VOL. 6, NO. 4

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Postal Customer Local

# 'Tis the Season on the Bay Santa's Back in Town and Much More

By Christopher Manson

Northwest Florida's Bay area brings joy and goodwill year-round. So, visitors and newcomers can only imagine how things kick in once the holiday lights are strung up and Christmas carols merrily shake the walls of local businesses and residences.

This December offers a number of unforgettable seasonal events for the entire family in Niceville, Valparaiso, Freeport and surrounding areas. Whether it's concerts, parades or some light bites with Santa Claus himself, this is guaranteed to be a very Merry Christmas indeed.

Saturday, Dec. 2-Monday, Jan. 6, 2025 17th Annual Geek Lights on the Corner Christmas Light Show

At the corner of Bluewater Blvd. & Antiqua Way, Bluewater Bay

Free performances feature thousands of Christmas lights



and other themed display elements, all under computer control and synchronized to music and stories. Shows every 30 minutes starting at 6 p.m., with the last show at 9:30 p.m. Sunday-Thursday, and 10:30 p.m. on Fridays, Saturdays and holiday eves.

Donations benefit Caring & Sharing of Niceville.

The show is the technical and creative wizardry of Jeff Werner, the "Northwest Florida Geek" and Wendy Werner, his "Spouse Peripheral". Jeff is author of the weekly computers and technology Q&A

feature "It's Geek to Me," (ItsGeekToMe.co). Facebook.com/GeekLightsOn-TheCorner

Wednesday, Dec. 4
Holiday Concert Series
& Visits with Santa
The Village of Baytowne
Wharf, Miramar Beach,
6-8 p.m.

Holiday classics and quality time with Mr. Claus. bay-townewharf.com

Thursday, Dec. 5
Free Pop-Up Movie
Night: "Tim Burton's
The Nightmare Before
Christmas"

Yoga by You Studio, Niceville, 5:30 p.m.

Director Henry Selick's beloved stop-motion animated movie, with complimentary popcorn and ciders. FREE yoga class passes for newcomers attending the screening. yogabyyouniceville.com

'TIS THE SEASON continued on page 4

# The Perfect Christmas

By Gueary Clendenning

What was your perfect gift you received as a child during Christmas? You know, the one gift that stands out in your memory even after all these years?

I remember my perfect gift was a fully loaded red, chrome Schwinn bicycle! How many of you from my generation got that bike for Christmas? But of the gifts we all received, I would think being with family and friends is what we cherished the most.

Living in Illinois for many years, driving home in the snow, and listening to carols being played on the radio was a lot of fun. At Grandfather's house, some of us would sleep on the floor, so all the family could stay together. On Christmas morning, we would be awakened by the shouting of the Children, "Wake up it's Christmas!" Reading the Christmas story from St. Luke's gospel was first on the agenda. Then we would pray, giving thanks to God for sending His Son. Afterwards, some would share what they were most thankful for. Next was the madhouse, as everyone started opening their gifts. Joy and laughter filled the room as we modeled our new clothes and opened

**PERFECT** continued on page 2

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#### Community

#### **PERFECT**

continued from page 1

sometimes unexpected gifts. And

AMÉRICA

soon the living room floor was littered with Christmas wrappings and ribbons.

Breakfast was always special





on Christmas day, which always included sausage gravy and biscuits with various egg casseroles. Can you tell there's a little south-

Independently Owned

ern blood in us? And Christmas dinner, what a feast! A huge bowl of chicken and dumplings, garden salad, and freshly baked dinner rolls was the tradition at our house; followed by desserts we couldn't resist! The memories have lasted a lifetime.

I realize for some, Christmas is a difficult time. Many have experienced heartaches, broken relationships, disappointments and the passing of family members. Such is the case with me.

Is that why God sent his Son? Into an imperfect world Jesus came, showing God's love for us by dying on the cross. He paid the penalty for our sins, and through putting our faith in Him we will become children of God.

(Read St. John 1:12 and 3:16 and Romans 10:13). The per-

fect gift is to spend Christmas with God and His family forever. That's God's ultimate purpose for you!

May you receive God's perfect gift this Christmas!

Merry Christmas to all!

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AND TEACH





### Safe Connections Curbs Domestic Violence

By Kenneth Books

Divorce can be vicious. Sometimes marriage can, too. Until 1997, there were few local places families could turn to in order to exorcise the hatred, violence and mistrust that are often the aftermaths of a failed marriage.

But since 1997, an organization has existed to serve children and families dealing with domestic violence and other, related, issues.

Safe Connections, with offices in Okaloosa and Walton counties, "specializes in supervised visitation and court-ordered custody exchanges," according to executive director Carole Antoon. "Our staff is very well trained and training is quite extensive. Our manual on sex abuse is almost 200 pages. The supervised visitation training manual is about 400 pages." In addition, there is roughly 24 hours of further training annually.

Helping that goal is the passage of Florida House Bill 385, "The Safe Exchange of Minors" law, which came into effect in

July and which allows families experiencing domestic violence to use Safe Connections for their court-ordered custody exchanges. When there is a domestic violence injunction, the court can order monitored exchanges, or supervised visitation, to take place at Safe Connections' facility. "This ensures that parents do not have any contact during the exchange, and the process is documented and conducted smoothly," Antoon said.

One of the founders, Sharon Rogers, who recently retired as executive director, said the organization's birth was a joint venture between volunteers and Shalimar United Methodist Church. "It was brought to the church that we needed a safe place for kids," Rogers said. "The church formed a committee, which offered the old church building for the organization.

"We had no money, but we had space and interested people," Rogers, who was serving as a Guardian ad Litem, providing a legal advocate for the child in difficult circumstances, at the time, said.



"Everything was free," Rogers said. "We had donated furniture, toys. We used a model that had been started in Jacksonville and just went from there. Eventually, we got some money and decided we should hire somebody. I applied. It was just a very small amount, just a parttime job."

Donated space was the early prerequisite for Safe Connections

"The only way we could have done it was with that donated space," she said. It allowed us to expand into other areas, such as Walton County, in 2001.

Then, in 2012, Safe Connections got a substantial grant from Impact 100, its first. "We bought a building in Crestview and we've been there since," Rogers said.

Recently, the organization

bought a building on Beal Parkway, just past Hollywood, for \$86,000. "It needs a ton of work," Rogers said. "We have to put in the safety parameters, flooring and bathrooms need to be done and it needs an entirely new air conditioning system."

"We're in the process of getting handicapped accessible ADA compliance bathrooms done," Antoon said. "We need money for a security system. We do have parents who get really angry and threaten us. Those systems cost a lot but we're trying to get to the point where we're self-sustainable.

"We want this to be a place where parents and children can rebuild those bonds from prior to whatever family event happened."

"Child sex abuse, neglect, domestic violence – We have parents who have tried to kidnap their kids," Antoon said. "We have so many different categories. It's so hard to understand others' experiences so we try to put ourselves in their situations."

Safe Connections had a "giant field grant that carried us for years," she said. "We were competing with major entities (for grants)." But that grant expired. "We're in a major funding crisis right now," she said.

Those wanting to help can do so on the Safe Connections Website, safe-connections.org/donate.

A fundraiser, "Cruisin' Into Christmas," hosted by Emerald Coast Harley Davidson, is scheduled for Thursday, Dec. 5, 6:30 to 9 p.m., with a catered dinner, adult beverages, live entertainment and live and silent auctions. Tables of eight are available. For more information, go to safe-connections.org.

Some of Safe Connections' encounters are less than cordial. For example, said Antoon, "We

Continued on page 8





#### **'TIS THE SEASON**

continued from page 1

#### Friday, Dec. 6 Holiday Pops: Christmas On Broadway Mattie Kelly Arts Center, Niceville, 7-9 p.m.

The popular symphony event features Broadway actress-singer Grace Morgan, with favorites from the Great White Way and Disney, along with holiday classics. Also – the Northwest Florida Symphony Orchestra Chorale, Unified Gospel Choir and Voices of Northwest Florida.

Cost is \$45 for adults and \$16 for youth ages 18 and under and military. Call 850.729.6000 for tickets. mattiekellyartscenter.org

#### Saturday, Dec. 7 Alaqua Holiday Bazaar Alaqua Animal Refuge, Freeport, 11 a.m.-4 p.m.

The spirit of the season comes alive with rows of unique vendors and their one-of-a-kind gifts, delectable treats, and the Winter Wonderland of your holiday dreams.

Tickets are \$10 for adults and \$5 for children. Ages 2 and under receive free admission. alaqua.org

#### Christmas Performance By Paradise City Core Dance Freeport High School, 4 p.m.

Dance meets faith. Art becomes worship. A memorable afternoon of joy, praise and fellowship through dance. www. paradisecitydwc.com/recital

### 2024 Niceville-Valparaiso Community Christmas Parade

#### City of Niceville, 10 a.m.

This year's theme is "The Magic of Christmas." Visit the event page on Facebook for rules and registration info. nicevillevalparaisorotary.org

#### Saturday, Dec. 7-Monday, Jan. 6, 2025 Eighth Annual Troon Goon Christmas Light Show 1074 Troon Drive E., Niceville, 6-9:30 p.m.

FREE residential graphic light show combining classic and modern Christmas songs for a fun and energetic jolt of entertainment. High tech animated dancing and limitless pixel combinations. The 30-minute show starts every hour and half-hour. Watch from your vehicle while listening to holiday music

on 101.3 FM. www.troongoon-christmas.com

#### Sunday, Dec. 8 Sinfonia Gulf Coast's Big Band Holiday Toast 'N Jam with Vocalist Morgan James

The Crystal Ballroom, Henderson Beach Resort, Destin, 10:30 a.m.-1:30 p.m.



Broadway star James makes her triumphant return, performing holiday favorites, Broadway classics, American Songbook standards, and selections from her album A Very Magnetic Christmas. Enjoy an elegant brunch complete with Bloody Mary and mimosa cash bar. Tickets start at \$125 per person, which includes the live performance, brunch, valet service and gratuities. Limited frontrow seating available; early purchase recommended.

Ticket sales support Sinfonia Gulf Coast's music education and community outreach initiatives throughout Northwest Florida. sinfoniagulfcoast.org

#### Monday, Dec. 9 Niceville High School Chorus Holiday Concert Mattie Kelly Arts Center, Niceville, 7 p.m.

All seven (!) NHS choruses — teachers, local elementary and middle school talents and more — are joined by professional instrumentalists. Plus, special guests The Ruckel Middle School Envoys Chorus. Tickets are \$10 through Dec. 1, and \$15 after. gofan.co

#### Wednesday, Dec. 11 Holiday Concert Series And Visits With Santa The Village of Baytowne Wharf, Miramar Beach, 6-8 p.m.

Holiday classics and quality time with Mr. Claus. baytownewharf.com

#### Thursday, Dec. 12 Holiday After Hours Tru by Hilton, 4382 Ansley Drive, Niceville, 5-6:30 p.m.

Members and guests are invited. Email events@nicevillechamber.com to learn more. nicevillechamber.com

### Friday, Dec. 13 Meet Santa!

#### Lou Lou Beans, 130 Marquis Way East, Unit 102, Freeport

Photo opportunities for the good boys and girls on your list. 850.682.5353

#### Saturday, Dec. 14 Breakfast With Santa Props Brewery Hammock Bay, Freeport, 10 a.m.-1 p.m.

Brunch and photos with Santa Claus. propsbrewery.com

#### The Grinch In Concert Destin-Fort Walton Beach Convention Center, Fort Walton Beach, 7:30 p.m.

Dr. Seuss' immortal classic comes to life, with the Sinfonia Gulf Coast orchestra perform-

Continued on page 6



Community

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#### **'TIS THE SEASON**

continued from page 4

ing James Horner's musical score from the Ron Howard movie. Enjoy scenes from the film as your heart grows exponentially.

Tickets start at \$40 and can be purchased online. sinfoniagulfcoast.org

#### Heritage Museum of Northwest Florida's Yule of Yesteryear

114 Westview Ave., Valparaiso, 10 am.-4 p.m.

A FREE event at Perrine Park, with a Valparaiso Garden Club sale, craft vendors, music, children's crafts and more.

Call 850.678.2615 for more information. heritage-museum. org

#### Wednesday, Dec. 18 Holiday Concert Series & Visits With Santa

The Village of Baytowne Wharf, Miramar Beach, 6-8 p.m.

Holiday classics and quality time with Mr. Claus. baytownewharf.com

#### December 20-22 Free Photos with Santa at Fudpucker's, 2 - 6 p.m.

Each family receives a FREE digital photo with Santa—and he'll be holding an alligator! Fudpucker.com

#### Saturday, Dec. 21 Christmas Boat Parade & Decorating Contest Bluewater Bay Marina, Niceville

Captains meeting at 4 p.m., staging at 5. The parade begins at 5:30. Registration is \$30 for Sharing and Caring or 15

canned goods. 850.897.2821

#### Saturday, Dec. 21 Victorian Christmas Tea Heritage Museum of Northwest Florida, 1-3 p.m.

Mrs. Connie Wolff will transform the Veterans Common Meeting room into an enchanting tea room that would meet with the approval of Queen Victoria.

Mrs. Debbie Edgar's Tea menu includes traditional sweets and savories—fruit cup, finger sandwiches, scones, desserts including petite fours and mince pies as well as teas and hot chocolate.

Highlighted: History of Tea by Dr. Marie Hallion, Chair of the Museum Trustees. RSVP by Dec. 19. 850-678-2617

# December 31 Fudpucker's Noon Year's Eve Celebration, 10 a.m. 1 p.m.

FREE family friendly event with face painting, entertainment, a Live DJ, food, alligators and a prize filled balloon drop at Noon!

### Now We Have Party by Joce!

Have you ever had the experience of walking through the doors of an event and just having your mind blown away by the extraordinary decorations laying before your eyes? Like an actual, "WOW" involuntarily crosses your lips as you enter the room?! No? How sad. What if it actually did happen?

Joce of Party by Joce produces that "WOW' factor for her clients throughout the Emerald Coast.

Whether it's a birthday, holi-

day, corporate event or whatever else your mind can conjure up, Party by Joce can make it exceptional.

"When I tell people I am an event decorator, not an event planner (event planners call ME for decorating), the usual response is, "Oh, that's nice," said Joceley Durette, owner. But once they have a chance to see what I actually do, the response is always, "Wow, this is unbelievable—now I get it! It's not like

anything I've ever seen before!"

Arriving in America over 20 years ago from Brazil where her passion and flair for event decoration began, she has embraced the gift of growing a wonderful family and the beauty of what the Emerald Coast community represents. "It truly is a blessing to be here in what is accurately dubbed, paradise."

When asked what she would say to anyone considering enlisting her services: "Just let your mind run free with ideas and possibilities. That will be the spark to ignite the creativity needed to make your event something people will remember for years to come—maybe for a lifetime. Imagine what you can't yet imagine, and then, watch your impossible become real-ity!"

Joce (pronounced Josie) can be reached at, www.PartybyJoce.



com, Joce@PartybyJoce.com or (850) 353-5500.



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### **Happenings Around the Bay**

2024

**EVENTS** 

#### **DECEMBER**

Bluegrass Jam 12 pm | 3rd Planet Brewing | Niceville

> Women's Climbing Circle 5 pm | Rock Out Climbing Gym | Destin

03 Niceville Young Professionals Lunch Meeting 11:30 am | Niceville Valparaiso Chamber Office | Niceville

> Festival of the Trees 4 pm | Grand Boulevard | Miramar Beach

**Giving Tuesday** Support your local nonprofits online

Homeschool Art 10 am | Estelle Studio & Gallery | Freeport

> Growing Green Families Knit/Crochet Night 6 pm | Growing Green Families | Valparaiso

**Chess Night** 

6 pm | LJ Schooners Dockside Restaurant | Niceville

**Greater FWB Chamber First Friday Coffee** 7 am | Christian Life Center at FBC | FWB

> **Coastal White Christmas** 5 pm | Grand Boulevard | Miramar Beach

Holiday Pops: Christmas on Broadway 7 pm | Mattie Kelly Arts Center | Niceville

Niceville Valparaiso Christmas Parade 10 am | John Sims Parkway and Partin Drive | Niceville

> Holiday Bazaar 11 am | Alaqua Animal Refuge | Freeport



**Christmas Candlelight Open House** 5pm | Eden Gardens & Wesley House | Santa Rosa Beach

Holiday Open House & Shop-About 12 pm | Grand Boulevard | Miramar Beach

**Coastal White Christmas** 5 pm | Grand Boulevard | Miramar Beach

**Christmas Parade** 5:15 pm | Freeport

Tree Lighting and Christmas Program 6:30 pm | Freeport

Big Band Holiday Toast 'n Jam 08 feat. Morgan James 10:30 am | Henderson Beach Resort | Destin

Niceville HS Chorus Holiday Concert 7 pm | Mattie Kelly Arts Center

Niceville Valparaiso Chamber Second Wednesday Breakfast 7:15 am | First Baptist Church on Bayshore | Niceville

> Greater FWB Chamber Holiday Party 5 pm | Harvey F. Eckhoff VFW Post 7674 | FWB

Holiday Concert Series & Visits with Santa 6 pm | Village of Baytowne Wharf

Pop-Up Movie Night: National Lampoon's Christmas Vacation 5:30 pm | Yoga By You Studio Niceville | Niceville

Elvis Tribute Concert benefiting Alaqua **Animal Refuge** 

6 pm | Jake and Henry's | FWB



**Coastal White Christmas** 5 pm | Grand Boulevard | Miramar Beach

Winter Open House! All Day | Artful Things Niceville | Niceville

> Ugly Sweater 5K and Kids Fun Run 8 am | Hurricane Grill and Wings | Niceville

Winter Extravaganza 9 am | E.O. Wilson Biophilia Center | Freeport

**NERD Lab STEM Saturday** 10 am | NERD Lab (119 Partin Drive) | Niceville

Breakfast with Santa

10 am | Props Brewery | Hammock Bay Freeport

Yule of Yestervear

10a m - 4 pm | Heritage Museum of Northwest FL

Billy Claus & the Lulu Belles 1 pm | Lulu's | Destin

Coastal White Christmas 5 pm | Grand Boulevard | Miramar Beach

The Grinch in Concert 7:30 pm | Destin-FWB Convention Center | FWB



18 Santa Paddle Parade for Caring & Sharing 12 pm | LJ Schooners Dockside Restaurant | Niceville

> Holiday Concert Series & Visits with Santa 6 pm | Village of Baytowne Wharf

Pop-Up Movie Night: Home Alone 5:30 pm | Yoga By You Studio Niceville | Niceville

21 Santa Paddle Parade 12 pm | Bluewater Bay Marina

> 13th Annual Boat Parade & Decorating Contest 5:30 pm | Bluewater Bay Marina

Walton County Bicentennial Bash 1 pm | Baldwin Ave. | DeFuniak Springs

New Year's Eve Fireworks 8 pm | The Boardwalk | Okaloosa Island

#### **ONGOING HOLIDAY EVENTS**

A Victorian Christmas at the Wesley House Now - Jan. 6 | Tours 10am - 3pm

Thurs. - Mon. weekly | Eden State Gardens

City of Freeport Festival of Trees Dec. 1 - Dec. 8 | Freeport City Hall Council Chambers

All is Calm: Christmas Truce of 1914 Dec. 6 - Dec. 22 | Emerald Coast Theatre Co. | Miramar Beach

8th Annual Troon Goon Christmas Light Show Dec. 7 - Jan. 6 | 1074 Troon Dr. E. | Niceville

Geek Lights on the Corner Christmas Lights & Music Show Dec. 2 - Jan. 6 | 30-min shows nightly beginning 6pm | Final shows: nightly 9:30pm Sun. - Thurs. I 10:30pm Fri., Sat. & Holiday Eves

Dec. 13 - Dec. 20 | 6-8:30pm nightly | 2nd St. & Church Ave. | First Baptist Church of Fort Walton Beach

The Nutcracker by studio6twenty5

Dec. 20 - Dec. 22 | Fri. Dec. 20 - Sat. Dec. 21 6pm | Sun. Dec. 22 2pm | FWB Civic Auditorium | Fort Walton Beach

**Coastal White Christmas** 

Dec. 20 - Dec. 21 & Dec. 27 - Dec. 28 | 5 pm | Grand Boulevard Miramar Beach

Niceville Community Saturdays | 9 am - 1 pm Palm Plaza | Niceville

Hammock Bay 1st & 3rd Sundays | 8 am Victory Blvd | Freeport

Grand Boulevard Saturdays | 9 am - 1 pm Grand Boulevard | Miramar Beach

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### Representative Patt Maney Receives **Boy Scouts' Highest Award**

By "Doc" Doug Stauffer

On October 24, surrounded by family, friends, colleagues and community leaders, State Representative Patt Maney received the prestigious Distinguished Eagle Scout Award (DESA), joining an elite group of fewer than 2,500 recipients, including Neil Armstrong and Gerald Ford. The ceremony, held at the Hilton Garden Inn and emceed by Greater Fort Walton Beach Chamber President Ted Corcoran, celebrated a lifetime of service and commitment. Every tribute spoke to the extraordinary achievements and unwavering dedication that have marked Maney's career, reaching far beyond Okaloosa County to make a global impact. Even Maney's home state of Kentucky recognized his achievements when

the University of Kentucky bestowed upon him an Honorary Doctor of Laws.

He is only the second Eagle Scout recipient from the Gulf Coast Council, encompassing Northwest Florida and South Alabama. William James, a local Eagle Scout from Holt who worked alongside Maney, spearheaded the nomination. James, a retired Sergeant First Class with the National Guard, took the initiative to acknowledge Maney's outstanding career and service.

"Patt became a Scout in February of 1964," remarked Vince Mayfield, CEO of Bit-Wizards and an Eagle Scout himself. "Since then, he's made an impact not only on our county, not only on our state, not only on the United States of America, but he's made an impact in the entire world." These words resonated deeply in a room filled with individuals whose lives have been touched by Maney's service and mentorship. His wife, Caroline, stood proudly by his side, representing the personal support central to his journey.

Maney's history of service is a narrative of resilience, courage, and a commitment to bettering the lives of others. After earning the rank of Eagle Scout in 1965, he dedicated himself to a life of public service. His career as a Brigadier General in the U.S. Army led him to Afghanistan, where he served as a senior political sector advisor, helping coordinate the country's first free presidential election. Tragically, he was severely wounded by an IED in 2005, and his 20-month recovery at Walter Reed Army



Medical Center became a testament to his tenacity.

The night's tributes highlighted Maney's influence in military and public service and his role as a Florida State Representative, County Judge, and advocate for veterans. Maney's contributions have paved the way for veterans' treatment programs, mental health initiatives, and judiciary reform. The "T. Patt Maney Veterans' Treatment Intervention Act" is a legacy of his dedication to helping veterans reintegrate into civilian life, a cause deeply meaningful to him as a Purple Heart recipient. "My parents had seven children," Maney said, turning emotional as he acknowledged his older brother, Edward, a Vietnam veteran he described as his hero.

The Distinguished Eagle Scout Award, presented by the National Eagle Scout Association and the Gulf Coast Council, honored Maney's lifetime achievements, drawing community leaders from across the state. District Attorney Ginger Madden's words echoed the sentiment of the evening, describing him as a man of wisdom, integrity, and unwavering moral strength.

Maney's career is marked by a collection of honors and recognitions that underscore his profound influence, including the Secretary of Defense Out-

standing Public Service Award, the Purple Heart, and the Afghan Ghazi Mir Batcha Kahn Superior Medal. In addition, he was recognized by former Afghanistan President Ashraf Ghani, who praised his contribu-

tions to rebuilding Afghanistan and championing justice.

In his acceptance speech, Maney emphasized the role of family, mentors, and community in shaping his life. His deep gratitude was evident as he reflected on the importance of Scouting and its lasting impact on his character and values. "Boys need activity, and boys need male leaders," he said, adding that Scouting is possible only through the dedication of volunteers and generous supporters.

On a personal note, Representative Maney has been a mentor and close friend to me ever since my return to Okaloosa County. His guidance and wisdom have been invaluable, and I was honored to be invited to witness this special event. I treasure our friendship and the continued impact his leadership has had on my life and many others in our community.

Pastor Scottie Thigpen offered a benediction, marking another chapter in a lifetime of service for Rep. Patt Maney-a man whose influence, by the testimonies of many, spans continents yet remains deeply rooted in our communities. As those gathered celebrated his remarkable journey, there was no doubt that Rep. Maney's legacy of service would continue to inspire and shape lives for years to



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#### **SAFE**

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had military father. We could tell from a domestic violence injunction that he had lot of anger and he was horrible to our staff. Finally, we let him know his actions were unacceptable.

"He came in one day after that and apologized to the staff. He's now a much more engaged parent. He asked questions like 'What should I do here?' We got his daughter to write him a letter and tell him what her concerns were. He got angry and said he was never coming back. We asked him, 'What if this was you talking to your father and you just wanted him to know what was going on and how you felt?' We talked to him about canceling his visits. Every so often we get a text that things are going good. He got his children back. He's been doing unsupervised visitation for about a year now."

**Community** 





### The Gift That Gives More

### Support The Communities You Love by Shopping Local for the Holidays

By WILL ESTELL

We've all heard the benefits over-and-over, from social memes to chamber advertising to local news outlets. But do we really shop local as much as we could and should?

It's no secret that many of our friends and family may be smackdab in the middle of the holiday buying spree; some of them a little extra stressed this season due to somewhat treacherous financial times. Don't fret though. Shopping local doesn't really cost more as many incorrectly assume. It can also be faster, as well as sending a positive message to those you're gifting: Locally sourced presents do more than simply gifting the receiver — they actually gift a local business, and our entire community's economy. Our local businesses are the backbone of our economy, providing employment opportunities and retaining wealth within our community. How can you not love that extra special "keep Christ in Christmas" touch?

Another plus of keeping more of your holiday shopping local is that it creates the opportunity to gift the ones you love with unique items that can potentially mean so much more to them, especially in the long run than another run-of-the-mill item from some big box online retailer.

Do you remember what the hottest new toy, or must-have fashion accessory was the Christmas before last? How about last year? See what I mean? Me either. But, I do still recall and relish that personalized and signed, cool, one-off Cowboy painting by local South Walton artist and musician extraordinaire, Chris Coleman, that someone gave me in 2020 that still hangs in our living room today. And the local branded apparel by coastal brands like Tribe Kelley Surf Post, NAVBCH, Jewell & Earl, or even a cool hat from 30A or a local restaurant. Somehow, we just tend to remember the locally sourced unique gifts better-and so will those we give them to.

For beach to coastal, outdoor to edible, dazzling to functional themed gifts right now, some favorites are Lily Pads Interior Market, The Shop at Baldwin Turf, Simpler Carpet & Tile, JoJo's Coffee and Goodness, North Bay Mercantile, Old Florida Outfitters and even a photo session with Savvy Leigh Photo. There's something on that list for a wide array of needs and desires, all while contributing to





the prosperity and success of the beach localities we call home.

Even if someone's gift list includes a national brand, you can still keep the holiday spirit local. With shopping centers like Destin Commons, Grand Boulevard, Silver Sands Premium Outlets and PCB's Pier Park, you quite literally have access to over 500 major brand national and



international retailers within our local Northwest Florida coastal communities. Keep in mind that buying items directly from these local shopping centers and outdoor malls isn't like buying from Amazon, eBay, Poshmark, or the endless slew of online retailers that do nothing to support your friends and neighbors in business, or working for, the businesses that make up our local coastal community.

The truth is that between the local brands and all of the retailers in our area, there is practically nothing that anyone can

ask for that you can't find here locally.

Even the major purchase, big ticket items are often available right here in our area, where they can also help local people when you purchase them. Looking for a new Rolex Submariner or Porsche 911 Targa for your husband? Need a Diamond ring or Mercedes G-Class SUV for your wife? How about a new swimming pool for the entire family? Thinking about a kitchen remodel or a new media room? Been wanting a new golf cart, low speed vehicle, board or electric bike? From McCaskill & Company to Porsche of Destin to Mercedes of Fort Walton to Step One Automotive to the local boutique near the beach, there are endless possibilities. And don't forget YOLO Board & Bike, ECCO Motors or Electric Cart Company. Or an experience-oriented gift like a membership to Mattie Kelly Arts Foundation, or tickets to Mattie Kelly Arts Center and Sinfonia Gulf Coast performances, 30A Songwriters Festival or Gulf Coast Jam. Give a gift of beauty from Bluewater Plastic Surgery. And who doesn't love to be pampered at the spa? Gift cards are always in fashion!

No matter how small or elaborate your gifting need is, it is likely available right here within our area. We just have to remem-

Continued on next page



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### Mel Ponder Named President of NWFSC

By "Doc" Doug Stauffer

Northwest Florida State College (NWFSC) has appointed County Commissioner Mel Ponder as its next president. Known for his unwavering dedication to Okaloosa County and his tireless commitment to public service, Ponder's selection promises a new chapter for the college and for the students it serves.

Ponder's appointment marks the culmination of a storied career in leadership, community involvement and faith-based advocacy. He brings to the role a rich background, having served in several influential positions, from mayor of Destin to Florida State Representative and, most recently, as Okaloosa County Commissioner. His wide-ranging experience has endowed him with a profound understanding of the needs of Northwest Florida and its people. Mel Ponder is no stranger to championing causes that matter to residents. His contributions to the area's growth and development have solidified his reputation as a beloved leader.

A third-generation Floridian and a graduate of Florida State University, Ponder has devoted his life to serving others. His impressive career trajectory has also included roles in the private sector, where he has demonstrated his passion for community and business development. Through his company, Business Empowered, a ministry focused on equipping individuals to make a positive impact in the marketplace, Ponder has demonstrated his dedication to empowering others to lead lives of service grounded in faith. As Association Director for the Emerald Coast Association of Realtors, he has been instrumental in fostering collaboration and advocacy across the region's economic landscape.

Ponder's leadership style reveals a deep commitment to conservative values, family, and faith. For him, leadership is about more than holding titles; it is about living a life of purpose and making a meaningful difference in the lives of others. His roots in Ocala, coupled with his faith and his enduring love for his family—his wife Mona and their three children, Preston, Casey and Grace—serve as the foundation of his character and vision.

The NWFSC Board of Trustees' chair, Lori Kelley, expressed optimism for the college's future under Ponder's stewardship. "Commissioner Ponder brings deep experience and passion for our community to this critical role," she said, noting that his record demonstrates a readiness to lead the college into its next phase of growth and innovation. Ponder was selected from a pool of esteemed candidates, each of whom brought their unique perspectives and experiences. It was Ponder's demonstrated commitment to the community and his dedication to fostering educational and economic opportunities in Northwest Florida that set him apart.

As president, Ponder will oversee the college's growth, spearheading initiatives to en-

THE GIFT

continued from previous page

ber to source it locally and to be aware of the beneficial economic and social impact we are making by doing so. From employment opportunities to neighborhood vitality projects to better roadways, parks and beaches, buying local this holiday season makes a difference, and it really does make sense. Will Estell is a writer, media entrepreneur and real estate professional with over 700 published articles. Will is currently the chief creative officer of Estell Hussey Media, and the co-founder of the nationally sold Navarre Beach Magazine. He has been instrumental in founding 12 new magazines from concept to fruition, as well as serving as editor in chief for numerous others. Originally from the backwoods of rural Mississippi, Will is a father of three who, along with his wife, ABC 3 news anchor, Laura Hussey-Estell, now calls Destin and Navarre Beach home. He is a regular contributor to Life Media's family of publications.

hance the educational experience and promote a welcoming environment for students, staff, and the larger community. He steps into the role at a transformative time, with the support of a NWFSC community that eagerly anticipates his vision.

With his extensive back-

ground in leadership, finance and legislative accomplishments, Ponder is well-equipped to guide Northwest Florida State College toward a bright and prosperous future. The community, the board, and his colleagues are confident in his ability to create positive change and to inspire the next generation of learners and leaders. With Ponder at the helm, the horizon for Northwest Florida State College is boundless, and together, they are poised to reach new heights, ensuring a future where opportunity and growth seem limitless. Congratulations Mel!

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### Bay Buzz





Left: Niceville High School—Lily Suttlemyre and William Cupp. Right: Choctawhatchee High School - Jonathan Curtis and Tina Le)

#### 2025 National Merit Scholarship Semifinalists Announced

The Okaloosa County School District (OCSD) announced two students from Niceville High School—Lily Suttlemyre and William Cupp—along with Jonathan Curtis and Tina Le from Choctawhatchee High School have become the 2025 National Merit Scholarship Semifinalists and Commended Students

To qualify for the National Merit Scholarship Program, students must take the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) in the fall of their junior year. Semifinalists represent less than one percent of U.S. high school seniors and are the highest-scoring entrants. To advance to Finalist status and

compete for one of the 6,870 National Merit Scholarships, valued at nearly \$26 million, students must submit a comprehensive scholarship application, maintain an exceptional academic record, receive a school official's endorsement, write an essay, and achieve SAT or ACT scores that validate their earlier performance.

#### Republican Women of Okaloosa Federated Honor Veterans at Annual Luncheon

By "Doc" Doug Stauffer

On November 6, 2024, the Republican Women of Okaloosa Federated (RWOF) proudly hosted their annual Veterans Appreciation Luncheon, with this year's theme honoring "Our Women in Service." The event,



organized by RWOF's Immediate Past President Maddie Mc-Neal, brought together veterans, community leaders, and supporters to celebrate the invaluable contributions of women in the military.

The luncheon, a cherished RWOF tradition, is held each year on the first Wednesday of November to honor veterans across all service branches. This year's special tribute highlighted the courageous women who have served, highlighting their unique contributions and the obstacles they overcame to pave the way for future generations.

Lieutenant Colonel (Ret.) Carmen Reynolds of the United States Air Force served as the keynote speaker. Lt. Col. Reynolds, who broke new ground as one of the first female officers in the Air Force's Security Police, shared insights from her 22-year military career, which spanned various roles from base administration to computer systems management, as well as her continued dedication to veterans' welfare in retirement. Her address emphasized the resilience and adaptability of women in service and underscored the importance of community support for veterans.

The Emerald Coast Chorus and the Gloryland Choral Group closed the celebration with a patriotic medley of military songs and Christmas music, honoring the spirit of veterans and bringing a festive note to the event. Attendees, including many veterans from the RWOF membership, gathered to share stories, enjoy camaraderie, and honor the legacy of service members.

In a heartfelt message, Maddie McNeal, who has coordinated this event for several years, expressed her gratitude to all veterans and attendees. "It's an honor to recognize our veterans' sacrifices," McNeal said. "Our country is forever indebted to these brave men and women who served selflessly to protect our freedoms."

Dr. Elvira Chiccarelli, a trailblazer for women in dentistry, made an impression with her storyboards at the annual veterans' luncheon. She is a pioneer and believed to be the first female dentist at Eglin Air Force Base. Despite many challenges, she persevered, rising through the ranks and eventually earning the 1989 Air Force Reserve Dentist Award. In recognition of her professional accomplishments and dedication to public health, she was inducted into the Okaloosa County Women's Hall of Fame in 2022.

A longstanding contributor to the local community, she co-founded a county dental clinic, offering free care to residents and refugees, and spent 32 years serving patients in private practice. Dr. Chiccarelli's legacy of service extends to her family; her daughter, Maj. Dr. Elvira N. Chiccarelli (same name), now serves as an Air Force dentist in San Antonio, continuing her mother's commitment to service

The RWOF Veterans Luncheon continues to grow each year, reflecting the community's deep-seated patriotism and commitment to honoring those who have served. This year's luncheon reminded us of veterans' vital role in American life and the importance of recognizing their contributions daily.

#### The Vietnam Refugee Camp at Eglin: New Historical Exhibit at the Heritage Museum of NW Florida

By Barbara Palmgren

As a trustee for the Heritage Museum of Northwest Florida, it is an honor to announce an exhibit being planned at the Heritage Museum of Northwest Florida in 2025: the Vietnam Refugee Camp at Eglin AFB.

When the museum received the Impact 100 grant last November for a 1,400 sq. ft. Exhibit Hall addition to the museum, we knew we could honor a historical event that happened 50 years ago in our community. Several years ago, a young woman, Kim Delevett, from San Diego, Calif., traveled to our area and spent time in the museum's research library looking at articles and photos about the camp. She was a small child in the camp and wanted to remember this time when her older brother and she were saved by the U.S. military.

Working with Kim and several others, we are moving forward now that we have available space, to share memories of this historical event. Kim and former Vietnam refugees living in California and Texas currently, have bonded over the years and will return as a group to visit our area the first weekend in May 2025. We anticipate having former refugees visiting the exhibit during the 2025 landmark 50th anniversary.

The new exhibit hall will house photos, newspaper reproductions, artifacts and oral histories to highlight the three phases







#### **BAY BUZZ**

continued from previous page

of this project that resettled over 10,000 Vietnamese in the months of May through September, 1975. Eglin Air Force Base was one of three camps in the nation that housed refugees.

As the museum develops this project to have it ready for 2025, we are asking former refugees from this camp to contact us so we can interview them about their experience at the camp for our oral histories. We also want to interview personnel at Eglin or community volunteers who helped with the project.

If you were a part of this historical event, please phone the Heritage Museum of Northwest Florida at 850-678-2615, and provide your contact information. Help us celebrate a memorable time for you and this nation!

The museum is open Tuesday through Saturday from 10 a.m. to 4 p.m. and located at 115 Westview Ave. in Valparaiso.

#### 10th Annual Eggs on the Beach Cooking Competition a Huge Success!

By Barbara Palmgren

What a beautiful day for teams competing for bragging rights as well as raising money for non-profits! This was my first experience attending and, yes, participating with our non-profit, The Heritage Museum of Northwest Florida and our partner The Pallet Bar and Grill, located in Fort Walton Beach.

Hosted by Bay Breeze patio at Seascape Town Center, 25 cook teams brought their "A" game from desserts to shrimp, ribs, venison, pork belly, brisket, sausage, chicken, beef and seafood to raise an impressive \$52,500 for local non-profits,



including Fisher House of the Emerald Coast and Food for Thought through ticket sales along with the three non-profit cook teams.

This year, eight winning teams took home cash, prizes and bragging rights from the commemorative competition.

Proceeds from the event are presented to the non-profit cook

teams and the remainder is divided between the two benefiting charities, Food for Thought and Fisher House of the Emerald Coast. This year, both received a \$22,000 donation to support their mission. In addition, non-profit teams competed for Taster's Choice Awards and were awarded cash prizes totaling \$8,500.

The three non-profit winners selected by the people who attended and voted for the People's choice included:

1st Place: Food for Thought

2nd Place: Heritage Museum of Northwest Florida by Pallet Bar & Grill

3rd Place: Healing Paws for Warriors by Swiftly Catered

The main bite selected for the Judge's Awards included:

1st Place: Sea Market 2nd Place: Healing Paws for Warriors

3rd Place: Saltwater Restaurants

Two sponsors, Tony Chachere and Angles Envy, supported awards using their product.

For those who don't know Angels Envy, it's a delicious American bourbon whiskey distilled in Louisville, Ky. I fondly remember sipping mint juleps



at the Kentucky Derby years ago never thinking how bourbon could be used for cooking! But used for cooking, it was, and here are the winners:

1st Place: Healing Paws for Warriors

2nd Place: It's a Write Off

3rd Place: Food for Thought

Tony Chachere's Bite Award Winers were: 1st Place: Saltwater

Restaurants
2nd Place: Sea Market
3rd Place: Food for

**Thought** 

Taster's Choice Awards included:





1st Place: Keggs Over Easy

2nd Place: Captain's Choice

3rd Place: Saltwater Restaurants

Everyone who purchased a ticket and sampled entrees, sides, desserts and even drinks, were winners at Seascape Town Center.







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Day 7: Clonmacnoise | Irish Night
Day 8: Independent Touring in Dublin

Day 9: Tour ends in Dublin









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# You're Always Welcome at The Open Door Food Pantry

By Heather Bennett Eye

Just south of Chat Holly on the west side of Highway 331 down a tree-lined drive sits The Church at the Bay, formerly the South Walton Baptist Church. This church has been home to The Open Door Food Pantry since 2018. Every Saturday, 9:00 a.m. – 3:30 p.m., volunteers from The Church at the Bay and other churches, alongside volunteers who simply feel a calling to serve, join together to distribute food.

The Open Door Food Pantry have grown since its opening, and so have the needs of our community. What began as a small distribution center in the church's fellowship hall quickly grew to fill the classroom pods behind the church, and in 2023 they moved into their current building that provides them with 1950 square feet with a second-floor loft, and the space to house 15 freezers and two walk-in coolers.

When COVID hit in 2020, the amount of people in need increased, but has since doubled.

This year, The Open Door Food Pantry fed 80,996 people compared to 46,324 people in 2020. Several factors play a role - an increase in food prices; grandparents on a fixed income who are now taking care of their grandkids; job loss or reduced income; and unexpected expenses such as medical emergencies or repairs. Sometimes the refrigerator goes out and the food loss is more than your budget can cover.

Filling these needs is the mission of The Open Door Food Pantry. "This is a Christian mission. This is not a business. We're not here to judge, we're here to serve," said Assistant Manager Carole Bishop. There's no limit on how many times people can come to receive food. If your neighbor, family, or friends have needs, you to pick up on their behalf, and there's no limit on that either. If you can't make the pickup time, you can arrange for a volunteer to meet you when you're available. If you're unable to drive, a volunteer can deliver



food to you. "It's not a handout, it's a hand up. We don't look down on people at all," stated CEO Bill Howell.

Volunteers at The Open Door Food Pantry also won't ask for ID or take any personal information. By not accepting any government assistance, they aren't required to keep documentation on those they assist. Your need is completely anonymous. "Jesus didn't ask for an ID when he fed the 5,000, why should we?" asked Carole. "We don't want to intrude in their lives." Volunteers are available to pray with those who come through the line and ask, but it's not a requirement. They also have a bilingual volunteer who can offer prayer in Spanish if needed.

Without government assistance or solicitation, The Open Door Food Pantry re-

lies on The Church at the Bay to provide their location, electricity, water and insurance. Donations from local businesses and the community provide food. They've had a long-standing contract with Destin Harvest and have received grants from St Joe and donations from other local businesses. "We've been blessed," stated Bill. "Many businesses donate. It's the

only way we have the money to continue."

From week to week, they don't know what kind of items they will have, but they strive to give away as much as they can. So far this year, they've donated 595,846 pounds of food. "God has been so good in providing us so much food. He is the miracle. He provides us the miracle every week," stated Carole.

Just as the ebb and flow of needs varies week to week, as food insecurity rises in Walton County, The Open Door Food Pantry will strive to continue to grow and meet the needs of the community. Many people wouldn't have been able to make it without them, but they are also in need of volunteers to make sure they can serve as many people as they can. If you are interested in volunteering at The Open Door Food Pantry, please visit their website for more information https://thechurchatthebayandopendoorfoodpantry.com or contact Bill Howell at (850) 217-6991.





### **Christmas at the Wesley House!**

By Margaret Zonia Morrison

Are you seeing visions of sugarplums dancing in your head? Are you anticipating the patter of tiny hooves on the roof? Perhaps you may enhance your excitement about the holidays by taking a trip to Eden Gardens State Park. Not only will you be able to enjoy the grounds, with the early blooming Sasanqua camellias, but you will find an additional treat to add to your enjoyment.

While the holidays are often preceded by many days of anxious activity, there is an area tradition that will afford you an oasis of peace, and a chance to step back in time to the late 1800s, to contemplate Christmas traditions of families in years gone by. In keeping with the style of the Wesley House, this year's theme for decorating the rooms and exterior will be a Victorian Christmas. The house

and all the rooms are ready for viewing by the public. Tours happen each hour, Thursday to Monday each week, from 10 a.m. to 3 p.m. You will learn the history of the house, which is a treasure for the park and the community, and get a chance to enjoy the very creative ways in which each room has been decorated by an amazing group of dedicated volunteers.

The groups who have offered their time and talent to provide us with this glimpse into the past are:

- Point Washington Historical Association
- Green Thumb Garden Club
- Coastal Seniors of South Walton
- Seaside Style and Seaside Kids
  - Impact 100
- Fort Walton Beach High School Garden Club, and the



Community Garden at Padgett Park

- Point Washington Medical Clinic
  - Grace Corradino, and
- Walton County Master Gardeners.

As part of the ongoing cele-

bration, The Christmas Candlelight Open House is anticipated each year at Eden Gardens. On Saturday, December 7th, from 5 to 8 p.m., weather permitting, you will enjoy a ride through luminary lined pathways at Eden Gardens after sunset, and be able to tour the historic Wesley House at no charge. Live music, cookies and hot beverages will be provided by the Friends of Eden in the Pavilion.

The festive decorations will remain in place until Monday, January 6, 2025. Make plans to come and to bring along any visitors you have during this celebratory time of year. It will be a visit to remember, and an interesting way to learn about the history of Walton County before we end its Bicentennial Year (1824-2024). This effort is sponsored by the Friends of Eden, the Citizens Support Group that provides assistance to the state park staff to repair, maintain and enhance the park. Please accept this invitation to add Wesley House to your holiday schedule. The Park is opened from 8 a.m. to sunset each day, with fees of \$4 per ve-

### Alaqua Animal Refuge Seeks Support for Animals Displaced by Hurricane

Alaqua Animal Refuge is urgently seeking public support to continue providing life-saving care for animals displaced by Hurricane Milton. While national animal welfare organizations have stepped in with emergency grants, food and bedding, Alaqua remains in critical need of monetary donations, volunteers, fosters and adopt-

ers to sustain the ongoing care for these animals.

As the designated emergency shelter for Hurricane Milton, Alaqua quickly mobilized to meet the needs of displaced animals, even before state supplies could arrive. The refuge sourced kennels, food and medical supplies from a three-hour radius, ensuring every incoming animal had the shelter and care they needed.

Thanks to the generosity of national and local organizations, Alaqua received emergency grants and supplies. However, the sheer volume of animals—many of them in dire condition—has placed an enormous strain on the refuge's resourc-



es. The animals are currently housed in two large emergency arenas, and many are suffering from severe health conditions, including heartworm disease, malnutrition, untreated injuries, broken bones and behavioral trauma from the storm.

You can help with monetary donations by visiting www. alaqua.org; volunteer with animal care, feeding and support; foster or adopt to relieve the overcrowding and give animals a loving environment to recover; and share Alaqua's story on social media encouraging others to get involved. For more information, donate or volunteer, visit www.alaqua.org or call 850-880-6399.

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### 5 Tips to Lower Your Insurance Costs in a Rough Market

By Julie A. Martin

1. Update your home. In this property insurance market, most of the standard carriers are imposing strict age guidelines on Roof, Heating, Wiring, and Plumbing. If your home is 20 years old or older, keep in

mind that the older your roof is, the harder it will be to move your insurance to a different carrier. The same holds true for your hot water heater, which most carriers regard as too old once it has been in your home for at least 15 years.

2. Confirm with your agent that your insurance has all applicable discounts. Wind Mitigation discounts weigh heavily on your premium. Roof credits such as FBC, or Florida Building Code Equivalent, Hip roof, for roofs

that slope on all four sides like a pyramid, and single wraps, may vastly decrease your premium from what it is now. If you have recently replaced your roof, it is best to order a new mitigation inspection directly afterwards, and submit it to your agent. Carriers acknowledge new inspections as of the date they are received by the underwriting department, rather than the date they are performed.

3. Check your Total Insurable Replacement Cost. Ask your agent to update your replacement cost estimator. Most standard carriers have some form of inflation guard on their policies, which is designed to keep your dwelling coverage at or above the level required in order to fulfill the Florida Valued Policy Law. Due to the recent burst of inflation in materials and the costs of hiring a licensed contractor, some policies may experience a bigger jump in dwelling coverage from policy term to policy term. It is best to check with your agent to be sure your home is not over-insured.

4. Smart Water Protection System. Some newer homes have a Smart Water Protection system which automatically shuts off the water in the event of accidental leakage, and many carriers offer a good discount to policyholders for having this device installed in their homes

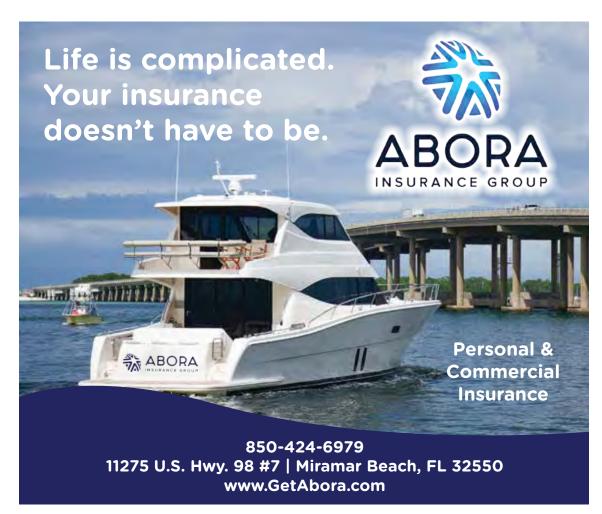
**5. Increase Deductibles.** This is a valid way to reduce



your overall property insurance premium. However, there is a downside. For one thing, if raising your deductible significantly increases your potential out of pocket expenses in the event of a claim, you have to decide if you are prepared for that risk. Secondly, some deductibles can only be changed at renewal. If you change your wind deductible from 2% to 5%, you will have to wait another year before changing it back, so be sure to calculate your potential out of pocket exposure before making this decision.

In this rough market, it is difficult to shop rates between carriers, but the best time to do that is after hurricane season ends, which is in December.

The guidelines are always the toughest in high summer, so that by December, many of the carriers have relaxed their rules enough for people to move from carrier to carrier with much less fuss and expense, and that, dear reader, is what we all want—peace of mind with less expense.









# Simplifying Medicare Advantage vs. Supplement Choices



By Greg Durette, Florida Health Connector

This is the time of year when you should review your Medicare options and make important decisions about your coverage for 2025.

Right now, we are in the Annual Election Period (AEP) for all Medicare beneficiaries. It is often referred to as the Annual Open Enrollment Period. This annual event runs from October 15th through December 7th.

Because this period allows ALL Medicare eligible folks to make switches and changes to their plans, it is the most heavily advertised time of the year—not like I have to tell you that! Folks on Original Medicare (Parts A&B), Supplements (MediGap), Stand Alone Prescription Plans (Part D) and Advantage Plans have a chance to pretty much do anything they want with their coverage mix. The hard part comes with sorting it all out.

One of the things I often talk about with Medicare beneficiaries around this time of year is to make sure you don't get so overwhelmed by all the information out there that you run out of time to take action. It can sometimes become "paralysis by analysis" syndrome. Remember, the AEP ends on December 7th!

Figuring out which coverage options are best for you can be confusing at any age, but understanding healthcare options for those 65 and older can be even more difficult.

I suggest considering these three things when shopping for Medicare Advantage/Supplement plans: Choice: When it comes to Medicare, one size does not fit all - what works for your neighbor (or doctor/provider!) may not work best for you. Take the time to learn and understand the benefits and costs of each plan so you can feel confident in your decision and your health care coverage. Remember, you are getting the best for you, not your doctor or other provider.

**Care:** Care starts with a strong relationship with your primary care provider. If your plan has a network, make sure you're comfortable with the doctors and hospitals in that network. Check to see if your plan will coordinate your care with the rest of your providers...in and out of State.

**Experience:** Medicare can be complex and confusing. It's important to find a seasoned agent that works for you and supports you throughout your health care journey with plan benefits and resources that can help you live more and worry less about out of pocket costs.

Since Medicare Advantage Plans are offered by private companies, one excellent feature is they have more freedom and motivation to include extra benefits such as vision, hearing, gym memberships, dental, over-thecounter pharmacy items and more.

However, it is important to note that, not only do Medicare Advantage plans vary by state, but are different right down to each individual county in each state. Supplements are universal regardless of state/county, but often times cost more premium per month and do not cover prescriptions, requiring additional premium costs to pick up that coverage.

Your sibling in North Dakota is not going to have the same insurance company/coverage options you would in your Florida county. Try not to get trapped into believing the terms Supplement and Advantage are the same. It is critical to know your specific differences before making choice that works for you.

This is why it is vitally important to work with a local agent

that knows the area and understands the benefits landscape as it applies to you. A famous actor or retired athlete on TV touting a toll-free number from who knows where will likely not.

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 41 years and can be

reached at his office number of 850-842-2400 or mobile at 978-509-2941.







#### Lifestyle



By Stacy Sarikanon, STUNNING SPACES—DECORATING **DEN INTERIORS** 

- 1. Candles/Faux Candles Everywhere – Soft glowing light is complementary to you and your guests. Once you've turned the lights down low, bring out candles by the boxful. From tall and tapered to short and stout - candles set a celebratory tone. For the most dramatic impact, group then as you would other collectibles and display them on a silver platter for more shine.
- 2. Haul out the Holly! When choosing plants to help add holiday cheer, think beyond the traditional poinsettias. Fill metallic vases with bouquets of fresh flowers and holly. Or choose

### Holiday Decorating Ideas for Every Budget



shaped topiaries covered with pepper berries. Or draping your dining room chandelier with a pine garland

- 3. Ornaments aren't just made to be placed on your holiday tree! Try displaying some on a coffee table in an oversized bowl or clear glass urn. You can even use round glass balls as place cards, write each guest's name on the ornament and set them around the dining table.
- 4. Replace your tablecloth with one featuring a holiday



- 5. Change your lampshades from ivory to black, and add a gold tassel or holiday themed finial.
- 6. Add a holiday bow to your planters – and place your plants in holiday inspired baskets or containers.
- 7. Add twinkle lights to artificial trees and in glass vases mixed with ornaments.
- 8. Tie a holiday-colored ribbon around three old books, and display them on your coffee table with a sprig or two of holly/berries/evergreen.
- 9. Wrap toss pillows and/or kitchen cabinets with beautifully colored holiday ribbon like a present under the tree!
- 10. Fruits and vegetables can be festive! For example, spray paint walnuts and gourds in silver or gold and display them in a holiday themed basket. Or simply fill a large crystal bowl with red and green apples!

Merry Christmas, Happy Hanukkah, Blessed Ramadan & Kwanzaa Greetings!

### **Christmas Sausage Balls**

FROM SUSAN BENTON, 30aEats.com

My father has made sausage balls for Christmas morning as long as I can remember. I often wonder why he did not get recipe credit for this amazing comfort food as he has been making them for 50 + years! Sausage balls are wonderful for tailgating and a delicious cocktail appetizer, but most of all as a breakfast snack on Christmas morning. The ingredients are simple and the prep and cleanup are easy. If selecting regular sausage, then add about 1/4 tsp of cayenne pepper. I prefer to grate my own cheese rather than buying pre-shredded, as I do not like the caking ingredients used in packaging. I also prefer not to use low-fat cheddar as it does not melt well and the sausage balls will be dry. You will be surprised at how quickly they disappear!

#### **Ingredients:**

- 1 lb. ground hot breakfast sausage
- 3 cups cheddar cheese, shredded



2 cups Bisquick baking mix 3 tablespoons water

#### **Preparation:**

Preheat oven to 350 de-

In a large bowl, combine sausage, cheese, and baking mix using hands to mix well.

Only add water if portions of the mix are too dry, and just drops until it gets to the consistency where you can roll into 1 to 1.5-inch balls.

Place on an ungreased baking sheet.

Bake 18-22 minutes (depending on your oven) until golden brown.

Remove and cool on rack or parchment paper.

Quickly move to sealed container or Ziploc storage

These keep for up to two weeks in the refrigerator and freeze very well.



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#### Fudpucker's Beachside Bar & Grill

Locally owned and operated since inception in 1982, Fud-pucker's restaurant stands out by being dedicated to its owners' three favorite "F" words: Food, Fun and Family. Featuring live alligators, family entertainment and teen nights, Fudpucker's is the only place in Destin where you can see, feed and even get your picture taken with a live alligator, shop for "World-Famous" t-shirts, write your names on the walls, play arcade games and enjoy quality casual food in an upbeat and family friendly atmosphere. There's even a special kids' menu and a playground with lots of space to play. Stop by Fudpucker's Destin for a relaxing meal, a cold drink and a friendly locals' smile. Fudpucker's is not just a restaurant, it's not just a bar, and it's certainly not just a "tourist" place - it's a one-of-a-kind entertainment experience, and one that can be enjoyed by kids and families of all ages. Special: World Famous Fudpucker Punch – \$8 'til 4 p.m. every day: Father Fud's special cure-all elixer and legendary medicinal concoction made with a combination of orange and pineapple juices, four types of rum and a splash of Grenadine—\$8 'til 4 p.m. every

(850) 654-4200 20001 Emerald Coast Pkwy. Destin fudpucker.com

### JoJo's Coffee and Goodness

An iconic favorite of locals, owner and operator of Jojo's Coffee and Goodness Angela "JoJo" Stevenson invites you to enter her cafe and relaxed coffee shop atmosphere for a daily dose of "goodness." Stop in for mouth-watering 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-hash brown casserole. Breakfast burritos are rolled and ready daily! Choose from andouille, bacon, chorizo or veggie. Or tantalize your taste buds with a madeto-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 kolaches still hold the top spot for sell outs. Stop in for featured muffins, coffee cake or pound cake, which go great with maple cinnamon latte or caramel macchiato. And, oh, the freshly roasted coffee. Get what you're craving! Order ahead and pick up some for your holiday parties!

(850) 737-6194 4652 Hwy. 20 East, Niceville bigorangehousedesigns.com

#### LJ Schooners Dockside Restaurant

Suds, Songs, Sunsets and Sports! Welcome to LJ Schooners Dockside Restaurant at the 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.

Wednesday, Dec. 4: Prime Rib Dinner Special!

Dec. 17: Santa Paddle Parade — 12 p.m.

Dec. 18: Christmas Party with Chris Saylor 6-10 p.m.

Dec. 19: Brunch with Santa Dec. 20: Christmas Boat Parade 5:30 p.m.

Dec. 31: New Year's Eve Party with Diamond Dan DJ

Sundays: Brunch 9 a.m.-1

p.m. buffet style, bottomless Mimosas!

Oyster bar hours: Mon-Thurs 3-10 p.m.; Fri-Sat 11 a.m.-mid-night; Sun Noon-9 p.m.

Restaurant hours: Mon-Tues closed. Wed-Sat, 9 a.m.-1 p.m. Sun, 9 a.m.-1 p.m.

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

#### Landshark's Pizza

Hungry? Thirsty? Maybe a little of both? Come in and visit Landshark's Pizza, Owners Brian and Sue Hassmann have created a Niceville locals' favorite pizza, buffalo wings and sports pub and bar that serves can'tbeat, handmade-dough pizza and wings with the craziest selection of wing sauces and rubs you'll find—plus many other scrumptious eats for folks of all ages. There's plenty of seating for everyone and TVs galore, plus fun and games all week long. Sports fans from all over come and watch all your favorite teams on countless regional and national sports networks. Now it pays to show up a little early to get your favorite seat and to save a buck on all beer and wine from 3-6 p.m. Tuesday - Friday. Having teamed up with Props Brewery to serve the coldest brews this side of the Bay along with the vast selection of bourbon and craft beer, it's no secret why the locals love Landshark's Pizza Company. Cheers! Order online, too, or DoorDash. Hours: Sunday 11 a.m. – 7 p.m.; Monday Closed; Tuesday - Thursday 11 a.m. - 9 p.m.; Friday - Saturday 11 a.m. 10 p.m.

(850) 424-6743 1128 E. John Sims Pkwy. Niceville Landsharkspizza.com

#### VKI Japanese Steakhouse & Sushi Bar

VKI Japanese Steakhouse & Sushi Bar offers authentic and delicious tasting Japanese cui-



sine for dine-in or take-out. Located in Santa Rosa Beach, VKI is known for its hibachi and sushi using high quality fresh ingredients. To view a menu or order online, visit www.vkijapanesefl.com. Hours 11 a.m. - 10 p.m. Closed Monday.

(850) 267-2555 4552 US-98 Santa Rosa Beach vkijapanesefl.com



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# Pies & Provisions Brings a Taste of Hand-Made Tradition for the Holidays

By Lori Leath Smith, Publisher

You know that saying, "Not your mama's [insert something here]"? It's often used to describe things that are modern, edgy or reimagined. But at Pies & Provisions, that idea is beautifully portrayed. Here, you want exactly what your mama used to make. It's a joyful celebration of everything comforting and nostalgic—pies, desserts, honey and more that bring back the warmest memories of home.

Pies & Provisions lovingly honors the timeless traditions,

flavors and care that make you think, "Yes, this is my mama's." When you add a little Texas tradition to that recipe, you get an irresistible mix of love and flavor, perfect for warming any heart. Founded by a mother-son duo, Julie and Ryan Robinson from Texas, Pies & Provisions in Santa Rosa Beach brings together family, passion and a commitment to quality. Their handcrafted pies are made with natural ingredients—a throwback to simpler times when everything tasted like a hug from someone you love.

Ryan Robinson, co-founder, put it beautifully: "Our vision for Pies & Provisions was simple - to share our love for pies with the community and create moments of joy and indulgence," said Ryan Robinson, co-founder of Pies & Provisions. "We believe that every pie should not just taste delicious, but also evoke memories and emotions. Pie has always been more than just dessert for us—it's a connection to our past, a way to share joy with others."

I recently had the chance to visit Pies & Provisions and chat

with the Robinsons. Let me tell you—I was blown away. The menu is a treasure trove of both sweet and savory pies, with seasonal offerings that keep things fresh and exciting.

This season, dive into rich flavors like Turtle Cheesecake and Peanut Butter pies. As the holidays roll around, festive treats like Peppermint Hot Cocoa, Black Forest and Apple Pear Cranberry Spice pies become the stars, perfect for family gatherings, holiday celebrations, or even just for savoring on a cozy Christmas morning.

The Robinsons' dedication to authenticity shines through in every hand-made bite. They make their own vanilla extract, golden syrup, caramel and invert sugar, ensuring a perfectly balanced sweetness. Their beloved pecan pie, a standout favorite, uses only a handful of

Restaurant Hours: Mon.-Tues. Closed, Weds.-Sat. 11am to 9pm, Sun. 9am to 1pm, Sunday Brunch 9am to 1pm

pure, simple ingredients to let the flavors shine.

Pies & Provisions operates mostly on a pre-order basis, with pickups and deliveries available Monday through Saturday. But if you're in a pinch, the shop opens up for walk-in orders on Tuesdays and Thursdays from 2 to 5 p.m. Located at 35 Apple Ct. in Santa Rosa Beach, the shop is a welcoming spot for both locals and visitors, making it

easy for you to provide a slice of homemade goodness for your holiday table.

Every pie from Pies & Provisions is crafted to bring people together, honor the past and create new, cherished memories. It's about sharing love, tradition and the sweet coastal charm of Santa Rosa Beach with every mouthful. Whether you're a local or just visiting, you'll find that Pies & Provisions makes every family gathering or holiday celebration a little warmer, a little sweeter and a lot more special.

For more information and to experience the Robinson's delicious menu, visit piesandprovisions.com. And don't forget to follow @30APies for the latest updates and a peek into the magic of artisanal pie-making. Your next unforgettable pie moment is just a click away!





#### FOOTBALL. FOOD. FUN. FANS. Let the Games Begin...



By Scott Miller

ers play hockey.

You see, growing up in Phil-

You couldn't go a day without

seeing his smiling face on TV places to go on game day. I hope and no front teeth to be seen. to see you there, too! It seems that was a common AJ's Seafood & Oyster Bar theme among pro hockey play-Since 1984, AJ's Seafood ers back in those days. And, so,

my mom stood firm and said no

playing hockey! And she meant

it. To her, football, believe it or

not, seemed like a much safer

way to go. Maybe that's why I

became such an avid football

fan. Oh, yes, back to football—I

got a little off track for a mo-

and oh, what fun it is to cheer.

We've got the Army Navy game

set for December 14 and away

we go. Seems like every year

there's a new bowl game added

to the mix and, why not? These

kids deserve it and football fans

love it. It will be interesting to

watch how the new playoff sys-

tem shakes out and see who gets

crowned National Champion

this year! Where will you be

Here are a few of my favorite

December football is here

ment.

and Oyster Bar has been serving cold Gulf Coast oysters and cool libations. What began as a popular local hang out known for fresh oysters and cold beer has grown into one of the most iconic "hot spots" on the Destin Harbor. From its humble beginning shucking oysters off the deck behind a small trailer on the Destin Harbor, it has grown to four locations along our Emerald Coast, serving fresh seafood, live music and exciting water activities in the Destin area. Attention all die hard football fans, AI's boasts the one and only Jumbotron on the Destin Harbor. AJ's serves up delicious daily specials, mouth-watering drinks plus entertaining live music all month. Don't miss any of the action just come on down to AJ's Seafood and Oyster Bar all

season long...

(850)837-1913 116 Harbor Blvd. ajsdestin.com

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includes a delightful array of seafood selections, including Grouper, Shrimp baskets and sandwiches. Wash it all down with game-day specials including Ultra and Bud Light Bucket Specials! And you can watch all college and Sunday Ticket NFL games, too! Are you an Auburn fan? Gulf Coast Burger is the Official AUBURN TIGERS Watch Party Headquarters! War Eagle! Hours: Mon-Sun 11 a.m.

- 8 p.m. 850-842-2398 4346 Legendary Dr., Destin Commons www.gulf coast burger company.com

All I want for Christmas is... well, I already have my two front teeth, as the song goes. I credit my mom for that. Why, you ask? Because, as a child, she would never let me or my broth-

adelphia in the early 70s, the Philadelphia Flyers were a dominant force in NHL winning several Stanley Cup Championships and the captain of the team was Bobby Clarke.

#### 2024/25 College Football Bowl Games

watching?

Saturday 12/14 Navy vs Army CBS 2 p.m. Celebration Bowl ABC 11 a.m. Veterans Bowl ESPN 8 p.m. Tuesday 12/17 Frisco Bowl ESPN 8 p.m. Wednesday 12/18 Boca Raton Bowl ESPN 4:30 p.m. LA Bowl ESPN 8 p.m. Thursday 12/19 New Orleans Bowl ESPN2 6 p.m. Friday 12/20 Cure Bowl ESPN 11 a.m. Gasparilla Bowl ESPN 2:30 p.m. Playoff Game 1st Round ABC/ESPN 7 p.m. Saturday 12/21 Playoff Game 1st Round TNT 11 a.m. Playoff Game 1st Round TNT 3 p.m. Playoff Game 1st Round ABC/ESPN 7 p.m. Monday 12/23 Myrtle Beach Bowl ESPN 10 a.m.

Idaho Potato Bowl ESPN 1:30 p.m. Tuesday 12/24 Hawaii Bowl ESPN 7 p.m. Thursday 12/26 Game Above Sports Bowl ESPN 1 p.m.

Rate Bowl ESPN 4:30 p.m. 68 Ventures Bowl ESPN 8 p.m Friday 12/27 Armed Forces Bowl ESPN TBD

Birmingh a.m. Bowl ESPN TBD Liberty Bowl ESPN 6 p.m. Holiday Bowl FOX 7 p.m. Las Vegas Bowl ESPN 9:30 p.m. Saturday 12/28 Fenway Bowl ESPN 10 a.m. Pinstripe Bowl ABC 11 a.m.

New Mexico Bowl ESPN 1:15 p.m. Pop-Tarts Bowl ABC 2:30 p.m. Arizona Bowl CW 3:30 p.m. Military Bowl ESPN 4:45 p.m. Al a.m.o Bowl ABC 6:30 p.m. Independence Bowl ESPN 8:15 p.m. Monday 12/30 Music City Bowl ESPN 1:30 p.m. Tuesday 12/31 ReliaQuest Bowl ESPN 11 a.m. Sun Bowl CBS 1 p.m. Citrus Bowl ABC 2 p.m Texas Bowl ESPN 2:30 p.m. Fiesta Bowl/Playoff Game Quarterfinal ESPN Wednesday 1/1 Peach Bowl / Playoff Game Quarterfinal ESPN 12 p.m.

Rose Bowl / Playoff Game Quarterfinal ESPN

Sugar Bowl / Playoff Game Quarterfinal ESPN 7:45 p.m. Thursday 1/2

Gator Bowl ESPN 6:30 p.m. Friday 1/3 First Responder Bowl ESPN 3 p.m. Duke's Mayo Bowl ESPN 6:30 p.m.

Saturday 1/4 Bah a.m.as Bowl ESPN/ESPN2 10 a.m. Thursday 1/9

Orange Bowl / Playoff Game Semifinal ESPN 6:30 p.m.

Friday 1/10 Cotton Bowl / Playoff Game Semifinal ESPN

Monday 1/20

National Championship Game FSPN 6:30 p.m.



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### **NFL Football Schedule**

Thursday, Nov. 28 (Thanksgiving) Chicago Bears at Detroit Lions — 11:30 p.m., CBS New York Giants at Dallas Cowboys — 3:30 p.m., Fox Miami Dolphins at Green Bay Packers — 6:20 p.m., NBC Friday, Nov. 29 (Black Friday)

Las Vegas Raiders at Kansas City Chiefs — 2 p.m., Prime Video

Sunday, Dec. 1 Los Angeles Chargers at Atlanta Falcons — Noon, CBS Pittsburgh Steelers at Cincinnati Bengals - Noon, CBS Houston Texans at Jacksonville Jaguars — Noon, Fox Arizona Cardinals at Minnesota Vikings — Noon, Fox Indianapolis Colts at New England Patriots — Noon, Fox Seattle Seahawks at New York Jets — Noon, Fox Tennessee Titans at Washington Commanders — Noon

Tampa Bay Buccaneers at Carolina Panthers — 3:05

p.m., Fox
Los Angeles Rams at New Orleans Saints — 3:05 p.m.,

Philadelphia Eagles at Baltimore Ravens — 3:25 p.m.

San Francisco 49ers at Buffalo Bills — 6:20 p.m., NBC\*

Monday, Dec. 2
Cleveland Browns at Denver Broncos — 7:15 p.m., FSPN\*

**Thursday, Dec. 5**Green Bay Packers at Detroit Lions — 7:15 p.m., Prime

**Sunday, Dec. 8**New York Jets at Miami Dolphins — Noon, CBS
Atlanta Falcons at Minnesota Vikings — Noon, Fox New Orleans Saints at New York Giants - Noon, Fox Carolina Panthers at Philadelphia Eagles — Noon, Fox Cleveland Browns at Pittsburgh Steelers — Noon, CBS Las Vegas Raiders at Tampa Bay Buccaneers — Noon,

Jacksonville Jaguars at Tennessee Titans — Noon, CBS Seattle Seahawks at Arizona Cardinals — 3:05 p.m.,

Buffalo Bills at Los Angeles Rams — 3:25 p.m., Fox Chicago Bears at San Francisco 49ers — 3:25 p.m., Fox Los Angeles Chargers at Kansas City Chiefs — 7:20

#### Monday, Dec. 9

Cincinnati Bengals at Dallas Cowboys — 7:15 p.m., ESPN/ABC\*

**Thursday, Dec. 12**Los Angeles Rams at San Francisco 49ers — 7:15 p.m., Prime Video

Dallas Cowboys at Carolina Panthers — Noon, Fox Kansas City Chiefs at Cleveland Browns — Noon, CBS Miami Dolphins at Houston Texans — Noon, CBS New York Jets at Jacksonville Jaguars — Noon, Fox Washington Commanders at New Orleans Saints

Baltimore Ravens at New York Giants - Noon, CBS Cincinnati Bengals at Tennessee Titans — Noon, Fox New England Patriots at Arizona Cardinals — 3:25 p.m., CBS

Indianapolis Colts at Denver Broncos — 3:25 p.m., CBS Buffalo Bills at Detroit Lions — 3:25 p.m., CBS Tampa Bay Buccaneers at Los Angeles Chargers — 3:25

Pittsburgh Steelers at Philadelphia Eagles — 3:25 p.m.

Green Bay Packers at Seattle Seahawks — 7:20 p.m.

#### Monday, Dec. 16

Chicago Bears at Minnesota Vikings — 7 p.m., ABC\* Atlanta Falcons at Las Vegas Raiders — 7:30 p.m.,

#### Week 16

Thursday, Dec. 19

s at Cincinnati Bengals — 7:15 p.m.

**Saturday, Dec. 21**Houston Texans at Kansas City Chiefs — Noon, NBC Pittsburgh Steelers at Baltimore Ravens — 3:30 p.m.,

**Sunday, Dec. 22** New York Giants at Atlanta Falcons — Noon, Fox New England Patriots at Buffalo Bills — Noon, CBS Arizona Cardinals at Carolina Panthers — Noon, Fox Detroit Lions at Chicago Bears — Noon, Fox Tennessee Titans at Indianapolis Colts — Noon, CBS Los Angeles Rams at New York Jets — Noon, CBS Philadelphia Eagles at Washington Commanders —

Denver Broncos at Los Angeles Chargers — 3:05 p.m.,

Minnesota Vikings at Seattle Seahawks — 3:05 p.m., Fox Jacksonville Jaguars at Las Vegas Raiders — 3:25 nm CBS

San Francisco 49ers at Miami Dolphins — 3:25 p.m.,

Tampa Bay Buccaneers at Dallas Cowboys — 7:20

#### Monday, Dec. 23

ns Saints at Green Bay Packers — 7:15 p.m. ESPN\*

Wednesday, Dec. 25 (Christmas) Kansas City Chiefs at Pittsburgh Steelers — Noon,

Baltimore Ravens at Houston Texans — 3:30 p.m., Netflix

Thursday, Dec. 26
Seattle Seahawks at Chicago Bears — 7:15 p.m., Prime

Video — 7:15 p.m., Prime Video Saturday, Dec. 28
Denver Broncos at Cincinnati Bengals — TBD

Arizona Cardinals at Los Angeles Rams — TBD Los Angeles Chargers at New England Patriots — TBD Indianapolis Colts at New York Giants — TBD Atlanta Falcons at Washington Commanders — TBD

Sunday, Dec. 29 New York Jets at Buffalo Bills — Noon, CBS Tennessee Titans at Jacksonville Jaguars — Noon, CBS Green Bay Packers at Minnesota Vikings — Noon, Fox Las Vegas Raiders at New Orleans Saints — Noon, Fox Carolina Panthers at Tampa Bay Buccaneers - Noon, CBS

Dallas Cowboys at Philadelphia Eagles — 3:25 p.m., Fox Miami Dolphins at Cleveland Browns — 7:20 p.m., NBC\*

Monday, Dec. 30
Detroit Lions at San Francisco 49ers — 7:15 p.m., ESPN/ABC\* (edited)

### Growing the Game: High School Male Golfers Tee Up Their Best Game!

By Barbara Palmgren

The 40th year for the Miracle Strip High Golf Tournament was held this year at Fort Walton Municipal Golf Course. This sporting tradition was organized for both high school teams and to crown an individual golfer with the lowest score for 18 holes. USGA rules governed play and spectators had to stay on cart paths or on the tree line/rough.

On a beautiful October day, the following schools sent their best male golfers to vie for hon-

ors: Choctawhatchee, Pensacola, Baker, Niceville, Crestview, Mosley (Lynn Haven), Northview (Century), Fort Walton Beach, Destin, Walton and South Walton. There were 64 girls who entered the competi-

Teams were composed of five players, using the top 4 scores for the total team score. Individual players were scored as well, using the lowest score for the winner. In golf, low scores win! After almost four hours of play, two schools emerged victo-



rious. Destin High's team was runner-up with a score of 319. South Walton was the winner with a score of 318. This was quite a close battle with only

one point separating the second and first place winner.

But, more excitement in store! Two boys were tied for individual winner with a score of 76. So began a play-

off that lasted over an hour. In most tournaments after three or four holes, one player emerges victorious. This was not to be

the case today. Hole after hole, spectators watched in awe as two young men concentrated and performed as never seen in high school golf in this county. Finally, the coaches made the decision to award both players the top individual award. Another first place trophy will soon be mailed to one of the two winners; Ebner Ingram of Destin or IP Sullivan of South Walton. Their photo will show both of them with the trophy. Congratulations, boys. Well deserved!







### Destin-FWB and CCA Florida Release 30,000 Redfish into the Choctawhatchee Bay

Destin-Fort Walton Beach, in collaboration with the Coastal Conservation Association Florida (CCA), released 30,000 juvenile redfish into the Choctawhatchee Bay on Nov. 12 at Lion's Park in Niceville.

This multi-year collaborative effort seeks to address the issue of declining redfish populations across Northwest Florida fisheries and enhance the population with stocking initiatives for one of Florida's most popular inshore fish species.

"This species is very important to the health of the Choctawhatchee Bay, benefitting the overall quality of the estuary and providing additional fishing

opportunities for the future," said Okaloosa County Board Chairman Paul Mixon. "We look forward to future partnerships with CCA Florida and to see how this work will contribute to the abundance of the redfish population."

The redfish were about three to four inches in length and can take about three years to reach 26-inches in length. Redfish, also known as red drum, spottail, red bass, and channel bass can live up to 40 years.

"We are thrilled to return to Choctawhatchee Bay for our second redfish release in collaboration with Okaloosa County," CCA Florida Executive Direc-



tor Brian Gorski said. "This event is a great example of what can be achieved when partners share the same goal – to support the health and sustainability of Florida's iconic fisheries for generations to come."

Panhandle fishing regulations for redfish include:

Open Season: vear-round

Slot Limit: Not less than 18" and no more than 27" total length

Daily Bag Limit: l fish per person per day; 4 fish vessel limit

Source: Florida Fish and Wildlife Conservation Commission (FWC)

The CCA was founded in 1977 after drastic commercial overfishing along the Texas coast decimated redfish and speckled trout populations. One of 19 state chapters, CCA Florida became the fifth state chapter in 1985. A 501(c)3 non-profit, the purpose of CCA is to advise and educate the public on the conservation of marine resources. Through habitat restoration projects, water quality initiatives and fisheries advocacy, CCA Florida works with its over 18,000 members including recreational anglers and outdoor enthusiasts to conserve and enhance marine resources and coastal environments. Join the conversation on Facebook or learn more at ccaflorida.org.

View a video of the release at https://www.youtube.com/ watch?v=lpLvGUinfa4.

### Gulfarium CARE Center Receives Large Grant to **Enhance Sea Turtle Rescue Operations**

The Gulfarium CARE Center has been awarded a grant of \$13,391.40 from the Florida Sea Turtle Grants Program. This generous funding allowed for the purchase of a new utility task vehicle (UTV), a critical addition that significantly enhances our sea turtle rescue efforts along the Emerald Coast.

The UTV, fully funded by the Sea Turtle License Plate Grant, will be instrumental in responding to turtles in distress, particularly those affected by accidental hook-and-line interactions. Equipped with a specialized hoist, this vehicle is designed to safely and efficiently retrieve sea turtles impacted by fishing gear, enabling our team to respond more effectively and securely to these urgent situations. The need for such resources has never been more pressing, as the CARE Center has seen a marked increase in sea turtle rescues. In 2023, we responded to nearly 100 calls, and this year alone, we have already attended to 168 distress calls—all originating from the Okaloosa Island Fishing Pier.

With the addition of this UTV, the CARE Center is better equipped than ever to meet the needs of sea turtles in our region. Our commitment to protecting these magnificent animals and ensuring their safe return to their ocean home remains unwavering.

We extend our heartfelt gratitude to volunteers Bob and Ralph, whose assistance was vital in assembling the hoist for the UTV. Their dedication, combined with the support from the Sea Turtle Grants Program, ensured that this new vehicle will serve as an essential tool for safe and efficient rescues.

The Florida Sea Turtle Grants Program is funded by



the proceeds of the Florida Sea Turtle License Plate, which plays a crucial role in protecting Florida's sea turtles and their habitats. To support sea turtle conservation and learn more about how you can contribute, please visit helpingseaturtles.

If you see a sea turtle in distress, injured, or deceased, please report it to the Florida Fish and Wildlife Conservation Commission at 1-888-404-FWCC (1-888-404-3922).

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### Seacoast Collegiate High School Seniors Sign with Major Golf Programs

#### McKazlyn "Kazz" Payne Signs with Oglethorpe University Golf Program

Seacoast Collegiate High School senior McKazlyn "Kazz" Payne has officially signed to play collegiate golf at Oglethorpe University in Brookhaven, Ga., in addition to receiving more than \$100K in academic and athletic scholarships.

Kazz, a golfer for South Walton High School, has not only excelled in athletics, but has also demonstrated exceptional academic commitment through Seacoast Collegiate High School's Dual Enrollment program. In May, she is set to graduate with both her high school diploma and an Associate of Arts degree from Northwest Florida State College, positioning her for a smooth transition into collegiate academics and athletics.

Reflecting on this mile-



stone and her commitment to Oglethorpe University, Kazz shared, "I'm incredibly grateful for the opportunity to continue my golf career at Oglethorpe University. Playing golf has taught me resilience, focus, and the importance of mental strength, and I'm so excited to bring those skills to the collegiate level. Thank you to my coaches,

AVAKIGHT

mentors, family, and friends who have supported me every step of the way."

Kazz's accomplishments and dedication have made her a standout both on the course and in the classroom. South Walton High School Girls Golf Coach Kendall Griner remarked, "Kazz is a unique talent, but her commitment and work ethic

are what set her apart. She's an inspiring leader and a true team player, and I know she'll make a tremendous impact at Oglethorpe."

In attendance at the ceremony were PGA Professional Kevin Lacey, Coach Kendall Griner, and Golf Mentor and Mental Coach John Goudie, all of whom played significant roles in

Kazz's development as a golfer and individual.

"Kazz embodies the spirit of Seacoast Collegiate High School—hard work, determination, and excellence. Her achievements in both academics and athletics are an inspiration to us all, and we couldn't be more proud to celebrate this milestone with her," said Seacoast Collegiate High School Principal Drew Ward.

#### Ava Kight Signs with Southern Miss Golf Program

At the time of this printing, Ava Kight, a 5' 7" student-athlete in the 2025 Class from South Walton High School, had just committed to University of Southern Mississippi women's golf.

Bay Life congratulates these exceptional athletes and scholars.

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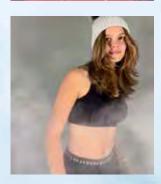
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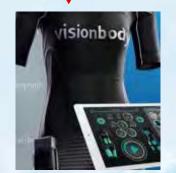
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Wellness



By Stephenie Craig, Journey Bravely

Do you ever find yourself feeling nervous because you don't know what to say in conversation? Maybe you fear you will say the wrong thing, you don't have anything interesting to say, or you don't know how to keep a conversation going. Maybe you have anxiety because you fear everyone is looking at you and waiting for you to say something stupid. Maybe you worry that someone will ask you a question you don't know how or don't want to answer.

Social situations can feel in-

### Meaningful Conversations

timidating and stressful if you don't have practiced conversation skills. You might assume people are looking for highly intellectual conversation, expert advice, or experienced problem solving. These assumptions can leave you feeling inadequate and anxious. In reality, people mostly want to feel seen and understood. And, surprisingly, you can be excellent at seeing and understanding people without needing all of the answers.

So, how do you approach conversations in ways that feel meaningful and authentic to yourself and others?

#### 8 Ways to Create and Sustain Meaningful Conversation

Remember most people enjoy talking about themselves. Inviting others to talk about their life experience often gets conversa-



tion started including questions like: What gets you really excited about your work? What fun plans do you have coming up? What do you love about your favorite hobby? Tell me about how school has been going.

Identify an area of passion and ask follow up questions. What do you love about aviation? What is your favorite plane? What museums have you visited? What got you started learning golf? Where is your favorite golf course?

Follow up, follow up, follow up questions. Often when we ask a question, the other person answers and then we let the conversation drop. Instead, try asking additional questions about

something they said. What trips do you have coming up? We are going to Disney World in a couple of months. What parks are you going to? What are you most looking forward to about Disney? What made you decide to go on

Ask open ended questions. Instead of asking a yes or no question, try asking questions that begin with words like what or how. What do you hope will happen in your work meeting? How will you feel if you get the award? How will you handle it if you aren't invited to the party? What would feel supportive to you right now?

Reflect back what you heard including some emotion. It sounds like you studied really hard for that exam and it sounds like you are disappointed with the grade you received.

Validate. Validating is simply letting the other person know their feelings and experience are valid. All people have feelings and their experience is valid even if you don't agree. It sounds like your feelings were hurt when you

were left out of the friend gathering. Being left out feels really hard and hurtful. I can see how you would be feeling upset.

Avoid advice giving unless asked directly and it seems helpful. Most people don't take advice from others even when they ask for it. Then, when you give advice and the other person does not take the advice, it introduces awkward dynamics into the relationship. When others ask for advice, try saying, "I'm really not sure what you should do. What are you thinking about doing?" This helps the other person process their own ideas which they are more likely to use.

Engage boundaries directly. As others ask you questions in conversation, answer as you feel comfortable. If someone asks you a question you'd rather not answer, feel free to say so directly and kindly. I'm not comfortable talking about my complicated relationship with my parents, however, I really appreciate you taking an interest in my life. Then continue the conversation in another direction if you wish to stay engaged.

These conversation tools apply to friendships, family members, new and old relationships. Try practicing some as you enter into the holiday season with parties and gatherings. Remember, people most deeply want to feel seen and understood more than they want you to prove you have something important to say. As always, be patient and gracious with yourself as you learn and try new skills until you feel confident in them. Connect with us for counseling and coaching support along your journey at Journeybravely.com.









### A Race for Wellness: Slow, Steady and Intentional Healing



By Dr. Karen Devore

At the Tortoise Clinic, we embrace the philosophy of the tortoise: steady, intentional and focused on the journey. I often reflect on the story of the tortoise and the hare, where the tortoise wins not by speed, but by staying the course with quiet determination. It's a lesson that I've seen echoed time and time again in my patients' wellness journeys. Health isn't something that can be rushed. True, lasting wellness is a marathon, not a sprint.

When I first began practicing medicine, I saw a gap in how

we approached health—one that overlooked the wisdom of ancient healing methods in favor of fast, superficial treatments. But, I also saw the potential in blending the best of both worlds: the deep, holistic roots of Eastern medicine with the advancements of modern Western science. That's how the Tortoise Clinic came to be, an integrative health center where the patient's entire well-being is considered—not just the symptoms they present with, but the root causes beneath.

We offer a wide range of services, from acupuncture to massage therapy and holistic health consultations, each tailored to the individual's unique needs. Our Chinese Herb dispensary, the largest in Northwest Florida, is one of the cornerstones of our practice. We create customized raw herbal prescriptions, combining the wisdom of ancient medicine with medical-grade supplements and formulas designed to support the body's natural healing process.

One of the things I'm most passionate about is empower-





ing our patients to take charge of their own health journeys. I love helping people connect the dots between their lifestyle, environment and diet, and how these factors play into their overall wellness. At the Tortoise Clinic, it's not about treating a headache or a sore back in isolation. It's about understanding why that pain exists in the first place and working together to create sustainable solutions. That's where the beauty of integration—Eastern and Western medicine—comes into play.

We are also incredibly fortunate to have Dr. Lisa Forsythe on our team, offering Neuro-Acupuncture, a cutting-edge technique that combines traditional Chinese needling with the latest in neurological science. As

the only Neuro-Acupuncture specialist within 300 miles, Lisa provides life-changing care for patients recovering from strokes, managing nerve pain or dealing with other central nervous system disorders. Her work is a powerful reminder of why combining these two worlds of medicine is so essential for holistic healing.

At the Tortoise Clinic, we don't believe in rushing toward a finish line. We believe in walking alongside our patients, step by step, on a path toward lasting vitality. Like the tortoise, we know that the journey to wellness is slow and steady, but ultimately, it's the most rewarding one you can take.

If you're ready to take that journey with us, I invite you to visit our clinic. Whether you're seeking relief from chronic pain, support with your overall health or just a deeper connection to your body's natural healing abilities, we're here to guide you. Because in the race for health, it's not about how fast you go—it's about how well you get there.





### **Beware of Elder Fraud**

By Kelly Stalnaker

According to a 2023 FBI report, Americans aged 60 and older lost an estimated \$3 billion to scammers. The report adds that this figure could be low due to various factors such as only about half of the reports included information about the victim's age, meaning that elder fraud is likely underrepresented. Additionally, there is a level of shame or embarrassment about being the victim of a scam. So, it's possible that many incidents go unreported. But these crimes have become so sophisticated that even the savviest of consumers can fall victim. Scammers try to take advantage of those most vulnerable in society. That's why it is important to educate all consumers to know what to look for.

Artificial Intelligence scams are highly technical and involve replicating the voice of a loved one. A phone call will sound like a family member is in trouble and needs money urgently. To avoid falling prey to this scam, establish a code word with your loved ones to verify their iden-



tity. Romance scams are most often the result of internet dating; be wary of any romantic interests or new friends asking you to send them money, especially if you've never met in person. Tech support scams can generate from fake pop-up messages on your computer or emails stating that there is something wrong with your device. Once you click into the message, you are asked to give remote access to your computer, at which point the scammer can pilfer your sensitive data.

Bank or company impersonation scams are some of the most successful and sneaky to uncover. Scammers will pretend to be from a reputable, familiar company to warn you about problems with your account or order. They'll try to trick the consumer into sharing personal or financial information. Don't pick up phone calls from numbers you don't recognize or answer unsolicited texts or emails. Law enforcement impersonation scams can be the most

unnerving as a scammer will pose as a representative from the IRS, Social Security or law enforcement, demanding immediate payments or threatening criminal action. Be advised that in most cases, government agencies will contact you by mail and not by phone or email.

The prevalence of scams does increase during the holiday season. With so much online shopping, it can be easy to fall for a company impersonation. Fake websites for stores are done so well that it can be difficult to determine what is real and what is a scam. This applies to charity websites, too. Charitable donations increase around the holidays and scammers are ready to take your money.

A lesser-known scam affecting seniors is medical fraud, and it takes shape in many different ways. It can look like a reputable company consistently sending you medical devices or supplies that you did not request and/or do not need. Your insurance is then billed for exorbitant costs. Medical scams can also be the

promise of a miracle cure for sale. To protect yourself, be wary of offers that seem too good to be true; don't give out your Medicare number or other personal information to people you don't know; talk to your doctor before buying medical products; and avoid odd payment types such as gift cards, money orders or wire transfers.

Stay safe online, remain vigilant, and don't let scammers be a grinch in your holiday season! If you believe you may have been the victim of a scam, report it to the FTC online or call 1-877-FTC-HELP (1-877-382-4357).



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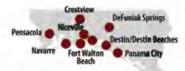
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### By Dr. Jessica Monteleone, PT PhD

It's that time of year again. The days are short and holidays just around the corner.

Now, I must admit that I failed last year. I made my New England gingerbread cut out cookies. They were delicious. The recipe makes six dozen. Three dozen had been devoured by our family and guests. Lord knows that I couldn't waste the other three dozen; so, I ate them and enjoyed them. Not all at once; but, I used them as a reward after a long day at work, or as a blissful dessert after a healthy meal. A minute on the lips and forever on the hips they say. But I thought that once the holidays were over, that I would lose that 5 lbs. just as successfully as I had every other year. It didn't happen. I was bombarded with stress bullets in every direction. My husband was in

### **Setting Myself Up for Success**

horrible pain that I could not fix and I had a business to grow. Oh my. This year it was 10 lbs. instead of 5. What was I to do?

Well, I'm finally back down to my comfortable weight. It took the whole year to get back to where I wanted to be, but I did it. I prioritized. I practiced what I preach.

So, how will this year be different? I will plan ahead. I will use a new gingerbread cut out recipe yielding less cookies and with ingredients that I trust. I will find balance each day and make good decisions.

So what changes will I make? I will love myself, giving myself what I need. I cannot give out what I don't have.

I will keep moving. Sit on a ball or stand and weight shift to socialize. Engage fully in the football game I am watching. I will help out in the kitchen. Take a family walk. Go to a park or the beach. Conduct an exercise program or dance with the kids. I will get up at least every hour to change my body position. If I must sit, I will use a rocking chair for the exercise it offers.

I will remember my water bottle and hydrate well before indulging in a large meal. Yes, remember to get adequate water. Many times we think that we are hungry when we are actually thirsty.

If you are visiting someone for your meal, bring a food that you know that you can eat such as a delicious salad with a healthy dressing.

Enjoy that yummy food that you have waited for all year, but have a small portion, savoring every bite.

Have an attitude of gratitude. Our thoughts, our words, our disposition can make a great change in our waste line. Stress releases cortisol that packs on the weight. The Bible says that life and death are in the power of the tongue. Someone there you don't care for? Give them a compliment. Show them love through your words. We don't know what others are going through. A smile, a kind word, a touch on their shoulder, a hug can speak volumes of kindness to them and bring a bucket load of joy, peace and contentment to you as well.

What are you planning for your holidays? Do you have a plan? Let's make this the best holiday ever with balance, with joy, with the spirit of giving in-

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stead of getting, with self-control, discipline and success. We remember that as God gave His very best gift to us, the gift of Jesus Christ, that we, too, can shine with His love brilliantly expressing who He is each day He has given us.



### Okaloosa County School District & Sheriff's Office Angel Tree

Superintendent Chambers and Sheriff Eric Aden have announced the collaboration between the Okaloosa County School District (OCSD) and Okaloosa County Sheriff's Office (OCSO) for this year's Angel Tree Program which will assist students from families who require support this holiday season. Through school guidance counselors and school resource officers (SROs), students in need are identified. Last year, more than 300 Okaloosa students

Marcus received gifts from the two oriff Eric ganizations, thanks to the genthe colne Oka-received gifts from the two organizations, thanks to the generosity of staff and community members.

You can help this year by contributing monetary funds or sponsoring a student and purchasing gifts from their wish list. "This program has grown with the needs of our community thanks to the heartfelt generosity and commitment of our employees along with many local businesses and citizens," stated Sheriff Aden. "Partnering with

OCSD will help take the initiative to a higher level and that is something everyone touched by this Christmas program can truly celebrate."

To sponsor a child or make a monetary donation, visit https://ocsostarcharity.com/angel-tree. For more details about the program, contact Catherine Card at catherine. card@okaloosaschools.com or Katie Tingle at ktingle@sheriff-okaloosa.org.

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**Wellness** 



By Kay Leaman, Health Architect, HealthyDay HealthyLife

The season is about to officially start. In lieu of our to do list growing, our calendar filling up with gatherings, or the all too quiet solitude for those without family, be sure to schedule in a massage or two. Reaping the benefits of a good massage can make this season more fruitful in many ways.

Many consider massage a treat. It helps us to relax and we feel pampered and calm afterward. Recently, however, health professionals are viewing it as an important tool in promoting mental and physical well-being.

Massage consists of pressing, rubbing or manipulating the skin, muscles, tendons and ligaments to produce certain results. There are 12 main types:

Swedish - soft tissue (Re-

### How Massage Can Benefit Us

search shows less muscle and point pain as well as lower heart rates, blood pressure and anxiety levels.)

**Deep Tissue** - deep layers and intense pressure. (I had several of these years ago. He taught me how to scream to release the pain as he worked my shoulder. I was bruised after the treatments but I have not had that specific issue with my shoulder since. It was so worth it.)

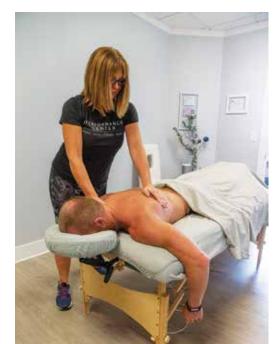
**Hot Stone** - improved blood flow and reduced muscle tension

**Sports** - focus is on specific muscles used most frequently in one's sport or for those who exercise frequently. Can reduce muscle soreness.

**Shiatsu** - Japanese massage based on traditional Chinese medicine and involves using acupressure (These are acupuncture points.) Recent studies showed benefits for children and teens with autism spectrum disorders (reduces aggressive behavior, relieves trauma symptoms and improves focus).

**Thai Massage** - combination of acupressure and yoga. This is an active form of massage with several benefits such as lowering back pain, improving the immune system and flexibility.

**Prenatal** - focuses on issues related to pregnancy (It's not



recommended during the first trimester.)

**Craniosacral Therapy** - sacral massage or cranial osteopathy. Aids in neck, back and pelvic issues.

**Reflexology** - developed in ancient Egypt, China and India. It can also be called regional or zone therapy. It's performed on the feet and hands using acupressure points. (Can reduce symptoms associated with multiple sclerosis.)

**Lymphatic Drainage** - rhythmic light touch with tap-

ping and circular strokes. The lymph system plays a critical role in immune system processes. Its benefits include lowering lymphedema, one's 02 saturation, lowering your blood pressure and heart rate and promotes wound healing.

**Aromatherapy** - Use of essential oils with massage

**Chakra Balancing** - (Reiki Energy) Japanese treatment involving light touch or

holding hands just over the body to manipulate energy. (Chakras stem from Ayurvedic medicine in India.) There are 7 body chakras: Crown, 3rd eye, throat, heart, solar plexus, sacral, root.

The physical benefits of massage include improved circulation, decreased muscle stiffness, less joint inflammation, improved quality of sleep, quicker recovery between workouts, improved flexibility, less pain and soreness, strengthened immune system.

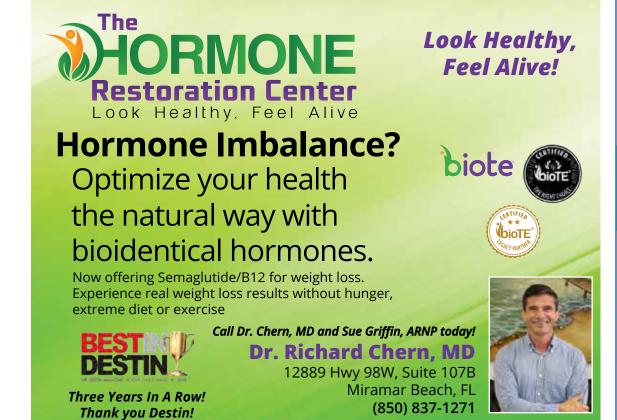
Mental benefits include reduction in stress levels, greater relaxation, improved moods, less anxiety, more energy and an improved sense of wellness.

Many of these benefits can be found in several modalities such as relaxation, improved moods and lower anxiety levels. Be sure to ask questions when looking for a specialist. Are they licensed, certified and/or registered? What is their training and experience? How many sessions are needed to see results for a specific condition? Finding a good therapist is important. I won a massage once so I took advantage of a "free" massage. 3 weeks later I underwent a couple acupuncture treatments to reverse the damage that was done. I've learned over the years that it matters who is working on your body.

From doctors to therapists and other health professionals, what have we taken the time to learn about them before putting our health into their care?

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**Wellness** 

### Here's to Staying Healthy During the Holidays!



By Kassia Garfield, Owner, MaxStrength Fitness

Happy Holidays from Max-Strength Fitness of Niceville! This time of year is a great time for family gatherings, celebrating friendship and community! It is very easy to make excuses to wait until the New Year to start healthy habits. However, if we make unhealthy decisions for two months, it only makes getting started harder! It can be difficult to find a balance, but here are some healthy tips to help make this time of year easier on the body!



With so many delicious home-made goodies, people showing off their culinary skills, it can be hard to say no to temptation! This is also the time of year people often put their diet and health on the back burner; and, funny, there is a correlation in illness, sickness and the flu starting right around now. What people don't realize is how much healthy habits affect our immune system. Spikes to our insulin levels decrease our immune responses. People often assume the colder weather causes illness. But, really, the start of cold and flu season is the holidays. Not only are there are more gatherings and opportunities for disease to spread, but also our eating habits change with a large increase in high sugar items, compromising our immune system.

The more our insulin system spikes (when eating high sugar foods), the less our immune system can fight off disease. The more sugar, pumpkin spiced lattes and grandma's chocolate cream pies we eat this season, the more likely we are to get sick. Sugar in the blood stream specifically decreases white blood cell's response to destroying foreign invaders, hence leaving our immune system compromised. Too much sugar can also lead to inflammatory responses in the body, which can lead to not feeling great, stiffness and the beginning of other disease pro-

### So, How Do We Stay Healthy?

The key is not seeing the whole holiday season as a "cheat" time of year. Maintain moderation and set some small rules for yourself. Only one cookie, eating only dessert once a day, or eating only homemade items—nothing store bought.

**Exercise** is an easy way to help decrease blood sugar levels. So, add a walk after overindulgences—your muscles can absorb sugar in the blood stream when there are glucose spikes, which can decrease the insulin response. Also, eating protein before eating high sugar items



can decrease the insulin response. So, focusing on the timing or order of what we eat can help, too.

Most people stay away from starting **new routines** this time of year. But, why wait till January! Getting into a healthier exercise routine now will only counteract the changes to diet that everyone seems to have this time of year (starting with Halloween). There is always an excuse during the holidays that "we will start exercising

later." But everyone should start to find time now. With more days off, there is actually more time, even though it feels like a busy season.

realistic Set goals about diet and exercise. Get into the gym now while it is not crowded to find your balance and routine. Be kind to yourself with overindulgences, but know that to maintain fitness and health goals, there needs to be some self-discipline. Also, if you feel you are eating

more, just increase your activity during the day, such as adding an extra walk, yoga class or strength-training session.

Here at MaxStrength Fitness, we are always around to help you start an appointment based, high intensity workout-style routine that can fit into anyone's day, with just 20 minutes, twice a week. Let us know if we can jump start your fitness goals during this holiday season. Be Strong!



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By Maurice Stouse

On a recent visit to Raymond James' headquarters in St Petersburg, Fla., the Asset Management Services team pointed out its approach to the planning they offer to Financial Advisors and their clients. We found that to be somewhat thought-provoking, particularly if you look at certain stocks or sectors in the recent past.

Some of the most common questions we hear from investors are anything from, is the market overvalued at the top? When is the best time to invest?

We have noted before that timing the market is next to impossible. It is time in the market vs. timing the market that tends to lead to consistently good performance to occasionally great performance.

### **Insights for Investors**

### Consistently Good or Occasionally Great?

Why not just invest in an index fund and not worry about individual security selection or fund selection? An S&P 500 index fund will represent 80% of the value of the U.S. stock market. Many would find it hard to argue with utilizing this approach. What about the risk of the S&P 500 index today vs. years past?

To put that into perspective, we did a little research and found some interesting contrasts for the market today vs. say 30 years ago. The top 5 stocks in 1994 were GE, Exxon, Coca Cola, Merck and IBM. Today, the top five are Apple, Nvidia, Microsoft, Amazon and Meta

The top 5 stocks 30 years ago accounted for about 10% of the value of the market (based upon the S&P 500). Today, the top five account for about 30% of the market.

Thirty years ago, the top sectors were industrials, energy and consumer staples. Today the top three are technology, health care and financials.

So, the way we see it, the market today is much more heavily weighted with fewer stocks and the top sector (technology) ac-



market's value. Thirty years ago, the top sector was 8-10%.

So, what is a growth-oriented investor to do? We think that once someone has confirmed the big three: Investment objective, risk tolerance and time frame, asset selection should not be heavily weighted toward any one stock or sector, and to take a more value-oriented approach. By that, we mean to look at a variety of the metrics that are available (through your own research or with the help of a financial advisor) to determine if a stock is undervalued, valued fairly or overly valued.

While there is always the risk of being overly weighted, such as today's market, there is also the risk of being too spread out, in other words, overly diversi-

Is there a "right" number of stocks in a portfolio? That is difficult to answer; but, one rule of

thumb would be approximately 20 or fewer. The alternative approach would be to invest in to mutual funds and we conclude, from observation, that that number is five or fewer.

The focus, to get to consistently good vs. occasionally great, takes consistency, time and patience. It also means to ensure that your portfolio does not grow out of the intended balance over time. To that end, periodic review, in line with the big three might help you experience the results you want and

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### A Pastor's Ponderings:

### The Wise Men Never Met Jesus as a Baby in a Manger



By "Doc" Doug Stauffer

It's a familiar scene often portrayed in nativity displays: the wise men gather around a baby in a manger. However, a closer look at the Bible reveals a different picture. According to Scripture, by the time the wise men arrived in Bethlehem, Jesus was not an infant in a stable but a "young child" living in a house. This insight corrects our understanding of the Christmas story and underscores the importance of studying Scripture carefully.

#### Jesus Was a "Young Child" - Not a Baby

Matthew gives us a clear sense of Jesus' age when the wise men arrived. Matthew 2:11 reads, "And when they were come into the house, they saw the young child with Mary his mother." Jesus is consistently referred to as a "young child" in Matthew's account (e.g., Matthew 2:8), not as a baby, and the wise men



find Him in a "house," not a stable, indicating time had passed since His birth.

#### **Herod's Decree: The** Killing of Children Under **Two Years Old**

Another critical detail is Herod's decree to kill all male children "from two years old and under." After the wise men did not return, Herod, fearing this "King of the Tews," ordered the massacre. Matthew 2:16 explains Herod's order was based on the timing he had "diligently enquired of the wise men." This reveals that Jesus could have been as old as two years, further confirming He was no longer an infant at the time of the wise men's visit.

#### The Star: A Sign After Jesus' Birth

The timing of the star also matters. In Matthew 2:2, the wise men say, "Where is he that is born King of the Jews? for we have seen his star in the east, and are come to worship him." The star appeared

after Jesus' birth, leading the wise men on a long journey, likely from Persia or Babylon, taking several months or more. By the time they arrived, Jesus was a young child in a house.

#### **Why This Matters:** The Importance of Correcting

**Misconceptions** 

Some may ask if it's harmless to believe that the wise men visited Jesus as a baby in the manger. However, the Bible calls us to seek truth diligently (Acts 17:11). Holding to tradition over Scripture can obscure the depth and historical context of God's word. Every detail in Jesus' life, even His age when visited by the wise men, emphasizes His identity as Messiah.

#### A Call to Seek the Truth in **Scripture**

As Christians, we are called to be "children of light" (Ephesians 5:8), letting God's word guide us. Jesus warned against "the tradition of men" that can obscure truth (Mark 7:13). In understanding the wise men's visit accurately, we honor Scripture's integrity and deepen our faith in the God who came to save us. Including the wise men in a manger scene isn't the end of the world, and it's a cherished part of many holiday traditions. However, in our family, we set the wise men further away to reflect on their journey and later arrival, reminding us of the story's true timeline and the im-

portance of grounding our faith in Scripture.

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.





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### Thankful for Change:

### Honoring Legacy Through Life's Unfamiliar Moments

INSPIRED BY ROY WARNER; WRITTEN BY SHANTELLE DEDICKE

This past August, my life shifted irreversibly with the passing of my grandfather, Roy Warner. To my family, he was Papaw—a steady presence and a man with the world's best smile. He was also the Roy in Frances Roy, the namesake of our agency and the bedrock of the values that guide our work. As I recorded the latest episode of Hello Frances, I confronted a truth that had quietly taken hold in my heart: there is no going back. Life, as it once was, had changed.

In the episode, "Let it Change You: The Fight Against Normal," I discuss the resistance we often feel toward change, our instinct to cling to the familiar, and the discomfort accompanying transformation. But what I was truly grappling with was the profound personal change that loss brings. My Papaw's passing made me realize that change is not merely something to be managed—it shapes us, often in ways we cannot anticipate.

Papaw's legacy, however, has always been about more than just family memories. His values live on in the very core of Frances Roy, embedded in every decision we make, every story we tell, and every relationship we cultivate. He taught me that doing what is right, even when difficult, is non-negotiable. Authenticity is not just a value but a way of life. And that there is no shortcut to true success—



only hard work, honesty, and integrity. These are the principles that Frances Roy stands on, and they are the principles that will continue to guide us, now more than ever.

The episode became a space for me to explore the necessity of embracing change and the personal reckoning that comes when life pulls you in a direction you didn't choose. In business, as in life, we tend to resist anything that disrupts our rhythm. We seek normalcy as a form of stability, something to hold onto in uncertain times. But I have

come to realize that normal is not the goal. Change, and how we navigate it, is where growth happens. In the unfamiliar—where we are tested—we discover new strengths, new capacities for resilience, and new ways of being.

Papaw understood this intuitively. He lived a life built on the courage to embrace the unknown, to work through the challenges, and to let change guide him to something greater. His hands, which once built homes and created beauti-

ful things, also built a life founded on anything but ordinary values. His legacy is woven into every fiber of Frances Roy, into how we serve our clients, honor our commitments, and continuously strive to do the right thing, even when it is the hardest thing.

Reflecting on his life and recording this episode, I realized that the fight against average is not a struggle against change but a call to embrace it. The notion of "normal" is often a construct of comfort, something we hold onto when the future seems uncertain. But Papaw's passing reminded me that there is strength in stepping away from what is familiar, in allowing ourselves to be reshaped by the moments that challenge us the most. In business and in life, it is this openness to change that leads to real transformation.

I hope listeners will take away the same lessons that Papaw imparted to me: that there is no shortcut to authenticity, that change is not to be feared but embraced, and that we honor those we've lost by carrying forward the values they instilled in us. This is how we keep their legacies alive—by living and working with the same principles, continuing to strive for something better, and never settling for what is simply "normal."

You can listen to the full episode on our website or through your favorite podcast platform. I hope it offers you the same clarity and strength it brought me and that you, too, will find the courage to embrace change and let it transform you.







#### Musing

### Sean of the South: Waffle House



By Sean Dietrich

The Third Day of Christmas. My three French hens must have gotten lost in the mail. The weather was a stolid 34 degrees. The water in the dog bowls was stone. The sun was out.

Waffle House was warm and inviting. The parking lot was mostly empty except for a few muddy trucks. My wife and I had an 11-year-old with us. She is blind. This is her first time attending a Waffle House.

"Have a seat wherever," said the server.

We found a table in the corner. A booth. Red vinyl. Faux wood table. Laminated menus. Napkin dispenser.

Going to Waffle House is one of my most cherished habits. I go a few times every week. Sometimes more often, if I'm on the road. I give the Waffle House corporation half my annual income. And I do it gladly.

But going to a Waffle House with a blind child is another matter entirely. The whole ordeal is different. For starters, the multisensory experience begins with the nose.

"That smell," the child said, as we walked into the door.

She used her white cane to trace the perimeter of the aisle, navigating between booth and bar and jukebox.

"What is that smell?" she said. Nose to the ceiling.

"It's bacon," said my wife.

When you walk into a Waffle House, it's the smell that gets you first. The smell of cured pork and frying tuber vegetables. It hits you in the back of the throat. If you're lucky, the scent works its way into the fibers of your clothes. And it stays with you all day.

The child was smiling. "This place smells delicious."

"Welcome to Waffle House," said the server.

We told the waitress it was



the kid's first time visiting.

The employees made a big deal about it. You would have thought Young Harry and Meghan Markle were entering the premises.

We sat. We talked. The waitress gave the kid a complimentary paper hat.

I've known people who worked at Waffle House. The industry term for this hat is the Confidence Killer. But it looked good on the girl.

The waitress gave me a paper hat too. She put it on my head. I looked like an unhappy messhall sergeant.

The child is thrilled to be here and she doesn't care who knows. She is dancing in her seat. Bouncing in rhythm to the jukebox music. Which is Taylor Swift.

"Are you having a good day" says our waitress.

"Yes, we are!!" says the kid, using not one but two exclama-

tion points.

She ordered eggs, scrambled. Bacon, crispy. White toast, buttered within an inch of its grain. Strawberry jam. An Irish pint of chocolate milk. A giant waf-fle—blueberry.

The waitress drew a whippedcream smiley face on the waffle. Nobody asked her to do that.

When the meal was finished, the waitresses asked, "Has it been a good first visit to Waffle House?"

But the kid can't answer. Her mouth is still full.

So the waitresses offered to pose for a picture with us, to commemorate the monumental occasion. One that will not soon be forgotten.

We all pose. The photographer holds the camera and tells us all to smile. "Say cheese," says the photographer.

"No," says one waitress, kissing the blind girl's head. "Don't say cheese. On the count of three, let's everyone say, 'Love!"

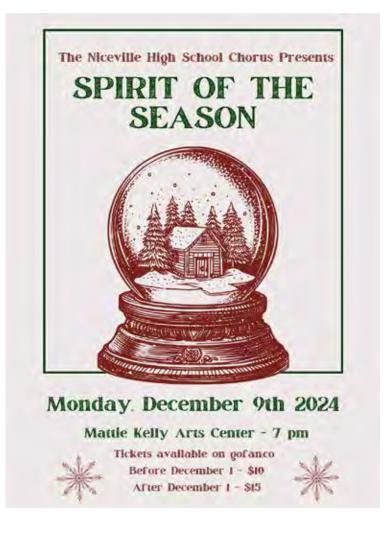
Whereupon every customer joined in unison, counting down with the photographer. We all counted.

"ONE...! TWO...!"
Love.











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### Cultural Arts Alliance Advocacy Alert—You Can Help!

By Jennifer Steele, CAA President & CEO

In the past, the Florida Division of Arts & Culture (DAC) grants received regular funding through state budget approvals. For the FY25 budget, the state legislature recommended \$32 million for two of the DAC's four grant programs. However, the governor vetoed this funding, leaving hundreds of arts and cultural organizations like ours that provide education, enrichment, and economic impact in our communities without state support for the year—a first in state history.

For FY26, arts advocates are closely watching the budget process. The Department of State submitted a legislative budget recommending zero funding for DAC grants, although this isn't yet the governor's final decision. This is all especially disappointing because the state's investment has shown a 9:1 return year after year.

Importantly, this isn't the governor's official budget recommendation, and the governor's budget has not been



published yet. But this is a recommendation for the governor to consider.

In Walton County, the arts & culture sector generated \$57.3 million in economic activity during 2022—\$8.6 million in spending by arts and culture organizations and an additional \$48.6 million in event-related expenditures by their audiences. That economic activity supported 652 jobs, provided \$23.9 million in personal income to residents, and generated \$8.1 million in tax revenue to local, state, and federal governments. To learn more about these important findings, visit our webWe are at the beginning of the budgeting process, where advocacy can make a big difference. For now, I ask that you write our state representative and senator. Make them aware of this situation and ask them to reinstate the arts & culture recommendation to include

funding for the FY26 Division of Arts & Culture grants (DAC). A letter template from the Florida Cultural Alliance is at https://docs.google.com/document/d/leNUhh4mQH-f5Eaxl9aR3usS-D3seu9iAeh-GcdAbihagY, ready for you to insert your programming and share your impact. For individuals, please remove any section which may not be applicable.

Contacts for Walton County legislators are below.

Representative Shane Abbott: Shane.Abbott@myflorida-house.gov

Samantha Sullivan, Aide: Samantha.Sullivan@myfloridahouse.gov Senator Jay Trumball: Trumbull, Jay@flsenate.gov

Andrea Gainey, Aide: Gainey.Andrea@flsenate.gov

We remain in close communication with The Florida Cultural Alliance and other local arts agencies throughout the state working towards and hoping for a positive outcome. The legislative session in March 2025 offers time for advocates to meet with lawmakers and highlight the arts' value in the state and we plan to attend once again.

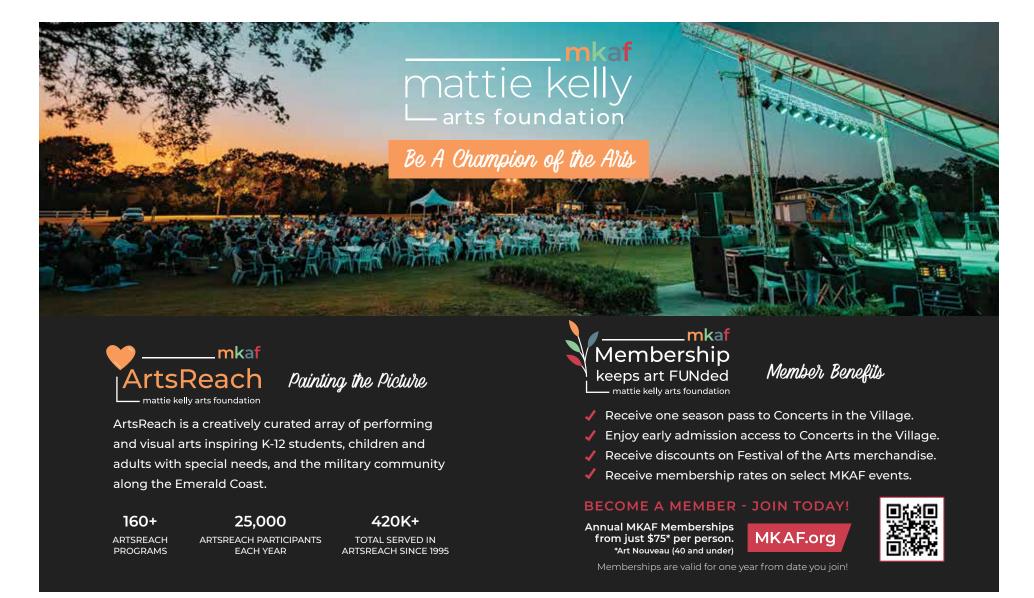
#### Save the Date for Taste of the Race

Get ready for an unforgettable evening the Seaside School<sup>TM</sup> kicks off its annual Half Marathon + 5K Race Weekend with one of 30A's most eagerly awaited events—Taste of the Race, presented by Publix and headlined by The Velcro Pygmies, the high-energy rock band known for bringing 80s hair band flair to fan favorites across rock, dance, and country genres!

Mark your calendar for Friday, February 14, 2025, at the iconic SEASIDE® Lyceum. Experience the culinary talents of the Gulf Coast's top chefs and restaurants as they compete for prestigious

awards like People's Choice, Judges' Choice, and Chef's Choice. Enjoy delicious tastings from over a dozen talented chefs, complemented by fine wines, craft cocktails, and local brews, all while soaking in the lively musical entertainment. There will also be a special performance by the Seaside Neighborhood School<sup>TM</sup> Performance Band.

Proceeds from Taste of the Race support the Seaside School Foundation<sup>TM</sup>, benefiting programs that enhance academic and extracurricular opportunities for students at Seaside Neighborhood School<sup>TM</sup> and Seacoast Collegiate High School.





### **Miracles Small and Grand**

By Anna Fisher, Associate Artistic Director, ECTC

Recently I traveled with our Emerald Coast Theatre Company (ECTC) Junior Thespian Troupe to the state district competition in Tallahassee. This is the qualifying event for the Florida State Thespian Festival, which is essentially like the Florida theatre Olympics. Each of our 18 students participated in solo, duet and group pieces as well as everyone performing in the one act play entitled "Box." We were a giant roving group of students and parent supporters, cheering each other on with silent jazz hands as we also cheered on our fellow thespians who were competing alongside us. It was a day of tiny miracles, watching young middle schoolers sing their hearts out, act with conviction, and dance like everyone was watching. The highest rating one can receive is a "Superior." This rating allows the monologue, duet or acting scene to advance to the State competition. Our students racked up 15 superiors and won Critic's choice in the pantomime category. They also won the honor of performing their One Act at the state festival. The aforementioned miracles lie not in the fact of winning, for they worked tirelessly to achieve these rankings. The miracle lies in the motivation and determination of each student to bring their very best, the willingness to sacrifice their weekends and after school time to work on a scene, and in their understanding that this is more than just a hobby; it's a passion.

I've always loved the general feeling that Christmas is a time when miracles are more prevalent and anything is possible. Just like these students experienced the miracle of working hard, believing and achieving, we continue to believe with them that "Anything Can Happen." In keeping with ECTC's Season 12 theme for the holidays, we chose the beautiful a cappella musical All is Calm; The Christmas Truce of 1914 to keep that spirit alive. This story is based on true events that transpired on Christmas Eve, 1914 in the Belgian territory of Ypres between the English and French soldiers, and

This event includes an elegant holiday brunch and Bloody Mary & Mimosa cash bar.



German soldiers.

British Soldier Albert Moren of the 2nd Queen's Regiment wrote of that night:

"There was a lot of commotion in the German trenches and then there were those lights — I don't know what they were. And then they sang 'Stille Nacht.' I shall never forget it. It was one of the highlights of my life."

In a miraculous and risky show of peace, a German soldier reached out through the darkness of the trenches and sang "Silent Night." What followed was an incredible truce, lasting hours, and, in some places, days.

Within moments, soldiers from both sides found themselves standing in the middle of "no man's land," unarmed, shaking hands, laughing and doing their best to communicate in a foreign tongue. During the next several hours, they would exchange gifts, share a little rum, pause to bury fallen comrades, play a game of soccer and sing Christmas carols.

The Christmas Truce is a story that is almost too far-fetched to believe. But, the overwhelming evidence based on letters from soldiers and diaries of those who lived through it has corroborated this miraculous event. To experience the beauty of this story, as told through those words and the music that weaves seamlessly throughout the performance, is a miracle, too. This show will also feature a return to the stage of some of your favorite ECTC performers.

Bruce Collier, local actor and playwright best known for his one-man Winston Churchill show, will be joining the illustrious cast alongside many of your favorites that you know and love. Vincent Pelligrino, last seen as Bert in Mary Poppins, brings his musical direction and vivid stage presence once again. Chris Saltalamacchio, who last took a turn on our stage as buttoned up Mr. Banks with a change of heart in Mary Poppins, will once again share his velvety tenor voice with us this season. Also gracing the stage is the dynamic Logan Polson of Jersey Boys and Baskerville; A Sherlock Holmes Mystery and the multi-talented Gavin Parmley, also of Jersey Boys and The Play That Goes Wrong.

On Christmas Eve in 1914, Allied and German troops shared a "Stille Nacht" and laid down their arms to shake hands across a muddy trench. It was the smallest of gestures that resulted in a grand miracle that made history. Miracles small and grand are happening all around us in the everyday normalness of life, even the tiny miracles of confidence and achievement our students experienced at competition. I hope that during this holiday season, you experience a few miracles of your own. In fact, come join us at ECTC for All is Calm and walk away believing in your heart that "Anything Can Happen."





### Meet Studio 237 Music Teacher: Kimberly Burke

We'd like to introduce to you our new voice teacher at Studio 237 Music Lessons, Kimberly Burke, a singer/songwriter from Tennessee and a Nashville recording artist who recently relocated to Santa Rosa Beach, Florida. She is a classically trained musician with a degree in voice performance and also plays the acoustic guitar.

She has many years of experience and is currently performing as a solo artist covering country, classic rock, beach town favorites, and some old R&B. Kimberly has enjoyed performing in country, rock, bluegrass, blues, jazz, and funk bands. She currently has original music out on many platforms. Kimberly's new single is came out in October entitled "The Girl I Was Before." She is a regular performer at songwriter nights in Nashville.

Kimberly loves teaching and has instructed students of all ages and abilities. As a classically trained vocalist, she encourages emphasis on technique and breath support, teaching her students to sing in a way that will strengthen their voices, empowering them to improve in their skills, range, and confidence. Kimberly's approach is a custom-tailored program for each student, always stimulating fun and enjoyment. She takes a lot of time helping her students find material they are excited to learn. She loves children and enjoys inspiring them to make music a part of their lives. "Mu-

sic is such a valuable emotional outlet. It's a language of its own that we can all identify with. I love helping young people and adults discover the gift of music," she explains.

Kimberly is available to give lessons of any vocal genre including but not limited to country, rock, blues, soul, jazz, music theater and classical. Whether you just want to sing for fun or need some guidance preparing for an audition, she is hap-

py to help. In addition to vocal training as a singer/songwriter she also teaches songwriting and can assist students with learning to accompany themselves with some basic guitar. As a teacher with experience teaching music appreciation and a student of music history and ethnomusicology (the study of the music of different cultures), she's also available to teach an independent curriculum for homeschooled students or for any student wishing to delve deeper into the subject, of performance, and experience of

Studio 237 Music Lessons' location in East Point Washington, Florida at 237 Dawson Road is only 21 minutes or 15 miles going West on Highway 98 from the Publix Supermarket in Ocean Park Pavilion, Panama City Beach. We are also 13 miles and 20 minutes south of

the Publix supermarket in Freeport, Florida on Highway 331.

If traveling from the Grand Boulevard Publix Supermarket in Miramar Beach, Florida, to Studio 237, it is only 11 miles east on Highway 98 or 20 minutes to our location at 237 Dawson Road in the East Point Washington area of the Santa Rosa Beach community.

January 2025 will begin our 15th year as a place for music teachers to teach and for music students to learn. We have been blessed with seven outstanding teachers and students, which has produced some great musicians and many happy parents. To contact us, visit our website at Studio237Music.com/registration and we will contact you. Visit our list of teachers at Studio237Music.com/all-teachers-listing or call (850) 231-3199 or text (850) 797-3546 and ask for Ray.



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### 2025 30A Songwriter's Festival Initial Lineup

30A Songwriters Festival will celebrate its 16th year with performances on the main stage at Grand Boulevard's Town Center in Miramar Beach with headline performances by renowned artists Melissa Etheridge, Amos Lee, The Jayhawks, The Devon Allman Project, Maggie Rose and Secret Sisters.

The festival welcomes for the first time to 30A: Charlie Starr & Benji Shanks (Blackberry Smoke), Natalie Hemby, Brandy Clark, Chuck Prophet & His Cumbia Shoes, Lindsay Lou (Band), Brett Dennan, The Stews, Langhorne Slim, Chris Knight, Josh Joplin Group, Willi Carlisle, Bee Taylor (Band), Jontavious Willis, Josh Rouse, Paul Mcdonald & The Mourning











Doves, Tyler Ramsey, Andrea Von Kampen, Jill Sobule, Burris, Kyle Davis, Jada Cato, Beth Bombara, Mallory Johnson, Jessica Sharman, David Borné and Anna Grace.

Returning to perform two shows each throughout the weekend are songwriting legends Darrell Scott, Livingston Taylor, Will Kimbrough, Ellis Paul, Shawn Mullins, Vicki Peterson & John Cowsill, John Paul White, Tommy Prine, Ruthie Foster, Hayes Carll, Holly Williams, John Fullbright, Black Opry Revue, Lilly Hiatt, Susan Werner, Chuck Cannon, Jeff Black, Dan Bern, Grif-

fin House, Charlie Mars, Randall Bramblett, Jeffrey Steele, Steve Poltz, Kelly Willis, Bob Schneider, Mary Gauthier, Certainly So, David Ryan Harris, Chris Stills, Emerson Hart, John Driskell Hopkins, Adam Hood, Abe Partridge, Chastity Brown, Cousin Curtis, Will Hoge, Ryanhood, with more to come.

The following additional art-

ists are also confirmed: Sarah Clanton, Jack Barksdale, Eliot Bronson, Mike Kinnebrew, Liz Longley, Grayson Capps, Cat Ridgeway, Lilly Winwood, Caitlin Cannon, Bradley Cole Smith & Nelson Nolan, Jennifer Lynn Simpson, Sara Hells, The Sand Ole Opry With Mike Whitty and many more.

Many more artists will be announced over the next few weeks—Stay Tuned! Visit www.30asongwritersfestival.com to stay up to date and to purchase tickets.

The 30A Songwriters Festival is presented by Grand Boulevard with additional support from Visit South Walton, the Florida Department of State Division of Arts & Culture, WaterColor Inn and Resort and ASCAP.

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