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Postal Customer Local

2023: The Year of Intention

By Todd Craig, Journey Bravely

As we come to the end of one year and the beginning of another, quotes from two of pop-culture's great philosophers come to mind. Yogi Berra famously said, "If you don't know where you are going, you'll end up somewhere else." The other comes from the great fictional mind of Ferris Bueller who said, "Life moves pretty fast. If you don't stop and look around once in a while, you could miss it." Our lives do move fast and it is easy to move from one day to another and one year to another passively watching the calendar days disappear. But, what if 2023 could look different for you? What might it look like to live the next 365 days with intention? The end of a year offers an opportunity for reflection on growth and lessons learned. And, the beginning of a new year invites us to look ahead, to take next steps with intentionality and create our best year yet.

Here are some questions to help guide you as you reflect on the last year and launch



into the next year along with some instructions on how to best use them.

Create space – Set aside at least a couple of hours of undistracted time to work through these questions. Put the phone away!

Write it down – Get honest and vulnerable with yourself as you answer the questions. And, write them

down so you can refer back to them throughout the year and review them at the end of next year (I save mine on my desktop to review from time to time).

Share it – Share your responses with one or two trusted people. Sharing your intentions with others helps solidify them internally and increases the likelihood of fol-

low-through.

Live from it – Use the responses to these questions as a daily compass directing your next steps.

The Past Year

What did you accomplish personally and professionally

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Let's Ring in the New Year!



To kick off your new year, get your "Glitter and Glam" on with Diamond Dan at **LJ Schooners' New Year's Eve** party! Dinner specials will run from 5–10 p.m.

The Village of Baytowne Wharf will host **Baytowne Countdown**, Sat., Dec. 31, 6 p.m.-1 a.m., with two breathtaking fireworks displays at 8 p.m. and midnight. Enjoy a family-friendly evening from 6-8 p.m. The first fireworks display happens at 8 p.m. Dance the night away with live music from Bay Kings Band 7 p.m-1 a.m. End the night with a spectacular midnight fireworks show.

LET'S RING continued on page 2





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LET'S RING

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Ring in 2023 at Hotel Effie's Rocking New Year's Eve Spectacular! Enjoy an evening full of dining, dancing and entertainment with family and friends at any one of Hotel Effie's renowned venues: Ovide, Ara and The Lobby Bar. Ovide's Dinner and Entertainment Package includes Ovide's exclusive 4-course dinner menu, access to all entertainment throughout the evening, complimentary valet parking, champagne upon arrival, and NYE party accessories. Two seating times: 5-7 p.m. \$250 per person and 8 p.m.-1 a.m. \$350 per person. Rooftop Access is \$100 per person. Book at www.hoteleffie.com/new-years-evedinner-ovide.

Noon Year's Eve is just for kids at LuLu's Destin. It's the 7th annual Noon Year's Eve celebration Tues., Dec. 31, 10

a.m. to 1 p.m. with non-stop, free kid-friendly fun. There will be arts and crafts, inflatables, face painting, live music and more. Kids can have their fun by counting down to Noon with kid-safe "fireworks" and a huge Beach Ball Drop. Visit Lulus-FunFoodMusic.com/destin or call (850) 710-5858.

Ring in the New Year from 5 p.m through midnight at Harborwalk Village with free live entertainment happening on the main stage beginning at 7 p.m. with Shenanigans followed by The New Royals at 9:30 p.m. Then turn your eyes to the skies for a dazzling firework display over the Harbor and shout along as we countdown the Ball Drop, welcoming a New Year! 8 p.m. Fireworks; Midnight Fireworks and Ball Drop!

Join Seaside's New Years Eve celebration in Central Square including arts and crafts, face painting, a live per-



formance by Monsters of Yacht and fireworks! Enjoy arts and crafts/face painting in Central Square From 4-9 p.m. Monsters of Yacht at the Amphitheater Stage from 5-9 p.m. Fireworks at 9 p.m. at the Seaside Amphi-

We're looking forward to the Okaloosa Island Boardwalk New Year's Eve Fireworks at the end of the fishing pier at 8 p.m. Great places to watch are from anywhere along the Boardwalk areas including the pier, beach and the beach-facing restaurants and

Old Florida Fish House will host a New Year's Eve Celebration. Choose between an early dinner followed by live music or its epic New Year's Eve Extravaganza.

Still Standing: A Tribute

to Elton John | 5 - 7:30 p.m. Some of Elton John's most popular songs, performed by Ben Fry and band. Ticket includes the show and reservation for dinner-does not include food or drinks.

New Year's Eve Extravaganza | 8 - 1 a.m. Enjoy live entertainment, including a live band, midnight toast, delectable food and drink options, and more! Ticket does not include the cost of food and drinks. Visit www.oldfloridafishhouse.com for details.

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Published Monthly Mailed FREE to the communities of Niceville & Valparaiso

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INTENTION

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that you feel really good about?

What challenges, struggles and fears did you have to work through?

What did you hope to accomplish or change but weren't able to? What kept you from doing

How are you different from 12 months ago? What did you learn? How did you grow?

How did you make a positive difference in the world around

What and who brought you the most joy?

What and who were the greatest stressors?

What did you tolerate this

What are you thankful for from the past year?

What are your top three insights?



The Present

Life is made up of multiple domains. Take time to check in with yourself by rating each of the following areas on a scale of

Personal – How do you feel about yourself?

Physical – How are you taking care of your body (diet, exercise, rest, etc.)?

Financial – How is your financial situation (income, budget, spending, savings, giving,

Spiritual – How satisfied are you with the way faith is integrated into your life?

Vocational – How do you feel about your work/career?

Family - How are you doing as a partner and/or parent?

Friends – How do you feel

about your social relationships? Fun - How well are you cre-

ating time for enjoyment and recreation? What two or three areas of

life do vou most want to improve in the next year? What steps will you take to make those improvements?

The Upcoming Year

If it were two years from now and you were living your best life, how would you know?

If it were two years from now and you weren't living your best life, what got in the way?

Who do you want to be by the end of the year? In what areas would you like to grow?

What two to three things if completed would generate feelings of pride and fulfillment at the end of the year?

What is one thing that if you accomplished it next year would make all your other goals easier or unnecessary?

What do you want to start in the next year?

What do you want to stop in the next year?

How will you make a positive difference in the world around you next year?

If this next year was a chapter in a book, what would you

As you create space and reflect on these questions, I hope you have much to celebrate and be thankful for in 2022 even if it was a challenging year. And, I hope you are filled with the excitement of possibility as you look ahead to 2023! For support along your journey, connect with us at www.journeybravely.



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Children's Neighborhood Provides Shelter and Hope

By Michelle Ruschman

In 2008, The Children's Neighborhood in Fort Walton Beach opened its doors to provide additional shelter for foster children. Ken Hair, president and CEO of Children in Crisis, Inc spoke of how the neighborhood came to be.

Darnell, "Sharilyn founder, was a retired schoolteacher who was involved in the foster program and she noticed there weren't enough foster homes for the kids," Hair said. "She said, 'Well, why don't we just build a neighborhood and our own foster homes? That will increase the population and the number of foster homes we have.' She got together with some of the civic leaders, had a big banquet at the convention center, and by the end of the night, had raised enough funds to build five homes."

Now, The Children's Neighborhood has grown in significant ways. In addition to the five homes, the families have a private playground, a pavilion, and an on-site food and clothing pantry. There is also a rec-



reational building containing several computer stations, a reading nook with age-appropriate reading material and an area where tutoring is provided and group activities can take place. The neighborhood also has added to its housing. For children who aren't able to get placed into a home right away, there is an emergency shelter large enough to keep sibling

groups together, which is one of Children's Neighborhood's main goals. There are also studio apartments for adults, ages 18 to 22, who have aged out of the system and would otherwise be homeless. The latest addition to the neighborhood is the King Whitmire Therapy Center. Now, instead of families having to drive their kids to different therapy sessions, a steady life-



style can be better maintained with the therapy center just walking distance away.

Since covid, however, even with all these resources available, The Children's Neighborhood finds two of its homes without the live-in foster parents that are needed. The foster parents live in the homes provided and receive children who need shelter. Without these couples, however, the rooms are unable to be filled. Are you the family they're looking for? The ideal candidates are organized individuals, who have a heart for taking care

of children, and can move into one of the homes. Empty nesters, couples who don't have children, or a small family with just one or two siblings could do very well. Each home can house up to seven children, including the biological children of the house parents, but the parents will not receive that many to start.

Before move-in day there is an extensive background check which can take several weeks. Once approved, only then is the family or couple moved into the

Continued on next page

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Harry Holmes

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LET'S RING

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The New Year's Eve Bash at **Rick's on Okaloosa Island** will be held from 4 p.m. – 1 a.m. Join the Rick's family for an afternoon and evening of FUN! There will be activities, food and beverages for all ages including live music! A bouncy house and the arcade kicks off the afternoon, pizza by the slice, drink and food specials (TBA) and an amazing lineup of music! A champagne toast at midnight and fellowship into the New Year will wrap up 2022!

Freezin' for a Reason New Year's Day: Plunge into the Gulf at The Boardwalk's 7th Annual **Pelican Plunge!** Sat, Jan. 1, 2023 10:30 a.m. – 1:30 p.m. Warm-up with hot cocoa and coffee, secure raffle tickets for a chance to win amazing prizes, partake in the costume contest, and enjoy live music before taking an exhilarating dip into the Gulf. At 11:30 a.m., participants



line up near the water for the official countdown to dash into the Gulf of Mexico. Plunge ticket \$23 at Eventbrite. com. 100% of proceeds directly support the children of The Emerald Coast Foundation. The Board- walk, Okaloosa Island; 1450 Miracle Strip Parkway SE; Fort Walton Beach.

Baytowne on Ice continues as a favorite holiday tradition!



The Ice rink is open through Feb. 5. 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.

Rosemary Beach's **The**Courtyard at Pescado
(downstairs) is hosting a New
Year's Eve Times Square
Party on from 7 to 12:30 a.m.
Tickets are \$15 plus 7% tax

and 22% gratuity and includes live music by Cam Ray and Marlene Johnson from 8 p.m. till late, 360 photo booth, cash bar, small bites menu and much more. *For 18 years and older only. Ticket link: rooftop30a. com/the-courtyard.

Nick's Seafood Restaurant is kicking off 2023 with its 14th Annual Community Bonfire Friday, January 13,

2023 from 6 – 11:55 p.m. DJ Viper will be kicking off the entertainment followed by The Velcro Pygmies! Free to the public, you and your whole family are invited to attend and enjoy a fun night together on the Choctawhatchee Bay! There will be food service inside the restaurant, an ATM, and a cash bar located on premises. Additional parking will be located west of the restaurant.

CHILDREN'S

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house. For the first few months, even before the first foster child arrives, the family goes through comprehensive response training, shadows current foster parents and gets to know the neighborhood. This is the period to build confidence in the foster parents' abilities but to also ensure that the program is a good fit, and these parents are all-in for the kids.

Danna Franks, Vice President of Children in Crisis, describes a typical day.

"You start the morning making sure everyone is awake, has

breakfast and then our children are walked to the bus stop. The parents typically stay at the bus stop and see the children get on the bus. During the day, parents may have appointments they need to go to or they're making sure the children are getting to medical or dental appointments. Typically, they are getting some well-deserved free time.

In the afternoons, it's planning dinner, getting the kids off the bus, and getting them to tutoring or assistance with homework, before going home. It's also common to see the kids on the playground until dinnertime. Depending on their age, the kids can also help to prepare

dinner. With up to seven kids in the house, it takes someone who has excellent organizational skills."

In addition to providing a home, paying for utilities, and receiving food, each house has two dedicated SUVs and a gas card to be able to transport their large families. The foster parents also receive \$17 a day for each foster child they care for and Children in Crisis also pays an additional stipend.

"We have situations where we have house parents that don't work at all and just take care of the kids," said Hair. "We also have some in which one parent will work and the other will stay home. Sometimes both house parents will work but it's part-time or they work from home. Ultimately, though, they have to be available to take care of the kids."

The parents are never without immediate support. Monday through Friday from 8 to 5, not only are Ken and Danna available but on-site staff includes Sarah Traver, Operations Director, Melissa Parsons, Education Liaison, Kaylee Rodgers, Wrap-Around Services Coordinator and Tammy Middleton, Programs Coordinator. At night and on weekends, someone is always on-call and, of course, there are the other foster parents in the neighborhood. Sarah and her team can also coordinate respite parents who can go into the home when the house parents need a break. The homes have a room for these respite parents so the full-time parents can maintain the privacy of their master bedrooms.

Feeling drawn to becoming a new foster parent or wanting to tour the neighborhood? Maybe you'd like to donate to these efforts? Go to www.childrenincrisisfl.org, call (850) 864-4242, or mail a check made out to Children in Crisis to Children in Crisis, Inc, 1000 Luke's Way, Ft. Walton Beach, FL 32547.





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OCSD Marcus Chambers & District Programs Highlighted by FADSS

We are pleased to announce that Okaloosa County Schools Superintendent Marcus Chambers was recently recognized by the Florida Association of District School Superintendents (FADSS) for his accomplishments during his tenure. In addition, several innovative district programs and awards were mentioned, which included the following:

The Okaloosa County School District (OCSD) was one of 38 school systems worldwide to receive the Cognia's District of Distinction award.

OCSD has returned to an authentic and meaningful School Performance Plans (SPPs) process to ensure each school's goals are apparent and coming to full fruition.

Increased District focus on professional development opportunities for administrators designed to empower communication and leadership.

Grant funding from Triumph Gulf Coast, in partner-



ship with HCA Florida Hospital in Fort Walton Beach, Florida, launched the Health Academy, a program available through the District's Career and Technical Education (CTE), where students can gain hands-on experience and earn an industry certification upon completion.

The CTE Building Trades and Construction Design Technology program has been expanded, as well as the introduction of Kids CODE, a computer program aimed at elementary students to spark interest and impart knowledge in computer programming.

For over 25 years, Superintendent Chambers has devoted his life to public education.

Chambers acknowledges that his focus has been dedicated to educating, enhancing, and encouraging students, whether in the classroom, playing field, or the concert hall. "To me, there's nothing more important than investing in our children. The future depends on it; those like me called to the profession will reap more rewards than they can imagine. I'm blessed to be a part of this community in ways I never imagined, and I wouldn't change it for the world," said Superintendent Marcus Chambers.

The mission of FADSS assists and supports superintendents in carrying out their responsibility as the educational leader of their community to ensure every student has access to a high-quality public education. To read the recognition in its entirety, please visit https://fadss.app.box.com/s/rcf9zy-lcnon0cd9ayw200k34wels-yebt





NWFSC Joins AWS Academy to Equip Students with In-Demand Cloud Computing Skills

Northwest Florida State College (NWFSC) is pleased to announce its participation in AWS Academy, an Amazon Web Services (AWS) program that provides higher education institutions with a ready-to-teach cloud computing curriculum.

NWFSC's AWS Academy Cloud Foundations is intended for students who seek an overall understanding of cloud computing concepts to include AWS core services, security, architecture, pricing, and support. This free, non-credit, 20-hour course is entirely online and self-paced. Funding is provided to cover certification testing fees for qualifying students.

The AWS Academy curriculum is developed and maintained by AWS subject matter experts, ensuring that it reflects current services and up-to-date best practices. Courses are taught by AWS Academy-accredited educators who are trained to help students become proficient in AWS technology.

"We are pleased to make the AWS Academy curriculum available to our students as we continue to provide them with the resources and training they need to meet current industry



demands," said NWFSC President Dr. Devin Stephenson. "The computer and information technology industry has created a growing number of



high-quality jobs throughout our region and is expected to have a 15% growth within the next year according to the U.S. Bureau of Labor Statistics. This

program will ensure that students graduate the industry skills and knowledge that employers value and will give them a competitive edge as they pursue new opportunities."

For more information about

the AWS program at Northwest







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Bay Buzz



A Liturgical Mass at Christ Our Redeemer Church, Niceville, will celebrate Black History Month on Jan. 29. The Most Rev. William

Wack, C.S.C, Bishop of Pensacola-Tallahassee, will be the celebrant. This is a rich and colorful event to emphasize black involvement in the Catholic

Church. The Eglin AFB Brotherhood Gospel Choir will begin with a concert at 2 p.m., with a celebration of mass starting at 2:30. All denominations are welcomed.

The **Florida Association** of **Counties** (FAC) has unveiled the county photos featured in its 2022-23 annual calendar: Keep Calm & Love Water. Okaloosa County is featured on the cover, a photo taken by Nick Tomecek. Walton County was selected for February, with a photo by Marlon Davey. Each year, FAC opens a contest to all Florida's 67 counties to be one of the 15 featured in its annual calendar.

More than 500 photos were submitted from 52 Florida counties. The winners were announced during FAC's Legislative Conference in Pinellas County.

The **7th Annual Mardi Gras Golf Scramble** to benefit the **Heritage Museum of Northwest Florida** will be held at Regatta Bay Golf Club on Sunday, Feb 26. Shotgun starts at 8:30 am. A buffet lunch, hole-in-one opportunities courtesy of Step One Automotive, raffles, prizes, and a silent auction will be included. For more information phone the museum at (850) 678-2615 or call tournament director Barbara Palmgren at (850) 974-1910.

A **Chili cook off** benefit for **CALM** will be held at **3rd Planet Brewery,** 1400 E John Sims Parkway, Niceville Saturday, Jan. 28, starting at 5 p.m.



Niceville Republican Women Federated donated more than 100 books to Edge Elementary School in December as part of its annual Literacy Program, continuing a 15-year tradition. Pictured are President Jan Howard, Librarian Haley Hobbs and Chairman Lana Wood.

The winners of the **35th Annual John Leatherwood Concerto Competition** will perform at the Stars of Tomorrow 'An Invitation to Dance' Concert on Jan. 21, 2023, at the Mattie Kelly Arts Center Main Stage in Niceville. They will be accompanied by the Northwest Florida Symphony Orchestra under the direction of Todd Craven

The Junior Division winner is Leila Warren, 13. She will play Carmen Fantasy, Op. 25, by Pablo de Sarasata. Leila began her violin studies at age three and is now the 2022-23 Florida Winner for the MTNA Junior Strings Competition for the third consecutive year. Last season she was named a National Finalist in this competition. In 2020, she was the youngest ever finalist to perform in the final round of the Hilton Head Symphony Orchestra Youth Concerto Competition and in 2022, won Second Prize in their live broadcast finals. Leila has also been the Grand Prize Winner of the Gulf Coast Steinway Society Music Competition, the Junior Strings FMTA Concerto Competition and the Young Artist Competition for the Jacksonville Symphony Youth Orchestra. For tickets, visit www.matiekellyartscenter.org or the box office (850) 729-6000, Mon.-Fri., 10 a.m.-4 p.m.

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SimpleHR Celebrates a Milestone

Local employee management solution company, SimpleHR, celebrates a milestone with 20 years in business. Wellknown as a "Best in Class" provider of payroll, human resources, benefits administration and workers' compensation, SimpleHR is a five-time earner of the annual Best Companies To Work For In Florida list by Florida Trend magazine. The people-centric business is driven by a team of committed and certified professionals.

"At our deepest core, our people differentiate us from other companies. While other competitors have shifted their service model primarily toward I.T. utilization, we have remained steadfast in our commitment to having our team of humans deliver service to our clients. We are so very thankful for their efforts and for their experience," said Bill Lindsley, president of SimpleHR

The numbers back it up with more than 47 percent of the SimpleHR team having more than five years of service; 35 percent have 10 years and 27 percent have 15. The company is led by the original founding members, and continues to focus on client service

and community support. SimpleHR has evolved over the last two decades in response to customers' changing business needs and industry demands. The company was instrumental to clients' survival during the COVID-19 crisis.

Plans for the next 20 years are underway with the expansion of SimpleHR's business campus, technology infrastructure advancement, enhanced service offerings, and continued team development.

For more information about SimpleHR visit SimpleHR.

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Happenings Around the Bay

JANUARY 2023

- Oils and Acrylics with Rosalyn O'Grady 03 10 am | Artful Things | Niceville
- Ribbon cutting ceremony for Hwy. 331 Water & Sewer Project 04 1 pm | Northwest Florida Commerce Park at Woodlawn

Paint & Sip: Festive New Year's Cityscape Acrylic Painting 6 pm | Estelle Studio & Gallery | Freeport

- **Greater FWB Chamber Installation and Awards Breakfast** 06 7 am | Christian Life Center at First Baptist Church | Fort Walton Beach
- SNOW BIRDS in clay! with Marcy Eady 07 10:30 am | Artful Things | Niceville
- 11 Niceville-Valparaiso Chamber Second Wednesday Breakfast 7:30 am | Niceville Community Center | Niceville

Wine Tasting & Prime Rib Night

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

Wine Tasting

5:30 pm | Toast Wine Bar | Niceville

Legally Blonde

7:30 pm | Mattie Kelly Arts Center | Niceville

- Winter Guest Fest 8 am | Christian Life Center at First Baptist Church | Fort Walton Beach
- 13-2023 30A Songwriters Festival 16 Santa Rosa Beach
- 14 Women's Climbing Circle 9 am | Rock Out Climbing Gym | Destin

MLKJ March

9 am | Main Street | Crestview

Birds & Brews

11 am - 3 pm | E. O. Wilson Biophilia Center | Freeport

| Free Community Shred-It Event

10 am | Niceville Recreation Complex | Niceville

Watercolor Techniques with Theresia McInnis 12:45 pm | Artful Things | Niceville

- **Greater FWB Chamber Business After Hours** 19 | 5:30 pm | Emerald Coast Science Center | Fort Walton Beach
- Winter Night Paint & Sip 20 | 6 pm | Tipsy Canvas Paint & Sip | Crestview
- Get Happy: A Judy Garland Centennial Celebration 7:30 pm | Destin-Fort Walton Beach Convention Center | Fort Walton **Beach**

Northwest Florida Symphony Orchestra presents Stars of Tomorrow: "An Invitation to Dance" 7:30 pm | Mattie Kelly Arts Center | Niceville

- 23 **Grace for President** 9:45 am | Mattie Kelly Arts Center | Niceville
- Wine Tasting 25 5:30 pm | Toast Wine Bar | Niceville
- Figure Paintings by Dr. Nan Liu Opening Reception 27 6 pm | Mattie Kelly Arts Center | Niceville
- 28 Panhandle Travel Show 2023 1-4 pm | Santa Rosa Mall | Mary Esther

Gumbo Tasting

4-6 pm | LJ Schooners | Bluewater Bay

10th Annual GrasFest

8 am | Lake DeFuniak | DeFuniak Springs

CALM Chili cook off

5 pm | 3rd Planet Brewing | Niceville

Sip & Science: Mardi Gras

6 pm | Emerald Coast Science Center | Fort Walton Beach

Annual Liturgical Mass

2 pm | Christ Our Redeemer Church | Niceville

Niceville Community - Saturdays January 7, 14, 21, 28 9am-1pm | Palm Plaza | Niceville

Freeport Farmers Market - 1st & 3rd Sundays January 1, 15

10am - 3pm | Horse Power Pavilion Hwy 20W | Freeport

Grand Boulevard Farmers Market - Saturdays January 7, 14, 21, 28

9am-1pm | Grand Boulevard | Miramar Beach











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BAY BUZZ

continued from page 8

Tickets are on sale for the Ascension Sacred Heart Foundation's 2023 Emerald Ball to benefit Ascension Sacred Heart Emerald Coast. Celebrating the 20th anniversary of the hospital, the event is Saturday, Feb. 4, 6 p.m., at the

Hilton Sandestin Beach Resort Golf and Spa and is presented by Howard Group, Grand Boulevard and Silver Sands Premium Outlets.

Proceeds from this year's event will go toward purchasing a new computerized tomography (CT) scanner for both adults and kids. This is the third year for the event, with the previous

two events each raising approximately \$200,000. A new CT scanner will improve diagnostic image quality and save patients time during the scan. The hospital plans to install the scanner next year. Tickets are \$150, which includes reserved seating, dinner, two drink tickets, live music and dancing. Sponsorship opportunities at all levels

are also available, with a special reception for sponsors before the main event. Guests clad in shades of emerald will enjoy a wine and bourbon pull, a photo booth and an opportunity drawing for a \$5,000 shopping spree at McCaskill and Company.

For more information on tickets or sponsorship, contact Lisa Wainwright at lisa.wainwright@ascension.org or by phone at (850) 278-3702.



Lee Curtis has joined **Emerald Coast Children's Advo- cacy Center** (ECCAC) as the non-profit's head of Marketing and Donor Advancement. She will lead the marketing efforts of ECCAC's Centers in Okaloosa and Walton counties. Highly active in the community, Curtis has served on the board of directors of the Walton Area Chamber, as

well as serving as the chamber's Chairman of Mentoring Emerald Coast. Curtis was also on the board of the Junior League of the Emerald Coast, and worked with Seaside School activities. For further information about the Emerald Coast Children's Advocacy Center, visit www.eccac.org or call (850) 684-4422. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

CHELCO's Board of Trustees has approved a retirement of \$3.4 million in capital credits to be returned to approximately 69,000 current and former members. Each year, the Board of Trustees determines if CHELCO's financial condition will allow the retirement of a portion of the capital credits. CHELCO returns them to members on a 20-year cycle, meaning that those who were CHELCO members in 2002 and/or 2021 will receive a capital credit check based on how much business the member did with CHELCO in those years. Visit CHELCO.com to learn more about capital credit allocations and retirements.







Make a Holiday Visit a Health Visit, Too

By Teresa Halverson

The holidays are a time for family gatherings, visiting those we haven't seen in a while and looking to the future. As we enter into 2023, many of us may have had the opportunity to visit our family members who we haven't seen in months or perhaps even a year. While our community is blessed to have such a growing retiree population, it is unfortunate that often these individuals are not able to be visited by family members on a regular basis due to location. Family visits are most important as they provide us a time to reconnect and share the joys of the holiday season. It also provides us with a valuable opportunity to check on our parent's status.

If you had the opportunity to

check in on your loved ones, did you notice any changes in their status? As we age, there are certain signs that our loved ones may need help but are either too proud to ask or actually do not realize they need some support. As we visit our loved ones, it is important to look for signs that indicate they possibly need help.

First of all, did you notice any health or hygiene concerns that were different from your last visit? Any unexplained bruises, weight loss or change in behaviors observed? Weight loss could possibly be related to an underlying illness. Do they display any concerns or needs with grocery shopping, or attending physician appointments?

How did the home look? While no-one expects a spot-



less home all the time, did you notice that their housekeeping and maintenance has slipped? Are things in disarray? Check the refrigerator for spoiled food. Are they dressed and performing their activities of daily living (bathing, etc)?. Did you notice

any signs of depression?

Memory lapses are normal as we age, but if you notice your parent's forgetfulness is interfering with daily life and activities, it may be time to step in. Missed medication doses and doctor appointments, getting lost, failing to pay bills, and falling victim to a scam are all common warning signs. If you notice any of these, talk to your parent about getting a memory screening after the

Our area is blessed with great health care providers. Skilled nursing facilities, assisted living facilities, home health, companion support, and senior independent living facilities are available for help and support and referrals. It takes a great community to help make a difference in the lives of others, especially those who cared for us.

State Rep Patt Maney Tackles Legislative Committees and Property

Maney convened recently with members of the Florida House of Representatives in Tallahassee for the first week of Legislative Committee meetings for the 2022-2023 Regular Session, as well as Special Legislative Session 2022-A to address rising property insurance costs to Florida families.

"For folks in the Panhandle, the stakes are too high to let up now," said State Representative Patt Maney. "Storm after storm, Florida communities are in near-constant states of short and long-term recovery. Thanks to the leadership of Governor DeSantis and Speaker Renner, we're suiting up to forge solutions for Florida families rebuilding their homes and lives. I am honored to be entrusted with the work ahead and ability to influence our state's already positive trajectory. This is just the beginning.'

Recently appointed by Florida House Speaker Paul Renner, State Representative Patt Maney will serve as the Vice Chair of the Commerce Committee and Vice Chair of the Children, Families & Seniors Subcommittee for the 2022-2023 Regular Session. In ad-

State Representative Patt dition to his leadership roles, Representative Maney will serve as a member of the Judiciary Committee, Civil Justice Subcommittee, Regulatory Reform & Economic Development Subcommittee, as well as the State Administration & Technology Appropriations Subcommittee.

The Florida Legislature is convened in Special Session 2022-A, December 12-16, to consider legislation to reduce the cost of property insurance litigation claims, foster the availability of reinsurance for property insurance, improve the financial stability of the Citizens Property Insurance Corporation, provide tax relief and other financial assistance to those properties damaged by Hurricanes Ian and Nicole, among others. Read the formal proclamation here.

Legislative committees begin meeting this week, with subsequent committee weeks beginning on January 3, January 17, January 23, February 6, February 13, and February 20. The 60-day Regular Session begins on Tuesday, March 7, 2023.

Constituent inquiries can be directed to patt.maney@myfloridahouse.gov or (850) 833-3713.





Heroes for the Homeless

By Lisa Woodrum

In a world where we are bombarded with negativity and bad reports, I invite you to pull up a front row seat with me to witness your community's compassionate heart toward the down and out.

In 2006, community leadership met to ask the question, "What are we going to do to assist those who are down on their luck?" What culminated over the next 14 years, through unity, perseverance and evolving vision, is what we have come to know as "One Hopeful Place (OHP)," where peoples' lives are rescued and transformed. Its pivotal philosophy is, "Give a Hand Up, Not a Hand Out." After you read this incredible account, may you be inspired to join the ranks of the "heroes" who serve the demographic of our community!

OHP's mission is to break the cycle of homelessness through collaboration of service entities, resource providers and our community in Okaloosa County. OHP is Okaloosa county's largest shelter, yet it is in the process of expanding even further since the need is so great! The women's shelter is adding eight more beds. The cold night shelter is currently in the process of adding 50 more beds.

Because of OHP's success, there have been area shelter administrators who have toured the facility and asked the question, "How have you been so successful!?" Ted Corcoran, President and CEO of the Greater Fort Walton Beach Chamber of Commerce, the central figure in driving this vision, responded, "The government tries to solve the homeless problem with the

assistance of the community; but this community is solving homelessness with assistance of the government." This community has taken ownership of the problem of homelessness.

For varying reasons people experience homelessness, of which, a miniscule percentage have chosen this lifestyle. Especially in the current societal circumstances with lack of affordable housing and inflation where people live "hand to mouth," it does not take much to push people/families into this catastrophic category of homelessness; people are more vulnerable than ever. It has been an ongoing concern in the Okaloosa County area.

But our community has risen to the occasion! Sherry Jones, OHP Community and Public Relations Director, recognizes this. "I don't know what we would have done without the community's generosity!" she expressed with deep gratitude, citing numerous nonprofits, churches, businesses, donors and volunteers. "It was a well-oiled machine."

Walter Arrington is one of OHP's resident success stories. A native of Fort Walton Beach and a Marine Corps veteran, Walter became homeless for almost five years. He had intermittently stayed in various facilities which offered more regimented programs. He struggled with trust under this type of approach, thus moved back on the streets numerous times. Eventually, he came to OHP where, in contrast, they used a "low-barrier" model which gradually enabled him to develop trust and feel at ease. ("Low-barrier shelters emphasize welcoming



people in as they are [no sex offenders], while having clear and simple behavioral expectations that apply to anyone residing in the shelter. These expectations are narrowly focused on maintaining a safe environment for all.)

In a phone interview with Walter, he shared that this dynamic allowed him six months to decompress—become mentally stabilized, heal emotionally and transition out of survival mode. He explained, "The stress of life on the streets damages the psyche, because of the constant state of survival mode." But in the OHP dynamic, Walter thrived and found an internal motivation to make good life decisions. Eventually, he was able to move to transitional housing.

Homeless was not a "period" in Walter's life—it was a "comma!" Walter was inspired by how his social worker impacted him and decided he wanted to serve people likewise. So, he pursued this vocation and completed his Associates degree, then his Bachelor's degree in

Social Work. He will soon graduate with his Master's Degree in social work with hopes to be accepted for a PhD program next year. His passion is to bring healthcare and social services to the impoverished. Currently, he works at Community Health Northwest Florida in Pensacola as a Homeless Health Navigator. He also serves on various boards of directors and has received numerous awards.

His "battle" became his victory and it fashioned a warrior in him to fight for others in the arena of homelessness. Congratulations, Walter! We celebrate your new life and the multitude of lives you will change! OHP is producing more like you!

But OHP cannot continue to change lives without the ongoing presence of "heroes" — staff, volunteers and those who donate funds and items. As they say, "It takes a village to raise a child." Well, some homeless are in that place—adult children needing attention (as Walter did for a season), but through OHP, are being raised again as contributing citizens.

Ted and Sherry recognized a key partner in the success of

OHP was Bridgeway Center, Inc. (BCI). In 2020, Bonnie Barlow, BCI President and CEO, was invited to assist in the management and programming of OHP. Bonnie accepted and they now provide primary care, mental health, psychiatric medicine and substance abuse services, along with two 24/7 staff on site. This partnership has brought OHP to a new level of service.

Bonnie agrees there is a small population voluntarily living on the streets. However, she acknowledged, the greater truth is that most residents have fallen on hard times, such as lost jobs because of the economy, those who flee from abusive homes, veterans with PTSD or unaware of their benefits, scarcity of affordable housing and those who have records who are rehabilitated, but landlords turn them away (keeping them in a the homeless cycle).

BCI employees, Donna Morgan, Program Manager, and her assistant, Jennifer Prorock, Shelter Coordinator, play key roles in the day-to-day activities. They are dedicated leaders in guiding the residents in areas such as life skills, social skills and participating in the care and operations of the facility as a team on a daily basis. They also connect them with community services such as education and work.

Your "front row seat" allows you a vantage point of witnessing your amazing community. Would you like to join the OHP winning team at some level? Visit OneHopefulPlace.org and www.facebook.com/OHPFWB where you can find out how to get involved, view further photos, learn the details of the programs and meet the staff.



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Fore Her Announces Expanded Annual Pink Walk & 5k

The Pink Walk Benefiting Fore Her is back and better than ever! The event, which takes place on Saturday, Jan. 28, at The Village of Baytowne Wharf, will introduce a timed 5k race in addition to the Survivor Stroll and annual Walk.

The community is invited to walk or run with friends and famof Fore Her Board of Directors. Registration for the Pink Walk & 5K is now open online at ForeHer.org/PinkWalk5k.

Early Bird 5k registration starts at \$50 through Dec. 31 and then increases to \$60 in the new year. Those who register through Dec. 31 will receive a free Pink Walk T-shirt. Fore Her

"We are looking for sponsors, donors, walkers, and runners looking to have fun and raise funds to help breast cancer patients along the Emerald Coast."

For more information, and available sponsorship opportunities, visit pinkwalk5k.org or email ali@weilhousecreative.com.

Founded by Amy Walsh after her

mother and aunt lost their battle with breast cancer, Fore Her was initially conceived as an annual golf benefit to assist local women battling breast cancer with the financial burden of the disease, but as the need grew, the nonprofit expanded to host three annual events to raise funds to continue to support those affected in Northwest Florida. Funds raised are used to pro-

vide temporary assistance with bills such as mortgage or rent payments, utilities or helping pay for auto repairs so patients can get to treatments.

Fore Her offers resources, hope, compassion and education for all who are affected by breast cancer. Find additional information about volunteering, available resources, and how you can help, visit www.ForeHer.org.



ily, wear pink and have fun while raising funds for breast cancer patients in financial need. Attendees will enjoy an after party with music, a photo booth, prizes and food samples. All registered breast cancer survivors can enjoy the VIP Survivors' Lounge featuring special treats including hand massages, and more.

"For the first time, this will be an actual 5k along with our annual Survivor Stroll," said Jennifer Crawford, vice president

offers a discounted rate of \$45 to register for breast cancer survivors and the Survivor Stroll is free to participate for survivors.

Packet pickup will be at The Village of Baytowne Wharf on Friday, Jan. 27, from 3 to 5 p.m. and Saturday, Jan. 28, starting at 7 a.m. Day of registration will also be available from 7 to 8 a.m. The 5k will start on Saturday at 8:30 a.m.

"To our local community, we need YOU!," adds Crawford.



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Why is the Medicare Open Enrollment Period Important?



By Greg Durette

Now that the Medicare Annual Election Period (AEP) is over, you can finally take a breather from all those ads, phone calls and mailers. Come Jan. 1, 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?

Do you have an existing Advantage Plan or a stand-alone Part D prescription drug plan that renewed with a Jan. 1 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 Jan. 1 to March 31. 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 look at each option a bit deeper. First, why would some-



one elect to cancel their standalone 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 penal-

ties 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 31. 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 begins on Oct. 15 of each 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 of Florida and is based in Niceville. He has been in the insurance industry for over 39 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.



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Walk Aims at Alzheimer's Cure

By Matthew Eaton

In October, more than 350 gathered at Northwest Florida State College for the Walk to End Alzheimer's. Participants raised more than \$65,000 to fund care and support programs and critical research to, ultimately, find a cure. Melody Wood traveled from Alaska to walk in honor of her mother, Jean Marshall, who died from Alzheimer's in October 2021. For Wood, the walk being on the one-year anniversary of her passing feels like fate.

"The walks are great for me because they give me something to work toward, they give me a goal outside of what's happened," said Wood.

Wood's mother was 93 when

alzheimer's 95 association'

she passed and for her family, the walk allows her legacy as a mother, grandmother and great-grandmother to live on.

Her support for the walk is also to show solidarity with others in the community who are caregivers for the one in nine Floridians aged 65 and older living with Alzheimer's.

"As a caregiver, you think you're supposed to be able to do it all and it shouldn't be like that. I want them to know they're not alone in this," said Wood.

During the last six weeks of

her mother's life, Lisa LeClere, of Okaloosa, spent every day by her side. It was the sorrowful culmination of Jeanne Le-Clere's 10-year fight against Alzheimer's.

Now, six months after her passing, LeClere joined the Emerald Coast the Walk to End Alzheimer's in her honor. Her hope is that other families in the community no longer feel like it's taboo to speak about their experience with the disease.

'Making it a taboo subject makes it so that it doesn't allow you to acknowledge and recognize what's actually happening," said LeClere. "We need to be able to talk about this openly, so that we find the right support, resources and the proper ways

to prepare."

Walk to End Alzheimer's is the world's largest event to raise funds for Alzheimer's care, support and research. On Walk day, participants honor those affected by Alzheimer's with the poignant Promise Garden ceremony - a mission-focused experience that signifies their solidarity in the fight against the disease. The colors of the Promise Garden flowers represent participants' connections to Alzheimer's disease and their personal reasons for walking.

The Alzheimer's Association 24/7 Helpline is available for questions and support at (800)

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FWC to Study Long-Term Stored Vessel Impact

The Florida Fish and Wildlife Conservation Commission (FWC) has retained Atkins Global to conduct a study in Florida to better understand the impacts of long-term stored vessels. Feedback from residents, business owners, visitors and others who use and enjoy Florida's waters is a crucial part of the research. The intent of the project is

Investigate whether, and to what extent, long-term stored vessels contribute to the number of derelict and abandoned vessels on Florida's waters.

Investigate the impacts of long-term stored vessels, those anchored or moored outside of public mooring fields for more than 30 days, and those moored within public mooring fields on local and state economies, public safety, public boat ramps, staging docks, and public marinas during and after significant tropical storm and hurricane events.

Provide recommendations for appropriate management options for long-term stored vessels to mitigate any identified negative impacts to local communities and the state.

For the purposes of this study, a "long-term stored vessel" is a boat on state waters that is not under the supervision of a person capable of operating, maintaining or moving it from one location to another and that has remained anchored or moored outside of a public mooring field for at least 30 days out of a 60-day period.

To participate in the study, visit VesselStudy.com. Stakeholder input will be collected through Feb. 10, 2023.



Fishing News

Flounder Recreational Harvest Reopens

The recreational harvest of flounder in all Florida state and federal waters reopened Dec. 1. The minimum size limit for flounder is 14 inches total length and the daily recreational bag limit is five fish per person. Learn more about flounder regulations at MyFWC.com/Marine by clicking "Recreational Regulations" and "Flounder" or download the Fish Rules Appat Instagram.com/FishRulesApp or Facebook.com/FishRulesApp.

Tired of Your Boat? FWC Can Help

The Florida Fish and Wildlife Conservation Commission (FWC) is now accepting applications for a recently approved and newly created Vessel Turn-In Program, a key component of Florida's derelict vessel prevention program.

VTIP is a voluntary program designed to help owners dispose of their unwanted at-risk vessels before they become derelict. Upon approval of an application, VTIP will take a surrendered vessel and dispose of it at no cost to the boat owner. Removing the









vessel before it deteriorates into a derelict condition will prevent legal ramifications for the vessel owner and will protect Florida's valuable seagrass resources, marine life and human life, safety, and property

A derelict vessel upon waters of the state is a criminal offense and can carry serious penalties and fines or possible jail time. "Acting now is the best way to prevent legal action from occurring if the vessel becomes derelict," said Phil Horning, VTIP Administrator.

To qualify for VTIP, a vessel must be floating upon waters of the state of Florida and cannot be determined derelict by law enforcement. The owner must have at least one written at-risk warning or citation and possess a clear title to the vessel.

To apply for or view program guidelines, call the FWC Boating and Waterways Division at (850) 488-5600 for more information.

Local Niving, Wrinks and Coffee









Brozinni Pizzeria

Brozinni Pizzeria's family-friendly pizza place offers you a taste of New York right here in Niceville. Now featuring the Big Apple's signature crust, its famous buttery garlic knuckles will leave you wanting more, including appetizers such as buttery garlic knuckles, bread sticks, homemade stuffed pepperoni or sausage sticks, cheese bread, meatball sticks, pizza, Cocoons Famous smoked tuna dip, and crackers/pita chips. There are also salads, build your own pizza, specialty pizzas, pasta/spaghetti, calzones, drinks and desserts. Every ingredient used has been hand-selected. Call to Order or Order Online at bronzinnis.revelup.online and have delivered.

Chapala Mexican Restaurant

In 2014 Chapala Authentic Restaurant and Grill opened its doors with the vision of bringing authentic Mexican cuisine to the people of Fort Walton Beach and surrounding areas with traditional flavors from Chapala, Mexico. It offers more than 76 entrée choices and 11 specialty margaritas along with daily lunch specials and 2-for-1 small draft beers and small margaritas every day.

1027 John Sims Pkwy., Niceville Chapalafl.com

JoJo's Coffee and Goodness

Owner and operator Angela 'JoJo" Stevenson invites you to enter a cafe and relaxed coffee shop atmosphere for a daily dose of "goodness." Feel free to work on site (free WiFi) or meet up with friends or family. Stop in for cinnamon rolls; scones: cranberry orange, chocolate caramel and cheddar thyme; strawberry coffee cake; cranberry orange muffins; red velvet cookies; brownies with espresso ganache or caramelitas. Try a breakfast special with a piece of quiche or kolache-hashbrown

casserole. Breakfast burritos are rolled and ready daily. Choose from andouille, bacon, chorizo or veggie. Or tantalize your taste buds with a made-to-order breakfast sandwich on croissants or bagel with two eggs and cheese and then choose if you want to add Jojo's homemade smoked jalapeño beef bologna, bacon, house smoked barbecue or ham. Cinnamon rolls and kaloches still hold the top spot for sell outs. Stop in for featured muffins, coffee cake or pound cake-great with maple cinnamon latte or caramel macchiato. Some of Jojo's most popular coffees are COLD. Nitro, Cold Brew, fruit smoothies and frozen affogatos are the way to go. Of course, there's always freshly roasted coffee. Order ahead and pick up some for your New Year's celebrations!!

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

LJ Schooners Dockside Restaurant

Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. Named after "LJ Schooner" (the LJ is for Lazy Jack), a cherished four-legged icon on Bluewater Bay Marina docks, the open air Oyster Bar and restaurant offers a magnificent view of the water, marina and unparalleled sunset any time of year. There are, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits.

Monthly: Sundays—Brunch 9 a.m.-1 p.m.; Wednesdays— Bartenders Cocktail Special 3-10 p.m.; Thursdays—Open Mic/Karaoke 6-10 p.m..

Get your game on during Chess Night Jan. 4; Dance the night away Jan. 7 with John Galt Dance Band from 6-10 p.m.; and Jan. 11th's Prime Rib Night from 5-9 p.m. & Wine Tasting from 5-7 p.m. keeps us wanting more!

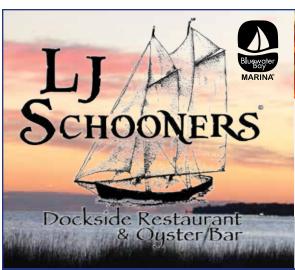
On Jan. 14, LJ Schooner's will celebrate its 14th Anniversary with a celebration and live entertainment from 4-10 p.m. with food Specials ALL DAY!

Do you love Gumbo! Come in Jan. 28, 4-6 p.m. for the Gumbo Tasting of LJ Schooner's famous gumbo! Stay from 6-10 p.m. for live music from David Gautreau!

Dine-in, pick-up, to-go. Oyster Bar Hours: Monday-Thursday 3-10 p.m., Friday-Saturday 11a.m.-midnight, Sunday 9 a.m.-9 p.m.. Happy hour daily 3- 6 p.m. Restaurant hours: Monday-Tuesday, closed. Wednesday-Saturday, 11 a.m.-9 p.m.. Sunday, 9 a.m.-9 p.m.. Sunday brunch: 9 a.m.-1 p.m.

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

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Gumbo Tasting

SATURDAY, JANUARY 28 4-6PM
Come out and try a taste of our FAMOUS GUMBO! Happy hour specials!

David Gautreau 6-10pm

More Upcoming Fun!

Sundays: Brunch 9am-1pm Wednesdays: Bartenders Cocktail Special 3-10pm Thursdays: Open Mic/Karaoke 6-10pm

January 4: Chess Night

January 7: John Galt Dance Band 6-10pm
January 11: Prime Rib Night 5-9pm & Wine Tasting
5-7pm
January 14: 14th Anniversary Celebration & Live

January 14: 14th Anniversary Celebration & Live Entertainment 4-10pm, Food Specials ALL DAY January 18: Traveling Painter 5:30pm January 21: Jody Lucas 7-10pm Visit our Facebook Page for Event Updates!

Oyster Bar Hours: Mon.-Tues. Closed, Wed.-Thurs. 3pm-10pm, Fri.-Sat. 11am to midnight, Sun. 9am to 9pm **Restaurant Hours:** Mon.-Tues. Closed, Weds.-Sat. 11am to 9pm, Sun. 9am to 4pm, Sunday Brunch 9am to 1pm

Velcro Pygmies Headline Seaside School's Taste of the Race February 17

As the familiar sounds of rock and roll from decades past begin to seep from the speakers and the lights slowly rise to bring to life four rock gods that command the stage with a prowess uncommon in today's music industry that leaves the crowd begging for more.

Hailing from Louisville, Ky., the world-famous Velcro Pygmies travel the country from the Emerald Coast to the Great Lakes to share the sights, sounds and stain-washed denim and big hair that's synonymous with the '80s while schooling audiences of all ages on the difference between a rock band and rock show. Simply put, the Velcro Pygmies treat audiences to a genuine, undiluted rock and roll energy that unites every race, creed, age and gender.

Having grown weary of seeing nearly identical bands just staring at their shoes and boring audiences, the Pygmies - comprised of Cam Flener (Vocals), Chris Eddins (Drums),

Chase West (Guitar), and Max War (Bass) - decided to bring back the performance elements of rock music that have since been forgotten. From an energetic frontman, pounding drums and loud guitars, to audience participation complete with glitter and blow pops, the Velcro Pygmies deliver a one-of-a-kind show that could be considered the old Van Halen for a new generation.

As the lead vocalist, Flener is the face of the Pygmies who's adored and revered for his on-stage presence. His personality captures and captivates while his ability to take audiences back to their youth keeps bringing them back time after time for a dip in his rock



and roll fountain of youth. Eddins also keeps fans enthralled with his unique ever entertaining wit, style, and antics, and wields the drumsticks like a samurai wields a sword. He cuts through the heart and soul of a song with gifted precision and emotion that can be felt throughout the house. West is known as a guitar god, but he's also known to melt hearts with his charming smile and hunger for a cool buzz, fine women,

and tasty licks. He will definitely have you screaming your heart out all night long. And finally, War brings a unique look and feel to the Pygmies, rounding out the foursome.

In addition to the high-energy rock show that only the Pygmies could deliver, they also bring a sense of patriotism that's rarely found in today's rock arena. For nearly a decade, the Pygmies have honored military veterans at each show by dis-

playing flags from those wounded in Afghanistan.

Many may say that the Velcro Pygmies are more than just a band, they are a way of life. With well over a thousand shows under their belt and an army of adoring fans, the Pygmies have set the stage to be one of the most sought-after rock and roll cover bands in the country. Their combination of four-part harmonies, catchy songs, and musical

skill and talent is something that can't be missed.

The Velcro Pygmies take the stage at Seaside School's Taste of the Race on Friday, Feb. 17, 2023, on the Seaside Lyceum to kick off the Seaside School Half Marathon & 5K Race Weekend. This year's race is themed "Rockstar Run," and the Pygmies' performance is sure to get everyone in the spirit. For more information and to purchase tickets, visit runseasidefl.com.



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Taylor Haugen Trophy Winners: Where Are They Now?

By Lauren Reho

Each year through the All Sports Association, the Taylor Haugen Foundation, presents a trophy to an athlete who best demonstrates a balance between academics, athleticism, leadership, community service and faith. The winner receives a \$1,000 scholarship, a \$1,000 donation to the athletic department of his or her school and a bronze trophy with an eagle taking flight to symbolize Isaiah 40: 30-32.

The Foundation has awarded trophies since 2009 to well-rounded student athletes in the area. In this series, we're tracking the past winners from 2009 to 2021 to see where they are now in their journeys. This month is Lydia Turner, 2019 Trophy Winner.

Lydia studies finance at Florida International University. One of the reasons she got into finance was to offer help to people who stereotypically do not have access to financial advice and counseling. Her career goal is to eventually work for an organization that helps people through financial crises. If she has to create this organization herself one day, she is up for the challenge, especially if it means living close to the beach, too!



Lydia is busy with lots of homework but finds ways to balance work, school and pushing herself physically. She spends a lot of time at school playing rugby, which she loves because of how empowering it is for women to be given the opportunity to do hard things and excel at them. She encourages incoming freshmen to try as many things as possible and stick with the most passionate things because it is what makes up a large part of the community.

"I like the verbiage of the Taylor Haugen Foundation family because that is truly what it feels like. We all support each other biblically and emotionally, and it has felt like being welcomed into a family since day one," she said. "Winning the trophy meant so much to me as a high school senior, but becoming a part of the family is so much more valuable to me now, and I look forward to the oppor-

tunity to continue growing our family and supporting people who have been through a struggle for many years to come. And one of my favorite memories is steak night at the Haugens of course."

The expression, "Don't Quit. Never Give Up!" has meant everything to Turner and every part of her life since becoming involved with the foundation. When she first moved to college, the first couple of months were difficult for her to find community, but wearing the foundation's bracelet every day constantly reminded her to push forward and to not get caught up in my situation. She then began distance running as a way to work through her thoughts and push herself physically. Every time she was tired from a full day, pushing to reach her mile goal, and mentally not feeling her best, she said she would look down at the bracelet and remember to keep going as God will handle the rest.

"Having T's mantra so heavy on my mind these past few years has changed my college experience and will certainly be a part of me for the rest of my life," Turner said.

The question of what her favorite Bible verse is was actually brought up when being

interviewed for the trophy. She said her response is still the same to this day. She loves Galatians 2:20: "For I have been crucified with Christ. It is no longer I who live, but Christ who lives in me. And the life I now live in the flesh I live by faith in the Son of God, who loved me and gave himself for me." To her, this verse is a complete and beautiful depiction of the Gospel, which has been a constant reminder in her life to make decisions and base all actions on what Christ would be proud of.

Lydia said if she could go back in time and give advice to herself, it would be to remember that God has her back. There is absolutely no planning, timing or provisions that one can do a better job at than what He already has planned. Although it takes an immense amount of trust and release, she commented how there is no better feeling than giving everything to God and letting Him work through you. Once again, don't ever quit or give up on yourself or His plan for you.











By Lisa Turpin, Health & Wellness Coach

Hard to believe 2022 is coming to an end. But, "(musical notes?) It's - THE - most - wonderful time of the year (musical notes?) There'll be parties for hosting, marshmallows for toasting... and...be of good cheer... (musical notes?) It's the most WONDERFUL time of the year..." This means a very good possibility for weight gain and unhealthy habits. Sorry for the negative spin.

Move: But, the good news is you don't have to throw in the towel. If you add more cheer, get in high gear, you can be active and burn calories into the New Year! Decide and commit to movement of any kind. Burning off calories will make you feel

less guilt, but will help with your mood, energy, and stamina also to get through the parties and shopping and anything your family or friends throw your way.

Hydrate: As we enjoy more "cheer," we also have a potential to become dehydrated. Drinking water will make you feel less hungry and content, so a glass before you head to the cocktail dinner will help, and can prevent a hangover. It's never a good idea to withhold yourself from enjoying Christmas; just be smart. When you are able, drink water and eat veggies and lean meat to counterbalance the negative effects of the holiday. Focus on the higher percentage of your intake from healthy food.

Get moving, preferably daily, but at least two to three days a week. Our area has plenty of choices to be active. If outside activities become too chilly, pick a gym (join me @ Destin Health and Fitness), small group or individual personal training. If you want to stay home, here are eight in-home bodyweight exercises you can do whenever you have

Toodle-oo 2022



time. (3 sets/20 reps) It's actually easy to be active; you just have to decide to. Toodle-oo 2022.

Wide Squats: Knees and toes turned out, lower down sitting back with weight in the heals, keeping your shoulders back, head and chest up. When coming back up engage the glutes for extra benefit.

Push-ups: If you can't perform a full pushup on your hands and toes, then put your knees down and see if you can get your chest all the way to the floor. You can also do them at the kitchen counter.

Lunges: Either walking

(moving across the room) or stationary (staying in one position and lowering down and up).

Tricep Dips: Find a coffee table or sturdy chair, facing out, sit with your hands on each side of your hips, slide your hips off the table, using your arms, lower your body down and up, bending elbows to about 90 degree angle.

Prone Hyperextensionswith Back Fly: Lying face down, arms making a T, lift only upper body off the floor while flying your arms back, pinching your shoulder blades together. Exhale as you lift.

 $\textbf{Double Leg Lifts:} \ (for \ abs)$

Lie on your back with your hands under your glutes so that it tilts your hips and helps anchor your lower back. Bend your knees to your chest, then straighten legs pointing your toes to the ceiling. Lower your legs about 45° and back up

Plank Series: 1) Windmills: start in regular plank and open to side plank and switch to the other side plank and alternate side to side. 2) Elbow Plank to Pike: (i.e. yoga dolphin) from an elbow plank, push hips up as high as you can. 3) Plank hold: hands or elbows – hold for as long as you can or set a timer.

Hip Bridges: Lying on back knees bent feet flat on the floor, lift your hips off the floor as high as you can and lower back down slowly, barely brushing the floor between reps.

Lisa Leath Turpin is a degreed and certified health and fitness lifestyle coach and consultant who has devoted her life to motivating and strengthening the body and mind of others. With over 20 years' experience, Lisa has a B.S. degree in Sports & Fitness Management from the University of Alabama, developed and managed the U.S. Army Corps of Engineers' Health & Wellness Facility and programs in Huntsville, Ala., is board certified by the National Board of Fitness Examiners and possesses certifications from AFAA, Polestar/ Balanced Body, Reebok U, SCW Fitness and American Heart Association. She is currently a group exercise leader at Destin Health & Fitness and an independent personal trainer in the Destin area, diversely and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation. Have a fitness question for Lisa? Email BeActive850@gmail.com.





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- Do you think you show too much or too little of your teeth when you smile?
- · Would you like to change the way your teeth or gums are shaped?
- Do you have gaps or spaces in between your teeth?

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



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White-Wilson Community Foundation Provides Special **Olympics Athletes With Free Sports Physicals**

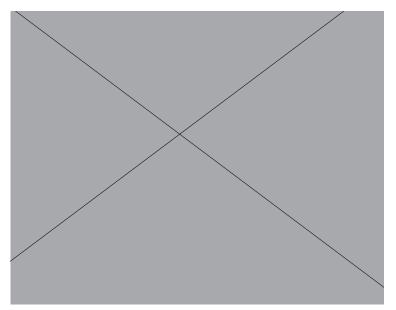
The White-Wilson Community Foundation partnered with Special Olympics Florida to provide free sports physicals to local athletes throughout Okaloosa, Santa Rosa and Walton Counties recently at White-Wilson Medical Center's main campus in Fort Walton Beach.

Volunteers from White-Wilson Medical Center conducted the routine physicals for nearly 30 athletes in need of renewal to ensure they may continue to benefit from Special Olympics training and competition. "The Foundation is thrilled for this opportunity to provide support to members of our community with intellectual disabilities,' said Teresa Halverson, Chair of the Board of Directors. "By

providing these physicals, we're ensuring that Special Olympic athletes in our area can share their talents and practice active, healthy lifestyles."

Halverson continued, "We strive to provide meaningful opportunities to bolster the health and wellness of everyone in our community. Thanks to Special Olympics Florida and White-Wilson Medical Center, we were able to make that happen todav."

Cydnee Parsley, Director of Health, Fitness and Inclusive Strategies at Special Olympics Florida said, "Special Olympics serves children and adults with intellectual and developmental disabilities. We offer more than 20 different Olympic-type sports



White-Wilson Medical Center health care providers Kathy Stuart, APRN, Dr. Melissa Chrites, Paul Tartarilla, APRN, Gary Mousseau, PA-C, and Jared Hobbs, PA-C conducted sports physicals for Special Olympics Florida.

Mental

that athletes are able to train and compete in year-round."

Parsley continued, "This is an incredible service to the community, and we're very grateful for the support of The White-Wilson Community Foundation."

This was the first partnership between Special Olympics Florida and The White-Wilson Community Foundation, but the Foundation aims to offer similar events moving forward.

For more information about The White-Wilson Community Foundation and to stay up to date on future events, visit whitewilsoncommunityfoundtion.org or call 850-863-8204.

White-Wilson Grants Promote Health, Fitness

The White-Wilson Community Foundation works to build partnerships that improve access to health services and care for underserved individuals in the community. Through its community health grant program, it presented Fresh Start for Children and Families Inc. and Mental Health Association of Okaloosa Walton Inc. with grants on Nov. 9 at their facilities.

"Our grant program is designed to help nonprofit health organizations make unique and powerful programs like these possible, and bringing groups together to bridge gaps in health care is at the core of what we do," said Teresa Halverson, The White-Wilson Community Foundation Chair.



With the grant, Fresh Start plans to provide a one-time Trust-Based Relational Intervention (TBRI) training for its team and the teams of other homeless agencies in the area including Children in Crisis, Opportunity Place and One Hopeful Place.

"Our goal is to give staff the tools needed to handle the mental and emotional health effects our clients are experiencing," said Donna Tashik, executive director of Fresh Start. "This learning solution will benefit

those in our community in a holistic and practical way, and we're thrilled to deliver it."

Health Association plans to use the grant to continue its Psychiatric Prescription Purchase Program (PPPP), which will provide mental health consults and emergency medications to over 300 people throughout Okaloosa, Santa Rosa and Walton counties.

Additionally,

The White-Wilson Community Foundation is a 501(C)(3) organization established in 2012 and dedicated to making a difference through passion, dedication and teamwork. The group believes it is essential to find and fund creative solutions that can provide services with health and wellness needs.

For more information on The White-Wilson Community Foundation and its grant pro-

gram, visit whitewilsoncommunityfoundation.org or visit its Facebook page.

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

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By Richard Chern, M.D.

Hormone therapy can be traced back over 2000 years when the Chinese isolated pituitary and sex hormones for medicinal purposes. The hormones had not been identified, but the benefits were already known. Of course, many discoveries have occurred since then and today we are not only treating symptoms but also using hormones to improve our overall health.

Health problems associated with hormonal imbalances can go on for years, often undetected by both patients and their physicians. Increased risk of cardiovascular disease, Alzheimer's, metabolic syndrome, diabetes,

The Origins of Hormone Restoration

and osteoporosis are only some of the problems associated with hormonal imbalances. And, like high cholesterol, you can't "feel" any of these to know you have a problem. Instead, you must get tested.

To make things more difficult, the symptoms of andropause, menopause, and hypothyroidism are often so slow to occur that we discard them as part of the aging process. Fortunately, at The Hormone Restoration Center, we know what most of these symptoms are and can screen for them to see if there is a potential hormonal imbalance.

There are a number of symptoms associated with hormone imbalances to help identify those at higher risk. Symptoms can include fatigue, depression, weight gain, decreased libido, joint pain, poor memory, mood swings, low stamina, and sexual dysfunction are just a few.

If you have ANY of the above symptoms, you should

complete a symptom checklist and get tested. These symptoms are an indication that you may need treatment.

After identifying an imbalance, physicians and non-physicians may use pills, creams, supplements, tonics, and much more.

At The Hormone Restoration Center we use what we consider to be the best of the best. We use bioidentical BioTE hormones which means the hormones are identical to what our body produces. That way the key fits the lock exactly as it should

The BioTE method uses hormone optimization created from hundreds of studies using hundreds of thousands of patients worldwide to successfully optimize the hormone levels of women and men once their body's production is no longer sufficient. Surprisingly, our bodies can stop producing sufficient hormones in our early thirties or before.

As shown in different studies, Hormone replacement therapy has been shown to reduce fatigue, improve sleep, improve libido in women and sexual performance in men, decrease muscle loss, reduce body fat, and reduce irritability, anxiety and depression. Also, the symptoms of osteoarthritis and rheumatoid arthritis are significantly reduced.

Long term, men and women will have a reduced incidence of Alzheimer's disease, heart disease, and osteoporosis. Also, multiple studies show a long term reduction in breast cancer. Testosterone and estradiol also improve lipid profiles, reduce triglycerides, and increase HDL cholesterol which can have positive benefits on the cardiovascular system. Therapeutic testosterone levels can also protect the body from diabetes, prostate cancer, and all-cause mortality.

Hormone replacement therapy by pellet implantation has been used with success in the

United States, Europe and Australia since 1938, and has been found to be superior to other methods of hormone delivery.

All the practitioners at The Hormone Restoration Center are BioTE certified and have had extensive clinical and didactic training specific to the treatment of hormonal imbalances. This is to ensure the highest safety, efficacy, and results for our patients. More than 96% of patients are satisfied with treatment when using BioTE.

Dr Richard Chern, MD is a Certified BioTE provider in Miramar Beach at The Hormone Restoration Center. He has been seeing patients for over 25 years and treating patients using hormones for nearly as long. Dr Chern is currently accepting new patients and you can call for an appointment at 850-837-1271.

For more info on BioTE and The Hormone Restoration Center please contact visit www.TheHormoneRestorationCenter.com

Enjoying This Holiday Season

By Kay Leaman, Health Architect

We all know that the word 'healthy' gets rescheduled to Jan. 1 during this season. We're not

ready to relinquish our favorite recipes for a healthier option. My recommendation in the arena of food and sweets during this season: Be present and aware of

how much you eat and savor every bite.

Now, let's take a different look at having a healthy holiday season. Health does not only consist of physical sustenance. It also includes our emotional state, and the holiday season tends to run our feelings and emotions through the obstacle course.

In my research for this article I discovered that I have been living with sadness and the physical effects are surfacing. Joy, anxiety, stress, sadness, loneliness, happiness, frustration, apprehension, etc., can all be experienced during the holidays. Whatever you experience during this special season of hope and giving, being mindful of our emotional state can improve our health and our holiday season.

Sadness can involve feelings of despair, loss, anger, sorrow or defeat. It can make us outspoken and highly sensitive to any situation. The negative effects on overall health can include constipation, diarrhea, chest pain, dry mouth, back pain, fatigue, headache, HBP or heart palpitations. It can also affect our appetite, sex drive, and lead to anxiety.

JOY on the other hand promotes a healthier lifestyle, boosts the immune system, fights stress and pain and supports longevity. Joy releases serotonin and dopa-

mine in the brain (two types of neurotransmitters and heavily associated with happiness), helps us to solve problems, think more clearly and aids in fighting dis-

Laughing can bring on joy. It decreases pain, improves the heart and lungs and helps muscles relax. So, when your feelings and emotions begin to go a bit wacky, stop and take time to write down what you are grateful for. And if it's the "other person" who's experiencing these emotions, take time to remember why you love and care about them.

A few things I am grateful for: the sunshine on my face, a comfy bed, ocean waves and the privilege I have for being able to share with all of you each month information that can help you live a healthier and grateful life.

Have a fabulous New Year. Our community is better because you're here. To Happiness and Health!

~ Kay Leaman, Health Architect, succeed.hdhl@gmail.com







Insights for Investors



By Maurice Stouse, Financial Advisor and Branch Manager

As one year closes out and another one begins, we have some thoughts for our clients on things to review and consider.

First: Know What you Own

We suggest it is a good idea to review your assets, stocks, bonds, cash, real estate, business interests and family interests, among others.

Second: Know Where you Own It

It is a good idea to conduct an inventory of all your assets and where they are held.

Third: Know How You Own It

Is the account taxable or tax deferred? Is it a retirement asset (401k, IRA, pension or other retirement asset)?

Also, do all your assets have a beneficiary?

Many people want their families to avoid the probate process if possible. Having a beneficiary on as many assets as possible is a common practice. Some might find that using a living or revocable trust is an effective way to ensure that assets pass directly and avoid probate. Single people, be they widows or widowers, might want to review how their home is titled and to give some thought to how that asset will pass upon their death.

Next, we suggest you think about what your estate plan is. Whether you have a formal plan or not, you do have an estate plan. Formalizing it might make sense:

Chief among these is to have a will. It usually makes sense to at the very least have a will. It is often a good idea to also have a power of attorney in place (we suggest a durable power of attorney, which takes effect if you are physically or mentally incapacitated. Note, those cease at passing). Also, an advanced medical directive for family, friends and loved ones to carry out your wishes if necessary. That would include things such as a do not resuscitate order for your caretakers.

Next, what is your long-term care plan?

Whether formalized or not, everyone has a long-term care plan. Will it be workable for you and your family is the question. Long-term care can come in the form of insurance (be it a term policy for pay as you go, or the increasingly popular asset based long term care insurance). Many people want to be able to rely upon family so it is a good idea to perhaps formalize that and to learn what support and benefits might be available to them (for example, some states are allowing family members to apply for payment, through Medicaid, for providing in-home care for a family member). Most people will need some form of longterm care and the need grows for most people in their last two or three years of life.

Also consider if you have a permanent source of income at retirement

It is a good practice to go to ssa.gov and get updated on what your Social Security benefits are scheduled to be. Also, do you have a pension (most estimates are that fewer than 15 percent of private sector workers have these anymore)? Perhaps you have deferred annuities that can pay you and or a beneficiary income for a lifetime.

Do you have a protected or conservative source of cash on which to draw for emergencies and opportunities?

Is that cash in the bank, a money market mutual fund, or CDs? For some it might be cash value life insurance which we feel is best left as a strategic reserve particularly if you are taking an income stream from your investments. That way you can shield yourself from the effects of the sequence of returns (which means you are taking more of your principal in down years and might run out of that source sooner than expected). We feel most retirees, or those needing a consistent source of income should not ever tap into

It is considered a good practice to review and perhaps update all things as they pertain



to your wealth and your health periodically or at the very least to go through this exercise on a yearly basis. Here at The First Wealth Management, we look forward to helping you review and discuss and perhaps help you find solutions.

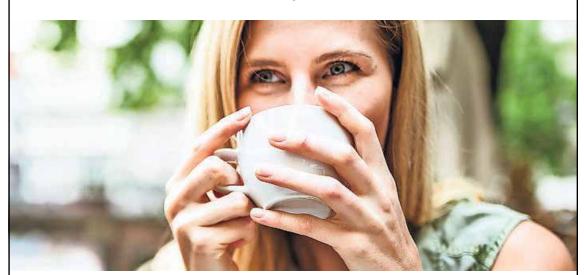
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A Superior AC to Host More Vet Lunches in 2023

By Marta Rose-Thorpe

Throughout 2022, A Superior Air Conditioning Company was able to bring our community's Veterans and First Responders together for fellowship and meaningful camaraderie... nine times! We've been told many times how much these lunches mean to the men and women who unselfishly served, and are serving, our communities and our country.

In 2022 we gave away thir-

teen new HVAC systems to deserving Veterans and First Responders in need: eight new HVAC systems at our Texas Roadhouse lunch in Panama City Beach; four new HVAC systems at our Walton/Okaloosa County lunch at Faith Assembly Christian Church (aka "The Rock 'n Roll Church") in Miramar Beach; and one new system at the Downtown Panama City lunch which took place at First Baptist Church.

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This year brings more lunches, HVAC giveaways, and opportunities for the community to get involved. We have arranged for the Arnold High School ROTC Color Guard to present the Colors during the PCB lunches; we have organized guest National Anthem singers and musicians; and have coordinated with the chaplain of Naval Support Activity Panama City (NSA-PC) to do the invocation and prayer.

The dates of the 2023 lunches are as follows (Downtown Panama City date to come):

Tuesday, January 10 – Walton / Okaloosa Co.

Tuesday, January 17 – Texas Roadhouse, Panama City Beach

Tuesday, April 11 – Walton / Okaloosa Co.

Tuesday, April 18 – Texas Roadhouse, Panama City Beach

Tuesday, July 11 – Walton / Okaloosa Co.

Tuesday, July 18 – Texas Roadhouse, Panama City Beach Tuesday, October 10 – Walton / Okaloosa Co.

Tuesday, October 17 – Texas Roadhouse, Panama City Beach

Are you interested in getting involved and becoming a spon-



HVAC winners James and Becky McCroan receive their award by Jimy Thorpe. James served in the U.S. Navy.

sor? Cost is \$150 per lunch for Miramar Beach and \$350 per lunch for Bay County (\$1,200 for the year = four lunches). Annual Bay County sponsors will receive a free sponsorship to the First Baptist Church lunch in Downtown Panama City. Sponsor benefits include setting up a table, booth, tent, or display at the event that you provide; opportunity to distribute your marketing materials and swag; having your company's logo included on all print material that promote the event (such as rack cards and poster); and addressing the crowd at the mic for a brief description of the service you provide. Lunch is included for you and a guest. 100% of sponsor dollars cover of the costs of the event. To sponsor, or for any questions regarding sponsorship, contact Jimmy Dallas for Walton/Okaloosa events at (850) 896-2955 and Steve Richmond for Bay County events at (850) 358-0908.

Not able to sponsor? No problem! You can still contribute by bringing a smile, a gift basket, coupons, etc. as raffle prizes for our guests. Come join us – and help get the word out to local Veterans and First Responders – so we can all thank the men and women who keep us safe in our communities and our country.



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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 limitations

Motorcycle and RV Insurance – Provides liability protection for you and your machine.

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 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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A Pastor's Ponderings:

God's Compassion Never Falters or Fails



God expects every true child of God to demonstrate compassion, but even more impressive is the thought that the Lord Jesus Christ manifested compassion during His earthly ministry. What an amazing truth—the Lord of glory willingly humbled Himself to suffer with and for others.

One might assume God's compassion only became possible because Christ took the likeness the Bible attributes compassion to God before Christ's First Coming. Repeatedly the Old Testament records: "But thou, O Lord, art a God full of compassion, and gracious, longsuffering, and plenteous in mercy and truth" (Psalm

The scripture declares that God was compassionate before the coming of Christ. His First coming to earth in a body of flesh confirmed that He is a compassionate Savior. The Coming of Christ, in the likeness of sinful flesh, enabled God the Son to experience humanity's temptations and struggles. The Bible says He was "touched with the feeling of our infirmities" (Hebrews 4:15).

Christ's compassion on earth reveals that He suffered WITH man, but more importantly, He suffered FOR man. He took the world's sins upon Himself and gave man His righteousness. One of the most incredible demonstrations of His compassion is that God Himself loved us enough to be housed in a body of flesh.

God's compassion originates from His mercy and grace, and how He deals with man displays this compassion. For example, He is "slow to anger" and "good to all," along with many other manifestations of His character.

The Bible emphasizes the importance of this truth in the book of Psalms by stating that God is "full of compassion" on five separate occasions. God's actions (past, present, or future) can all be

traced back to His compassion, including His acts of judgment. When the Bible refers to God's longsuffering, this means He will suffer for a long time before bringing judgment against a person, nation, or the whole world. America is a prime example of God's compassion.

God is a compassionate Lord. The earthly ministry of Christ repeatedly demonstrated this truth. In Luke chapter 7, the Lord entered a city only to find that a widow had also lost her only son to death. It was a sorrowful time for this dear lady. The loss of her husband had been hard to bear, but her son was a daily reminder of the husband whose love she treasured so greatly.

Yet, now the son too was gone. Perhaps the young man worked to help support his mother, but now she was alone without her husband and without their son. Fortunately for this woman, God is rich in mercy. Christ intervened on behalf of the woman bringing her son back to life. Her tears of mourning turned into tears of joy. Read this testament by God of God: "It is of the LORD'S mercies that we are not consumed. because his compassions fail not. They are new every morning: great is thy faithfulness" (Lamen-

tations 3:22-23). When your heart is pained and the way grows weary, remember the words of the song, "Does Jesus Care?" I promise you He cares and He will give you relief for that deep grief. Soon you will be saying, "O, yes, He cares; I know He cares." Christians are not promised the easy life but a relationship with a caring, loving, compassionate Savior.

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 Be-



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Sean of the South





By Sean Dietrich

10:40 P.M.—New Year's Eve. Hank Williams is on my radio. My wife is sleeping in the passenger seat. My coonhound is in the backseat.

To bring in the year, we've gone for a drive on county roads that weave along the Choctawhatchee Bay.

There are no cars out. The highway is vacant—except for police cruisers. I've never welcomed in a year like this.

As a boy, my father and I brought in holidays with shot-guns. We'd march to the edge of creation and fire twelve gauges at the moon. Then, I'd sip Coca-Cola; he'd sip something clear.

Another year goes by without him.

11:02 P.M.—my tank is on E. I stop at a gas station. The pump card-reader is broken. My wife is still out cold.

I go inside to pay. The clerk is a young girl with purple hair.



She wanted to be with her kids tonight, but someone called in with a sinus infection.

I buy a Coca-Cola in a plastic bottle.

I also buy a scratch-off lotto ticket. The last few minutes of the year, I'm feeling lucky. I use my keys to scratch the ticket. I win five bucks. So, I buy another two. I win another dollar.

"Lucky you," the cashier says. "Wish I could buy one, but it's against store policy."

To hell with policy. It's New Year's Eve.

I buy her one.

She swipes a coin from the take-a-penny tray. She scratches. She wins ten bucks. We high-five.

It's only ten bucks, but seeing

her win makes my year.

11:28 P.M.—I'm driving. My wife is still sawing pinelogs. I'm riding though the North Florida woods, sipping Coke. Trees grow so high you can't see the moon. It's almost like poetry.

Long ago, my college professor told us to choose a poem to recite in class. Students chose lofty selections from the greats. Whitman, Dickinson, Frost.

I consulted Daddy's Hank Williams songbook. He'd given it to me before he died. He'd wanted to be a guitar player once upon a time, but he was god-awful. He gave the instrument to me.

I recited, "I'm So Lonesome I Could Cry," and made a D.

I wasn't doing it for the teacher.

11:40 P.M.—my Coke is almost empty. I'm parked on the edge of the bay to watch fireworks. My coonhound is looking at me with red eyes. And I'm writing you, just like I do every day.

Listen, I don't remember how I started writing, or why. I

have nothing valuable to say, I don't know any big words, and I'm as plain as they come. But I won't lie to you, it has been precious to me. And so have you.

These are my last words of the old year, my first words of the new:

I love you.

Happy New Year.

I Wish

By Sean Dietrich

I wish I understood

But sometimes, I wish I understood less,

I wish I had more,

I don't; thank good-

I wish more people said, "I'm sorry,"

That's a weakness, I know,

But I wish that they said it, just the same,

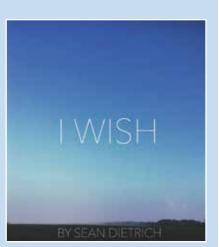
Instead of, "I told you so."

Above all, I wish love,

To you, your family, friends, and life,

I pray you kiss your kids, and your dogs,

And hopefully even your wife.



Friend, I'm a lot like you, And we're a lot like every woman and man.

We got a hell of a lot wrong last year, God knows,

But tomorrow, we start over again.

Happy New Year.



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30A Songwriters Festival

For 13 years, the 30A Songwriters Festival has attracted thousands of dedicated live music fans from around the country to hear original songwriters spanning many genres of music perform their songs. The beach resort towns along Highway 30A in Santa Rosa Beach feature 30 venues presenting more than 200 songwriters and 300-plus solo, band and in-the-round performances throughout the weekend.

Grand Boulevard's Town Center main stage will host headline performances by Lyle Lovett, Gin Blossoms, Rickie Lee Jones, Steve Earle, Yola and Morgan Wade Jan. 13-16.

The festival welcomes for the first time to 30A Amy Grant, Tom Rush, Brian Vander Ark (The Verve Pipe), The Black Opry Revue, Beth Nielsen Chapman and John Craigie.

Returning to perform two shows each throughout the weekend are songwriting legends John Paul White (The Civil Wars), Shawn Mullins, Kathleen Edwards, Tinsley

SCAN ME

Ellis, Darrell Scott, Adia Victoria, Chuck Prophet, Livingston Taylor, Abe Partridge, Lilly Hiatt, John Fullbright, Sarah Lee Guthrie, Paul Thorn and James Mcmurtry.

View the lineup of confirmed artists at 30asong-writersfestival.com. An additional 100-plus artists will be announced over the next few weeks – stay tuned! Listen to the Top 50 on Spotify at 2023 30a Songwriter's PLAYLIST.

Festival Weekend Passes are available at www.30asongwritersfestival.com. VIP tickets that include premium seating on the lawn at Grand Boulevard for the headline shows on Saturday and Sunday afternoons, along with access to the VIP tent serving complimentary food, beer, wine and cocktails are also available. For a full description of each ticket package including VIP mainstage and transportation packages for groups of 2 up to 12, visit www.30asongwritersfestival.com.

Mattie Kelly Arts Foundation Awards 29 Artists in the 27th Annual Festival of the Arts

The 27th Annual Mattie Kelly Arts Foundation (MKAF) Festival of the Arts, held Oct. 29 and 30 in the Mattie Kelly Cultural Arts Village in Destin, featured exhibits of more than 100 artists from across the United States showcasing a diverse palette of artistic styles in nearly 20 different art mediums.

"Marking 27 years is a testament to how important the arts are to our community and a direct reflection of the talented participating artists, musicians, food vendors, board members and volunteers — all beautifully managed by our incredible festival producer Deb Nissley," said MKAF CEO Demetrius Fuller.

Guest judges Anna Killian Cavnar, artist and adjunct faculty member at Pensacola State College, and Dan Taylor, artist and art advocate of Tallahassee, awarded 29 ribbons and cash prizes. Recognizing artists whose work reflected exceptional talent and craftsmanship, the judges awarded "Best in Show," three Awards of Excellence, five

Awards of Merit and 10 Judges' Recognition Awards.

Best in Show artist Curtis Whitwam was born and raised in Tampa. A two-time Festival of the Arts winner, Whitman expresses his love for waterways and wildlife. "I love to share the feeling of deep connection to nature through watercolor paintings and underwater videos that I create to inspire everyone to get outside and appreciate the beauty and abundance of wild Florida," he said.

The Best in Show adult winner of the Collaborative Art Exhibit was Julie Miles Gaffney of Santa Rosa Beach for her patriotic mixed media piece. The Best in Show student winner was Rayna Lowery from Fort Walton Beach High School. The Collaborative Art Exhibit features adults and students competing for the Special McIlroy Awards in honor of the late Patricia McIlroy, Destin's First Lady, and an MKAF advocate and patron.

Artists honored were:

Best in Show (\$2,000) Curtis Whitwam, Tampa –

Award of Excellence Winners (\$850)

Watercolor

Valerie Walchek, Ocoee, Fla. – Ceramics

Michael Fagan, Pensacola – Mixed Media

Phillip Fiuza Lima, Marietta, Ga. – Wood

Award of Merit Winners (\$450)

Roger & Renae Poer, Sylvan Springs, Ala. – Jewelry Paul Shampine, Port St.

Lucie, Fla. – Mixed Media Marise Fransolino, Marietta,

Ga. – Pottery Kelly Rysavy, Tallahassee –

Ancizar Marin, Pembroke Pines, Fla. – Sculpture

Judge's Recognition Award Winners (\$250)

Jeremy Serna, Brownwood, Texas – Watercolor





Every Thursday April 20 - June 22, 2023

Thursday evening 10-concert live music series featuring family-friendly premier musicians and bands performing everything from classic rock,

reggae and disco to modern pop.

Purchase Tickets at MKAF.org/Events







No Winter Doldrums Here!

Humor, Fun and Steel Magnolias Abound at ECTC

By Anna Fisher, Associate ARTISTIC & EDUCATION DIRECTOR, EMERALD COAST THEATRE COMPANY

Shoulder pads, Aqua Net bangs, and neon blazers only came in large and extra large, and President Ronald Reagan dominated the media. Anytime you turned on the radio, you either got rick rolled or serenaded by Whitney Houston. It was also the year that playwright Robert Harling gifted the world with the timeless story of "Steel Magnolias" in a successful three-year off Broadway run from 1987-

Harling wrote the play as a tribute to his late sister Susan, who died in 1985 of complications due to diabetes. The playwright based the small town and its inhabitants on his own home town of Natchitoches, La., and insisted that the 1989 film version be produced there as well.

Some of the best one liners ever spoken originated with this play. Eternally grumpy Oiuser quips, "Don't try to get on my good side...I no longer have one" and "I'm not crazy...I've just been in a very bad mood for 40 vears."

Then there's Clairee, our southern magnolia with a razor sharp wit who observes, "The only thing that separates us from the animals is our ability to accessorize."

You will have a chance to



experience all of this southern sass, humor and heartache on February 24-March 5th when Steel Magnolias opens at Emerald Coast Theatre Company.

We are very excited to welcome back UWF professor, playwright and steel magnolia Marci Duncan as director for this classic girl's-night-out show.

But don't wait until February to visit ECTC! You can catch Marci on stage in January in Dissonance, a new work she has written and produced in collaboration with Kerry Sandell. Other great January shows include Odd Couple

with Jason Hedden and Nathanael Fisher making another appearance on stage together, The Last Five Years featuring Rebeca Lake and Carl Hendin, and our very own Shirley Simpson as funny gal Minnie Pearl. Other storyteller events in February and March include The Flight of Jackie Cochran

performed by local playwright and actress Nancy Hasty, and Bruce Collier is back with his spot on one man show Winston Churchill: Through the Storm. Winter at ECTC stays warm with The Golden Age of Hollywood Valentine's Day cabaret fundraiser as well. We have everything you need to fight the two (maybe three) months of cold winter blues we have here on the Emerald Coast.

As Clairee says, "If you can't say anything nice about anybody, come sit by me." There's no better place than Emerald Coast Theatre Company to catch a show and catch up with friends. If you don't make time for that, well, bless your heart.

Paradise Promotions of The Emerald Coast and Life Media Present the Paradise Music Festival

greatest EAGLES tribute the Destin-Fort Walton Beach

7 BRIDGES, one of the bands in America is coming to

Convention Center February 18, 2023. The concert event will feature four hours of fantastic, nostalgic, classic music from two of the best bands in America. Doors open at 2 p.m. with the first band, PARADISE

BAYOU playing your favorite Classic Country, Rock and Roll and Motown dance tunes from 4:30 to 6 p.m. as they bring The ISLAND DANCE PARTY to Fort Walton Beach. From 7 to 9 p.m., the 7 BRIDGES Eagles

Tribute Band will take the stage and thrill the fans with one of the absolute best ultimate Eagles experiences in America. This event will also have 12 to

Continued on page 31





Tickets or info, call 850.684.0323 or visit EMERALDCOASTTHEATRE.ORG











Sinfonia Gulf Coast Presents Get Happy

Sinfonia Gulf Coast welcomes back two Broadway stars, Morgan James and Nicholas Rodriguez, for "Get Happy: A Judy Garland Centennial Celebration" Saturday, Jan. 21. at 7:30 p.m. at the Destin-Fort Walton Beach Convention Center in Destin.

James replaces Jessica Vosk who was originally cast in the lead role.

The exciting multimedia component showcases rare interviews and vintage footage of "The Judy Garland Show," with some never-before-seen outtakes featuring Dean Martin, Sammy Davis Jr. and Frank Sinatra.

Judy Garland (1922-1969) was an American actress widely known for playing Dorothy Gale in "The Wizard of Oz" (1939). She attained international stardom as an actress in both musical and dramatic roles, as a recording artist and on the concert stage. Renowned for her versatility, she received an Academy Juvenile Award, a Golden Globe Award, and a Special Tony Award. Garland was the first woman to win the



Grammy Award for Album of the Year, which she won for her 1961 live recording titled "Judy at Carnegie Hall."

"Who doesn't like a legend like Judy Garland?" asks Sinfonia Gulf Coast Music & Artistic Director Demetrius Fuller. "This is a great production because it showcases the string section of the orchestra and a jazz band along with superstar

vocalist Morgan James with a bonus of Nicholas Rodriguez in a supporting role. You will feel as though you are seeing Judy Garland singing live with the orchestra."

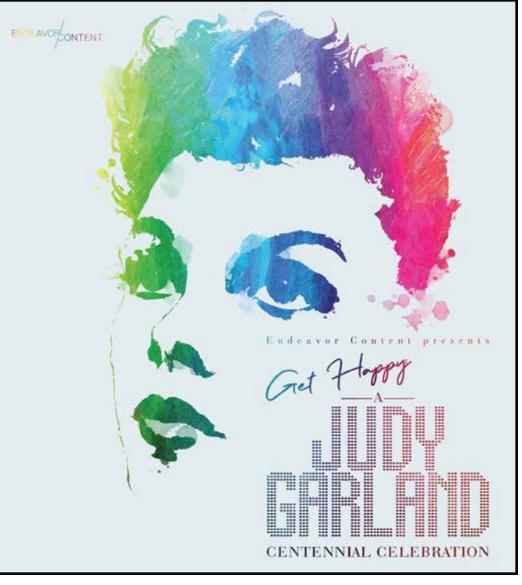
Morgan James is a Juilliard-trained singer, actress, songwriter, and recording artist in New York City. On Broadway, James was in five back-toback original companies: "The Addams Family," "Wonderland," "Godspell," and "Motown: The Musical," and as a guest at Kristin Chenoweth's "For The Girls." She recently co-produced and starred in an all-female concept recording of Jesus Christ Superstar entitled "She Is Risen."

Nicholas Rodriguez has had an extensive career on Broadway ("Tarzan"), Off Broadway ("The Toxic Avenger: The Musical," "Almost Heaven: Songs of John Denver," Death for Five Voices) and film ("Sex and the City 2"). He recently toured the U.S. as Captain Georg Von Trapp in "The Sound of Music" and traveled the world on tours of "Jesus Christ Superstar" (Jesus), "Evita" (Che) and "Hair" (Claude) among others.

Both performers have appeared live on stage in original solo performances to raise funds for Sinfonia Gulf Coast.

Tickets range from \$30-\$55 for adults. Active-duty military are from \$20-\$30 and student tickets are \$15-\$20. Premier Preferred seats (\$55 per person) at a table of 10 in a club-inspired dinner theater atmosphere. Preferred regular seating starts at \$45 per person. Proceeds benefit Sinfonia Gulf Coast and its education and community engagement initiatives throughout Northwest Florida. Purchase tickets online at SinfoniaGulf-Coast.org or by calling the box office at (850) 460-8800.







PARADISE

January 2023

continued from page 30

15 vendors offering T-shirts, and other collectibles, as well as Corporate Business Vendors with information and special offers on all their products and services. After you check in before the bands start, and during breaks, you will have time to browse the vendor and food sections and get some great bargains, food and beverages featuring festival food such as snow cones, cotton candy, specialty popcorn, sandwiches, chips, desserts, sodas, water, tea and alcoholic bever-

More Information TICKETS ON SALE NOW at www.ParadisePromotionsFL. com. General Admission seats: \$25 in advance and \$30 at the door. Reserved Table Seats are



to \$50, upfront seats with a meal and a T-Shirt are \$75. We expect this event to be sold out. So, get your tickets early.

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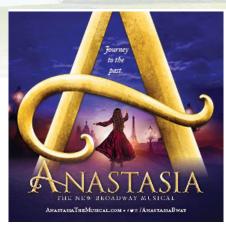
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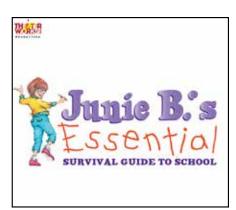
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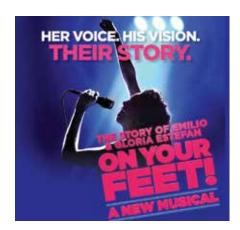


Anastasia

December 1, 2022



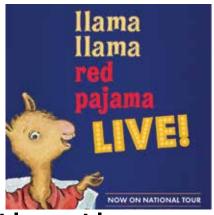
Junie B. Jones February 13, 2023



On Your Feet March 30, 2023



Legally Blonde January 11, 2023



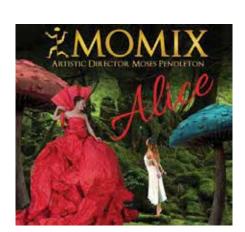
Llama Llama Red PajamaFebruary 28, 2023



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MOMIX Alice March 4, 2023



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