonna work."

"Take it up with the complaint department."

The woman slammed down a pair of skates that smelled like they hadn't been fumigated since the beginning of the Cold War.

When we laced up, my feet were squishing in the soles from an unidentifiable sticky substance that felt like a overly ripe banana stuck in my shoe. And away we went.

This place was a throwback to childhood. A disco ball, a snack booth, the sound system was thumping. Soon, the rink filled with kids in birthday attire who were all high-level skating experts.

I was lost in a sea of tiny people who all had the ability to skate forward, backward, sideways, upside-down, and even one-legged. Meanwhile, I was holding onto my cousin Erin (10 years old) for dear life.

Eventually, the music changed from pulsating thunderstorms to a soft chorus. The Bee Gees were singing, "How Deep is Your Love."

Erin told me, "This is when everyone couple-skates."

"I know that."

"You do? But you're old."

I informed Erin that this was not my first rodeo. I was not born during the Punic Wars. I know what couple-skating is, and I have even done it before. This impressed her.

Then she pointed out a boy from her school named Jay. She admitted that she wanted him to ask her to couple-skate, but Jay is not a fast mover. He is like most men and prefers to play it slow. In fact, in romantic terms, Jay moves about as fast as a geological period.

"He doesn't even know I'm alive," she said.

So I explained that this is actually a good sign when it comes to boys. A boy is a very subtle creature. If he likes you, he will indicate this by not making eye contact. If he REALLY likes you, he won't talk to you and might even leave the country under a false name.

"Boys are weird," said Erin.
"Yes they are."

I went on to tell Erin that there is only one way to prompt a guy into action. It is a technique that has been working successfully since the beginning of time. I am of course talking about jealousy.

"How do I make him jealous?" Erin asked.

"By skating with the tallest, coolest guy in the whole skating rink who just crammed his fat feet into size-eleven Barbie-doll skates and also happens to be deadly handsome."

"But there's nobody here like that."

So Erin settled for skating with me instead.

In fact, a lot of adults were skating with the littler kids. This is because if it were left up to these preteens to actually ask each other to couple-skate they would simply whip out their phones and start sending text messages to God knows who. Sometimes I worry about today's youth.

I skated passed one middle-aged man holding hands with his daughter. He looked at me and said, "I had hernia surgery last week, if I go down, call nine-one-one."

I am sad to say that our jealous-making ploy didn't work. Because on our second lap, I saw Jay disappear into the arcade with his friends. And I felt like a heel.

When the song ended, peppy

kid-music fired up again and it sounded like a nuclear war. The skaters loved it.

I sat on the sidelines with the adults and ate Skating Rink Food. The nacho cheese had the vague consistency of two-dayold phlegm. And that's when we saw it.

Little Erin was holding hands with a young man who was red in the face, and didn't dare look us in the eyes when they skated by

"Look," said my cousin. "He finally asked her."

Erin gave me a thumbs up

And if that doesn't cure your post-holiday blues, nothing will.







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Janae Erickson Wins Niceville Mural Design Contest

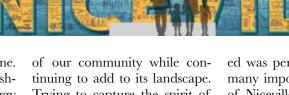
At a recent Niceville City Council meeting, Amanda Grandy and Councilwoman Cathy Alley announced Janae Erickson as the Niceville mural design winner with an unveiling of the winning artwork. Erickson has lived in Niceville since her father retired from the Air Force in 1997. She graduated from the University of Central Florida with a Bachelor of Fine Arts degree in 2010 and brought her talents home to Niceville

where she works as the Art Director for Frances Roy Agency. Erickson and her husband, David live in Niceville where they are raising two sons. "I am honored to have my artwork displayed in my hometown, and I owe a special thanks to Amanda Grandy for spearheading this project," said Janae Erickson, Mural Winning Artist.

The mural design is a graphic representation of Niceville's history. Anchored by the name "Niceville" in bold yellow lettering, the design is surrounded by a water background with illustrations from left to right

depicting a historical timeline. Starting with the 1868 establishment of mail service to Boggy Bayou, a graphic story unfolds telling a tale of community and growth through the years.

"The intention of this mural was to show off the history



of our community while continuing to add to its landscape. Trying to capture the spirit of Niceville, a concept which is clearly represented by the mural as the center focus of our town. Janae's design does exactly this, the mural she creat-

ed was perfection! It embodies many important historic details of Niceville and will be placed in the center of town for all to enjoy," said Amanda Grandy, Mural Project Coordinator. Future plans for the installation of the mural are to be announced.

Studio 237 Music Lessons: Trust

By Lisa Cyr

The binding glue between a teacher and student is the trust which is initiated and maintained by the teacher. It's the reason why a student or a parent will not leave a music teacher for a different one. Trust between the student and teacher is developed over time and first impressions tend to make a significant difference. There are systems that teachers employ to create an atmosphere of trust during a lesson.

First, we become acquainted with each other by introducing ourselves by name, grade level, favorite colors, foods, songs, styles of music, type of instrument you own, where it is located, musical goals, extracurricular activities, etc. We discover commonalities and learn to appreciate each other's differences, a "give and take" concept which provides a foundation for acceptance.

Remaining positive is positively important. It's so easy to say or

think, "Just do what I am telling you to do!" which really dampens trust into a soggy mess. It is the "look at the glass half full" concept. Focus on what you can do. This boils down to changing the teacher's perspective and then helping the student achieve purposeful positivity. I think of positivity like a sealed driveway repelling negative water as it beads up and rolls off the concrete.

One of the more challenging aspects of trust is to convince the

student that you really do know what you're doing. Traditionally, I hang my diplomas and certifications on the wall over my piano. I also perform a few song excerpts for the student. Lessons require regular feedback to and from the student. I might ask a student why they perceive a situation the way they do and promise that all answers are positively valid. Students want to know why they need to sit up straight, stop crossing their legs three times over, or why they have to play boring song-like exercises over and over again. They want to know "Why can't I just play like a professional in four weeks?" Demonstrating "why" can be amusingly fun. At least we can laugh as I slouch over the piano keys with low wrists and sit like a pretzel on the piano bench and say, "How does this look?" It's a real icebreaker.

I never say the words "trust me." Teaching is more like an adventure into an unknown world. Together, one step at a time, we investigate and learn how to learn. If a student knows that you are scaffolding them as they mature, then they are more apt to take possession of their own learning and eventually perform without assistance.

Maturity is the result of trust. A music student develops personal fortitude through consistent methodic daily pursuits of a goal. They learn how to work through difficult situations and emotions by developing a positive determined mindset according to their uniqueness. They learn how to receive and implement positive critiquing and suggestions. Some aspects are non-negotiable since tried-and-true technical parts of the instrument reproduce a particular song style. A balanced perspective of learning is important to mature.

Ultimately, trust is not earned; trust is developed, fed, and nurtured, a one-way street with two lanes, two people, working two-gether.

Studio 237 Music Lessons is in Santa Rosa Beach. Our teachers are ready to teach guitar, piano, drums, voice, ukulele and more. Call Ray or Lisa Cyr at (850) 231-3199 to schedule a visit or lessons. www.Studio237Music.com





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Arts & Music

ECTC: Winter's Cultural Playground

We are staying warm and cozy this winter season here at ECTC. We are excited to offer you so many wonderful options for enrichment, education, or just plain entertainment. The theme of the 2021/2022 season is fun and funny and this winter's shows will not disappoint.

We will keep the fires burning here at ECTC with Miss Abigail's Guide to Dating, Mating, and Marriage in January. Join Miss Abigail and Pedro as they help their live studio audience navigate the murky waters of love, and maybe find a spark or two along the way. If the cure for life is comedy then this is the remedy you're looking for. Think Loveline meets Dr. Ruth and combine that with the personality of Miss Abigail and the charm of Paco...we'll have a winter concoction that is sure to warm your spirit with joy and laughter.

What else is there to do in January but come see a show? That's why we've also got The Marvelous Wonderettes showing in January through March. Wipe that lipstick off your collar and time travel to the 1958 Springfield Prom with us where you can be serenaded with all the classics like "Lollipop" and "Dream Lover." Featuring over 30 classic '50s and '60s hits, The



Marvelous Wonderettes will keep you smiling in this musttake musical trip down memory lane! Great music, fine wine, and a good time are central to this cabaret stage addition to our professional season.

We round out our sizzling winter offerings with 2 Across in February, an intriguing look at two strangers on the San Francisco BART train, and how a crossword puzzle teaches them each a little more about life and its unpredictability. This is the type of show ECTC fans have come to love. If you enjoyed Bakersfield Mist, Dancing Lessons, and Maytag Virgin you are going to love the comedy and connection that take place in 2 Across.

Finally, our Storyteller Series is not to be missed with your ECTC favorites on stage: Shirley Simpson as Katherine Hepburn in Katharine Hepburn, Bruce Collier as Stalin and Churchill in an original piece entitled The Fall of April, and Allan Tuttle as Harry Truman in Give Em Hell Harry are all stories that share glimpses into history.

January marks the beginning of our Spring Educational programs too! Our production classes may be full but we have some great classes that are offered Tues - Friday: All Things Theatre is a great class for beginning through advanced theatre students. This class is offered for different age groups:

elementary school, middle/high school, and homeschool groups. Acting Techniques for Teens and Musical theatre Dance: Broadway through the Ages are both great classes for middle and high school students. Check out the whole schedule at www.EmeraldCaostTheatre.org

We're keeping the home fires burning for you here at ECTC this winter. Come join us for some laughter, humor, history, and fun as we begin 2022 with the goal to be swept away in stories that bring cheer to our souls! More information, registration information, and ticket purchases can all happen at www.EmeraldCoastTheatre.org or call the box office at 850-684-0323.

The Fall of April (Stalin and Churchill) performed and written by Bruce Collier. January 11 at 7:30 p.m.

The Marvelous Wonderettes. Musical by Roger Bean. Cabaret Stage: Musical Revue. January 21 - 23, February 10 - 13, March 3 - 6. Thursdays - Saturdays at 7:30 p.m., Sundays at 2:30 p.m.

Miss Abigail's Guide to Dating, Mating & Marriage! By Ken Davenport & Sarah Saltzberg. Mainstage Comedy. January 28 - February 6. Thursday - Saturday at 7:30 p.m., Sundays at 2:30 p.m.

Give em Hell Harry performed by Alan Tuttle. February 8 at 7:30 p.m.

2 Across. Written by Jerry Mayer. Mainstage Dramatic Comedy. February 18 - 27. Thursday - Saturday at 7:30 p.m., Sundays at 2:30 p.m.

Katharine Hepburn by Shirley Simpson. March 1 at 7:30 p.m.

Save the Date

The Spring Break Paradise Music Festival is coming to the BIG STAGE at the Destin-Fort Walton Beach Convention Center on Friday, March 11, 2022. This will be an all day INDOOR Music Entertainment event featuring three awesome local bands with The Paradise Bayou Band opening the event and Ron Adams "The Shadow of the King" with the Memphis Echos as the headline band closing the event (one other surprise, fantastic local band will be named by Christmas Day). There will also be food and beverage vendors, as well as vendors selling T-shirts, hats and other novelties, plus games such as cornhole, putting green, basketball goal, darts, murbles, face painting and removeable tattoos. More info and ticket pricing and seating at www.ParadisePromotionsFL.com.













Sinfonia's Crescendo! February 25-27th

Sinfonia Gulf Coast, our region's only fully professional symphony orchestra, is pleased to announce the full line up for its annual fundraiser Crescendo! A Cultural and Culinary extravaganza, slated for February 25-27, 2022.

Festivities begin on Thursday,

January 27 at 11:00 a.m., with a Crescendo! Kick Off Lunch at Bijoux Restaurant + Spirits located at The Market Shops. Enjoy an incredible lunch prepared by award-winning chef/co-owner Jack McGuckin, sip elegant wines, indulge in delectable desserts, shop all of the must-have

accessories of the season from The Jewel, door prizes and raffle items, plus much more. Tickets are \$125 per person and include lunch, wine and gratuities.

On Friday, Feb. 25 at 6:00 p.m. Crescendo! weekend will begin with a series of carefully curated vintner dinners hosted

in elegant homes and venues throughout the Emerald Coast, which pair the talents of local and regional "celebrity" chefs with some of the country's most acclaimed vineyards for a delicious evening of food and wine. Participating wineries include Darioush, Fleury Estate, Oakville Ranch, Bouchaine plus more. Chefs include Jude Tauzin, Executive Chef of Tony Chachere and Jack McGuckin of Bijoux Restaurant + Spirits, with the full culinary lineup announced soon. Vintner Dinner

Continued on next page

Area Art Classes December 2021—January 2022



Artful Things Niceville
Call the gallery at 850-7292600 to reserve seating for the following workshops:

DECEMBER:

22, & Dec 29, 10:30-1:30, 3-hour Open Studio with Chris, MJ and Ren ages 8-13. \$37.50 Supplies Included. Draw, paint, and stamp fun Holiday cards and Ornaments in Color pencil, acrylic and Ink.

JANUARY:

8-Book Signing, 11 a.m.-1 p.m. Meet local author Eliza Scalia and hear all about her newest superhero in book #8 of her Silver Dove Series. Suggested ages 10-14 years old.

15-Paint Pouring "Spoon

Swipe" and "String Pull," 10 a.m.-2 p.m. Complete two large canvases in this 4-hour class with teaching artist Debi Profeta. \$77.50 includes all supplies.

22-Whoville House, 10:30 a.m. – 1:30 p.m. Clay class with instructing artist Marcy Eady. Create your own unique Dr. Seuss "Whoville" House. \$47.50 includes all supplies.

29-Roses and Daisies, One Stroke Painting, 10:30 a.m. – 1 p.m. \$37.50 includes all supplies. Learn the ease of this unique style with certified One Stroke teaching artist Sheila Mahony.

ON GOING CLASSES Rosalyn O'grady – Oil or Acrylics, Tuesdays 10 A.M. –

Noon, \$20 per session plus supplies

- Bring a photo to paint from or paint from a still life set-up. Masks required. Email Roslyn

Masks required. Email Roslyn to reserve your space. ogradytr@cox.net www.RosalynOgrady.com

Theresia Mcinnis – Watercolor Techniques Tuesdays, 12:45-3:45 P.M. \$27.50 plus supplies. Zoom available. 3-hour class. www.TheresiaMcInnis.com.

Charlotte Arnold – Open Studio with Live Model, Wednesdays 10:30- 1:30 p.m., Uninstructed- \$15, limited to 6 seats, Bring your own supplies- your medium and an easel MJ Montgomery – Urban Sketching Line and Wash, Starting January 5th Wednesdays: 3:15 – 4:45 p.m., \$80 for the month plus supplies. Ever traveled somewhere and wanted to capture the moment on paper? Reference photo and watercolors provided. Limited seating.

MJ Montgomery – Semi Private Drawing Basics, Thursday afternoons: 3:30 – 4:30 p.m. \$20.

Bring your sketchbook and come learn something new. Text seating request to: 505-690-3945. Limited seating.

Ongoing Class students receive 10% off art supplies.

(850) 729-2600 artfulthingsniceville.com 1087 East, E. John Sims Pkwy. in Niceville

Big Orange House Designs

DECEMBER:

18-Mini Christmas Cookie Tray. \$19.79

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

21-Felt Stockings/Ornaments
- Reiko \$19.76

21-Santa's Workshop 5-7pm \$19.29

22- Reindeer Cookie Wreath 9:30 a.m. \$26.75



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

Estelle Studio & Gallery

DECEMBER:

2-Art Exploration: After School Kids Create, 3 p.m. \$35

JANUARY:

4-Art Exploration: After School Kids Create, 3 p.m. \$35 8-Small Group Instruction: Gallery One (Small Group), 10

8-Art Exploration: After School Kids Create, 11:30 a.m.



15-Art Exploration: After School Kids Create, 11:30 a.m. \$35

18-Art Exploration: After School Kids Create, 3 p.m. \$35 22-Small Group Instruction: Gallery One (Small Group), 10 a.m. \$45.00

22-Art Exploration: After School Kids Create, 11:30 a.m.

25-Art Exploration: After School Kids Create, 3 p.m. \$35

Private group classes and parties offered. (850) 787-1020 estellestudioandgallery@gmail.com 902 Hwy 20, Suite 106 Freeport, FL 32439





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More Info and Class Registration: estellestudioandgallery.com

Arts & Music

SINFONIA

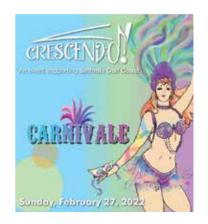
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tickets are \$350 per person and include all food, wine and gratuities.

This year's main event is themed, "Carnivale" and is set for Sunday, Feb. 27 at 11:30 a.m. at the Hilton Sandestin Beach Golf Resort & Spa in Miramar Beach. This energy-infused event experience will celebrate

the cultural and culinary arts by showcasing world-class vintners, expert spirit purveyors, amazing auction items, and a musical performance. Enjoy reserved table seating, hors d'oeuvres, a full, seated lunch, live and silent auctions, and an all-inclusive afternoon of incredible fun.

Tickets to Crescendo! 2022 are \$175 per person and include all food, wine, reserved table seating, performance and



valet parking. Tables of up to 10 guests may be reserved by calling (850) 460-8800. Sponsorship opportunities are still available.

Proceeds from Crescendo! will benefit Sinfonia and its music education programs, which include: musicians/guest artists in schools, free orchestra concerts, bus transportation for students, Sinfonia Youth Orchestra program, Arts in Medicine ini-

tiative with Sacred Heart Hospital and LINK UP concerts for third through fifth graders in partnership with Carnegie Hall.

Tickets for Crescendo! 2022 are now on sale. For more information or to purchase tickets for Sinfonia Gulf Coast's Crescendo! events, visit www.sinfoniagulfcoast.org or call (850) 460-8800.

Local Coupons

SKIPPER'S FURNITURE & MATTRESS CO. 15% OFF ENTIRE PURCHASE

(EXCLUDES MATTRESSES)

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(W/VALID ID)

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