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FWB Life

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Postal Customer Local

A Fort Walton Beach Holiday!

BY CHRISTOPHER MANSON

Now-Monday, Jan. 6, 2025

A Victorian Christmas at the Wesley House

Eden State Gardens; Tours Thurs.-Mon. weekly, 10 a.m. - 3 p.m. daily.

Step back in time to the late 1800s and Christmas traditions of families in years gone by in the beautifully decorated Wesley House. The park is open from 8 a.m. to sunset each day; \$4 per vehicle.

Troon Goon Christmas Light Show

1074 Troon Drive E., Niceville, 6-9:30 p.m.

www.troongoonchristmas.com

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.



SAVVY LEIGH PHOTO

Sunday, Dec. 8-Sunday, Dec. 22

Emerald Coast Theatre Company's "All Is Calm: The Christmas Truce of 1914"

560 Grand Boulevard, Mi-

ramar Beach, 7 p.m. Thurs.-Sat.; 2 p.m. Sundays; 6 p.m. Sun., Dec. 22. emeraldcoast-theatre.org

Christmas 1914. All quiet on the Western Front, then a song, kicking off an extraor-

inary night of camaraderie, music and peace. This is the true story of soldiers laying down their weapons to celebrate Christmas together, based on firsthand accounts from the soldiers who lived through it. Tickets are available for purchase online.

Saturday, Dec. 14 Heritage Museum of Northwest Florida's Yule of Yesteryear

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

heritage-museum.org

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.

Okaloosa Arts Alliance Holiday Arts Gallery

HH Arts, 12-3 p.m.

Shop one-of-a-kind art for holiday gifts while enjoying live music by Grow Your Gift Conservatory of Music,

FWB HOLIDAY

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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

PERFECT

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Magnolia Grill

Equal parts museum and dining establishment, the walls of this 1910 catalog house are covered with pieces of local history

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GET A LITTLE...BUY A \$100 GIFT CARD GET A \$20 AJ'S GIFT CARD







Community

FWB HOLIDAY

continued from page 1

art demonstrations and refreshments. Plus, there will be exciting drawings with proceeds benefiting the Okaloosa Arts Alliance and its mission to support the local arts community. Free and open to the public.

www.okaloosaarts.org
Holiday Arts Gallery:
https://www.okaloosaarts.org/2024-holiday-arts-gallery.html

The Grinch In Concert

Destin-Fort Walton Beach Convention Center, Fort Walton Beach, 7:30 p.m.

sinfoniagulfcoast.org
Dr. Seuss' immortal classic comes to life, with the Sinfonia Gulf Coast orchestra performing 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.

Friday, Dec. 13-Sunday, Dec. 15

The Fort Walton Beach Community Chorus 50th

Year Christmas Concert

Fort Walton Beach Civic Center, 7 p.m. Friday and Saturday; Sunday Matinee at 3 p.m.

Delight in this year's theme, Comfort and Joy, while listening to old favorites with a new twist and enjoy seeing your friends and neighbors in festive song and celebration.

Tickets: https://fwbc-chorus.square.site/about or at the door.

**Sunday, Dec. 15
Holiday On The Harbor Lighted Boat Parade**

Destin Harbor (Harbor Docks West to Emerald Grande), 6 p.m.

destinhistoryandfishingmuseum.org
FREE for participants. Register your boat online. This year's theme, in keeping with the celebration of Destin's 40th anniversary, is "Christmas in the 1980s."

**Wednesday, Dec. 18
Holiday Concert & Visit with Santa**

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

baytownewharf.com

Holiday classics and quality time with Mr. Claus.

**Thursday, Dec. 19
Act4mystery's "Murder Under the Mistletoe"**

Jackacuda's Seafood & Sushi, 36120 Emerald Coast Parkway, Destin

act4mystery.com
Paula Hilton's award-winning comedy troupe puts on a hilarious holiday whodunit, complete with three-course meal. Make reservations online.

Friday, Dec. 20-Sunday, Dec. 22

The Nutcracker presented by studio6twenty5

Fort Walton Beach Civic Auditorium, Miracle Strip Parkway, 6 p.m. Friday and Saturday; Sunday Matinee at 2 p.m.

Join Clara on her magical journey to the Kingdom of Sweets as studio6twenty5 presents The Nutcracker featuring the talented dancers from the children's program and adult/open program. Doors open one hour before each performance. Tickets range from \$15-\$30 available now at studio6twenty5.com.

Sunday, Dec. 22

Emerald Coast Christmas Miracle Children's Fiesta

Northwest Florida Fairgrounds, 1958 Lewis Turner Blvd., Fort Walton Beach, Noon-6 p.m.

unitedforagoodcause.org
Benefiting financially challenged families. Call 850.368.3505 for more information.

**Saturday, Dec. 21
Victorian Christmas Tea**

Heritage Museum of Northwest Florida, 1-3 p.m. 850-678-2617

An enchanting tea room that would meet the approval of Queen Victoria.

Menu includes traditional sweets and savories. History of Tea by Dr. Marie Hallion, Chair of the Museum Trustees. RSVP by Dec. 19.

Friday, Dec. 20-Sunday, Dec. 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

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NORTHWEST FLORIDA STATE COLLEGE

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Shows listed:
 - JANUARY 7, 2025: Menopause 2: Navigating Through the Changes (7 P.M.)
 - FEBRUARY 1, 2025: The Addams Family (7 P.M.)
 - FEBRUARY 22, 2025: Boating 204 (7 P.M.)
 - APRIL 12, 2025: ODE TO JOY (7 P.M.)

NORTHWEST FLORIDA STATE COLLEGE

Northwest Florida State College does not discriminate in its programs, activities, or employment. For more information, visit nwsc.edu

PERFECT

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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 sometimes unexpected gifts. And 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 southern 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 perfect 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!

Happy New Year! December 31st Area New Year's Eve Celebrations!

- Noon Year's Eve | 12pm | Harborwalk Village
- Noon Year's Eve | 12pm | Fudpucker's Destin
- Noon Year's Eve | 12pm | LuLu's Destin
- Noon Year's Eve | 10am | Silver Sands Premium Outlets
- Noon Year's Eve | 12pm | Alys Beach Amphitheatre
- New Year's Eve | 4-9pm | Seaside's Central Square
- New Year's Eve | 5pm | Soundside FWB
- New Year's Eve Dinner | 5pm-9pm | Primrose @ Henderson
- New Year's Eve Dinner | 6pm | Henderson Beach Resort
- New Year's Eve Celebration | 7pm | Harborwalk Village
- New Year's Eve Celebration | 7pm | Baytowne Wharf
- Neon Lights NYE Bash | 7pm | Hotel Effie
- New Year's Eve Fireworks | 9pm | The Boardwalk FWB



From the FWB Life and Life Media family to yours...

We wish you a very Merry Christmas and a Happy New Year!



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DECEMBER 20-21
6:00-7:30PM

★
DECEMBER 22
2:00-3:30PM

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109 MIRACLE STRIP PKWY SW,
FORT WALTON BEACH, FL 32548

TICKETS AVAILABLE AT STUDIO6TWENTY5.COM

Holiday Happenings Around FWB

2024-2025
EVENTS

DECEMBER

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



12 Mini Makers and Experimenters Lab
10:30 am | Emerald Coast Science Center | FWB
Elvis Tribute Concert benefiting Alaqua Animal Refuge
6 pm | Jake and Henry's | FWB



13 Coastal White Christmas
5 pm | Grand Boulevard | Miramar Beach
Planetarium Special Feature: True Crime
6 pm | Emerald Coast Science Center | FWB
Paint Party: Cosmic Christmas
6 pm | Painting with a Twist | FWB
FWB Community Chorus presents "Comfort and Joy"
7 pm | FWB Civic Auditorium | FWB

14 Reindeer Dash 5K and 1 Mile Fun Run
8 am | AJ's on the Bayou | FWB
Girls Empowered with Math and Science (GEMS) Workshop
10:30 am | FWB Public Library | FWB
Okaloosa Arts Alliance Holiday Arts Gallery
5 pm | HH Arts | FWB
FWB Community Chorus presents "Comfort and Joy"
12-3 pm | FWB Civic Auditorium | FWB
The Grinch in Concert
7:30 pm | Destin-FWB Convention Center | FWB



15 Breakfast with Santa
9 am | Post 235 Rogers-Hinson | FWB
Holiday on the Harbor Lighted Boat Parade
6 pm | Destin Harbor
FWB Community Chorus presents "Comfort and Joy"
3 pm | FWB Civic Auditorium | FWB

19 Planetarium Night
6 pm | Emerald Coast Science Center | FWB

20 All Ages Paint Party: Snow Filled Day
12 pm | Painting with a Twist | FWB
Coastal White Christmas
5 pm | Grand Boulevard | Miramar Beach
Steak Night
5 pm | VFW Post 7674 | FWB

21 Coastal White Christmas
5 pm | Grand Boulevard | Miramar Beach
Victorian Christmas Tea
1 pm | Heritage Museum of NW FL | Valparaiso

22 Christmas Miracle Children's Fiesta
6 pm | Northwest Florida Fairgrounds | FWB

23 Winter Workshops
10 am | Emerald Coast Science Center | FWB

24 All Ages Paint Party: A Little Mean and Green
10 am | ainting with a Twist | Fort Walton Beach

26 Winter Workshops
10 am | Emerald Coast Science Center | FWB
STEAM Kids
3 pm | FWB Public Library | FWB

27 Winter Workshops
10 am | Emerald Coast Science Center | FWB
Coastal White Christmas
5 pm | Grand Boulevard | Miramar Beach

28 Lego Club
10 am | FWB Public Library | FWB
Coastal White Christmas
5 pm | Grand Boulevard | Miramar Beach

30 Winter Break Fun for Everyone
10 am | Emerald Coast Science Center | FWB

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

JANUARY

02 Winter Break Fun for Everyone
10 am | Emerald Coast Science Center | FWB

03 Greater FWB Chamber Installation and Awards Breakfast
7 am | Christian Life Center at FBC | FWB

Winter Break Fun for Everyone
10 am | Emerald Coast Science Center | FWB

04 Teen Anime Club (Ages 12+)
2 pm | FWB Public Library | FWB

05 Surge Adventure Park Sensory Play Sunday
10 am | Surge Adventure Park | Mary Esther

08 Lego Club
10 am | FWB Public Library | FWB

09 Mini Makers and Experimenters Lab
10:30 am | Emerald Coast Science Center | FWB

FARMERS MARKETS

Okaloosa County
Saturdays | 7 am - 2 pm
1954 Lewis Turner Blvd | FWB
Downtown FWB
2nd & 4th Saturdays | 8 am - 1 pm
FWB Landing Park
Grand Boulevard
Saturdays | 9 am - 1 pm
Grand Boulevard | Miramar Beach

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

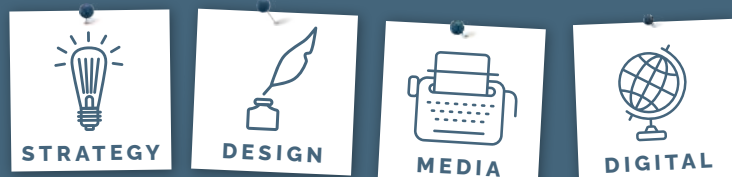
8th Annual Troon Goon Christmas Light Show
Dec. 7 - Jan. 6 | 1074 Troon Dr. E. | Niceville

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. | 10:30pm Fri., Sat. & Holiday Eves

Live Nativity
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



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Experience A Live Nativity This Season

By BRUCE GARNER

The birth of Christ is the main focus, but come to learn about the full salvation story from the miraculous birth, to the cross, to the resurrection.

The 36th Annual Live Nativity at First Baptist Church of Fort Walton Beach—a free gift to the city and the surrounding communities—is open nightly from 6 to 8:30 p.m. Friday, December 13th through Friday, December 20th. Located next to the First Baptist Church sanctuary at the corner of 2nd and Church Street, there is ample, free parking in the church's parking lot located just across the street from the Live Nativity.

The nativity scene includes

Mary, Joseph and the baby Jesus as well as the three Wise Men and Angels. Enter the nativity, have a photo taken and then depart to the Shepherd's Field. Your nativity picture is printed immediately and you can pick up your photo as you depart the event.

As you enter the Shepherd's Field, you're provided hand-held feeding trays to feed the animals without putting your fingers at risk! All shepherds have buckets of sweet feed and carrots that they pass out to those who wish to feed the animals.

In the Shepherd's Field there are sheep, miniature donkeys and for the first time, two camels to pet and feed. Naomi the

camel, who has been a fixture at the Live Nativity for over a decade, had a baby boy—Nicodemus, or Nico for short. Middle school age shepherds are super-duper scoopers who make sure the Shepherd's Field is safe to walk about during the Live Nativity!

As you leave the Shepherd's Field, you're greeted by a Roman Guard at the cross and directed toward the Empty Tomb where an Angel asks: "Why do you seek him here? He is Risen." You'll then pass the Candy Cane booth where children receive a candy cane and hear the story about its invention. The Deacon's table with free Bibles



is next and then you can also listen to seasonal, inspirational songs presented by the music department of the church as you partake of cookies, hot chocolate or coffee around one of the warm fire pits.

The Live Nativity is a no cost, no donation event. It is a fun time for both the costumed volunteers and guests as church

members interact with the community and show the Love of Jesus as His birth is celebrated!

We hope to see you there!



Join us on Saturday February 1 from 1pm-3pm

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Okaloosa County Receives \$750,000 Grant to Combat Coastal Erosion Along Hwy. 98

By JARED WILLIAMS,
GETTHECOAST.COM

A critical stretch of Highway 98 on Okaloosa Island faces severe erosion threats, with over 4 acres of shoreline lost since 2010. The county secured federal funding to design natural barriers against what experts

identify as a significant risk to infrastructure and military operations.

Okaloosa County has been awarded \$750,000 from the National Fish and Wildlife Foundation to begin planning a natural defense against worsening coastal erosion that threatens



PHOTO SOURCE: MICHAEL NORBERG

the roadway, resulting in extended lane closures and requiring nearly \$19 million in repairs and improvements.

According to Norberg, the situation has grown more urgent as coastal erosion accelerates, threatening both the roadway and underground infrastructure, including fiber-optic communication lines used by both military and civilian entities.

The stretch of Highway 98 serves more than 43,300 vehicles daily and ranks in the 91st percentile of busiest roads in the county. It's vital for military operations at Eglin and Hurlburt Air Force Bases, hurricane evacuation, and regional commerce. Without this connector, traffic would need to reroute more than 30 miles around the bay, adding nearly an hour to travel times.

The project aims to create more than 1.5 acres of intertidal reef habitat and 6.2 acres of protected seagrass recruitment area. It will also enhance 0.85 miles of native vegetated coastal habitat, including protection for an established nesting location for state-threatened shore birds.

The project also aims to boost tourism opportunities along the shoreline. Tourism plays a vital role in Okaloosa County's economy, with eco-tourism alone generating \$734 million in direct spending in 2023.

The living shoreline project, supported by \$100,000 in Tourist Development Department matching funds, will support fisheries through habitat creation and enhancement as well as provide a unique snorkel opportunity along the reef breakwater structures.

"The need to expedite im-

plementation was highlighted following the 2024 hurricane season in Florida," said Michael Norberg, Okaloosa County's Coastal Resource Manager. "Although Hurricane Helene made landfall more than 150 miles to the east, the northerly winds we experienced over a three- or four-day period resulted in the loss of more than four feet of shoreline in some parts of the project area."

Norberg's monitoring efforts have documented ongoing erosion over the years, which he attributes to strong seasonal winds from the north-northeast during the fall and winter months.

"We're still awaiting some additional grant funding that will allow us to expand this initial phase, effectively 'skipping' another grant cycle, if awarded," said Norberg. "This additional funding would take the initial phase of site analysis and preliminary design and allow us to move directly into final design and permitting."

The grant is part of NFWF's 2024 National Coastal Resilience Fund, which awarded \$139 million across 94 projects nationwide. The projects leveraged an additional \$141 million in matching contributions for a total conservation impact of \$280 million. Once design work is complete, the county plans to seek additional grant funding for construction of the living shoreline.

The project has garnered support from multiple organizations including the Florida Fish and Wildlife Conservation Commission, Emerald Coast Regional Council, and the Choctawhatchee Basin Alliance.

Fort Walton Beach Expands Pickleball Presence with 5 New Courts at Ferry Park

The City of Fort Walton Beach opened five new pickleball courts at Ferry Park on Friday, adding to its growing network of 21 outdoor courts across the city.

The City of Fort Walton Beach expanded its recreational offerings Friday with the opening of five new pickleball courts at Ferry Park, bringing the city's total to 21 outdoor courts.

City Manager Jeff Peters, speaking at the newly constructed courts, said the project was approved in the past budget year and completed by city work crews.

"Our Public Works and Parks crews did a ton of great work here," Peters said. The courts, which match the color scheme of nearby tennis facilities, opened at noon on Friday.

Additional amenities, including court lighting, vending machines, and sidewalks, will be installed within the next two weeks, according to Peters.

The new Ferry Park courts



join existing facilities across the city, including six courts at Mooney, six at Jet Drive and Holmes Boulevard, and four at the tennis center.

Looking ahead, Peters touched plans for a major expansion at the new athletic complex on Hollywood Boulevard. The project, which will soon go out for bid, includes plans for a 13-court pickleball complex featuring a stadium court with bleachers and eight covered courts, along with expanded parking facilities.

"Obviously pickleball is a growing sport nationwide, worldwide," Peters said. "We're just happy to be a part of it and try to be the leader in the community with new recreation amenities like this."

one of northwest Florida's vital transportation corridors.

The grant will fund site assessments and preliminary design work for a 4,500-foot living shoreline along Highway 98 on Okaloosa Island, where the road comes within 20 feet of Choctawhatchee Bay in some areas.

"The living shoreline project is a proactive approach to address the coastal erosion issue while simultaneously providing multiple benefits to the ecosystem, community, and military," said Michael Norberg, Okaloosa County's Coastal Resource Manager. "By stabilizing the shoreline, we not only help protect the adjacent roadway but also create valuable habitat for a variety of species, enhance coastal resilience, and offer new recreational opportunities for residents and visitors alike."


The project represents a collaborative effort between Okaloosa County, Eglin Air Force Base, and The Nature Conservancy. Unlike traditional hardened infrastructure such as concrete seawalls, the design will incorporate natural elements like limestone breakwaters and native vegetation to stabilize the shoreline while creating marine habitat.

The need for shoreline protection became evident after Hurricane Dennis in 2005 caused significant damage to

There's a lot to **LOVE** about Fort Walton Beach!

TO SEE WHAT IS HAPPENING

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I  **FWB**

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-

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 background 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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Northwest Florida State College is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award associate and baccalaureate degrees. Degree-granting institutions also may offer credentials such as certificates and diplomas at approved degree levels. Questions about the accreditation of Northwest Florida State College may be directed in writing to the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, GA 30033-4097, by calling (404) 679-4500, or by using information available on SACSCOC’s website (www.sacscoc.org).



Jerry Williams: The American Dream & the Very Human Experience

By KELLY MURPHY-REDD

Jerry Williams retired as the highly respected and successful President/CEO of Eglin Federal Credit Union (EFCU) and moved back into his newly remodeled home four weeks prior to this interview. He and his wife, Jean, feel like they have a new home. It even has that “new house smell.” They love their Poquito Bayou neighborhood, knowing their neighbors, and walking their rescue dogs. Jerry and Jean have been married 21 years.

Jerry was born in Crestview. His dad was a farm boy from Baker and his mother a city girl from Bloomington, Ind. Jerry’s Army vet dad and his mother met in Indiana. They married and moved to Baker. It turned out “Green Acres” was not the place to be, for her, and they moved to Fort Walton Beach when Jerry was age six.

After attending local elementary and high schools, he attended OWJC and UWF, earning a

degree in mathematics. His dad was an air conditioning mechanic on Eglin AFB and Jerry credits learning his blue-collar work ethic and trouble-shooting skills from him. He credits his people skills to his mother. A real mix of the two people.

After he graduated high school, his mom and dad took a contract labor job to clean the EFCU building on Eglin AFB at night. While attending OWJC, Jerry cleaned the Hurlburt location at night to pay for school.

He went on to be engineer support for Pratt & Whitney Aircraft in West Palm Beach. In Jerry’s words, he was a geek who applied mathematical formulas to the engineer’s work. He was then offered a job at a small defense contractor developing the AMRAAM missile seeker at Eglin, AFB.

Bill Webster, president of a small company in Fort Walton Beach, lured Jerry away from the defense industry. They moved to Memphis where Bill



started a company developing software for credit unions. EFCU was their largest client. Bill eventually sold his company and moved back to Fort Walton Beach. While Jerry was in Memphis, Jim Appleton, president of EFCU, called and offered him the position of Vice President of Data Processing. He moved back to Fort Walton Beach in 1994.

He held various IT positions

over 20 years. During this time, he met his wife Jean who was Bill Webster’s sister. She was working at Bank of America.

Thinking about the future and the idea he may be considered for president one day, he decided it was time to “quit being a nerd” and get out of the computer room. Jerry joined

co-worker Sherry Harlow at FWB Chamber events. He talks glowingly about chairing the Military Affairs Committee, being an Honorary Commander at Hurlburt Field, and being an Eglin 33rd Fighter Wing Civic leader. These associations gave him deep appreciation and knowledge about military bases in our community and opened many doors.

In 2014, he was made presi-

dent of EFCU. He was invited to numerous events and felt he was invited because of the person he was, not the position he held. He retired after 30 years of service to EFCU. Jerry knows there will less invitations coming his way. Still passionate about being involved in the community, he told his co-worker Neko Stubblefield, he still makes a great “+1.”

When asked how he created the enthusiastic culture at EFCU, as demonstrated by the large turnout of employees at events and their contagious excitement, Jerry says the more involved he was, the more involved his employees were. Leading by example, he told the team he would “be at the front of the band leading the charge.” He also worked to make sure there were resources to support community involvement. EFCU eventually joined at the highest membership levels at all cham-

Continued on next page

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JERRY WILLIAMS

continued from previous page

bers with his board's support.


He and Jean enjoyed traveling to conferences and being involved in the community. They discovered they enjoyed bike riding together. They recently completed a six-day, 171-mile ride along the shores of Lake Michigan.

Retirement holds challenges for Jerry and Jean. He has been diagnosed with Genetic Ataxia, a general term for diminished motor skills. There are 75-100 variations, but it basically means a faulty protein is causing the cerebellum to die. He has Spinocerebellar ataxia type 6 (SCA6). The blessing about this variation is, it is late onset and slow progression.

The symptoms start with awkwardness and progress to fumbling and falling. Walking on uneven terrain or stairs is very difficult. His progression will involve using a cane, a walker and then a wheel chair. Talking and eating will be affected. He and Jean have remodeled their home to be accessible, no matter what happens.

Jerry wasn't born with a quit-

ter gene. If he falls down, he gets up. He will minimize the effect and maximize what he can do. In the past, he's been scuba diving and sky diving. At 57 he competed in an Ironman triathlon. He can't run now, but can still bike and swim. He uses a recumbent mountain bike and magnetic shoes and pedals. There is a Multiple Sclerosis medication that is showing some promise and there will be decisions about whether he should try it or worry about side effects.

Kelly Murphy-Redd

Writer/Marketing Consultant
 Certified Economic Developer
 Florida Real Estate Broker

*Official Storyteller of the
 Fort Walton Beach
 Chamber of Commerce*

He's not done yet and is inspired by wounded warrior friends facing greater challenges than he faces.

Jerry says he will keep mov-

ing forward and keep giving back. It is what it is, and it will become what it will become. He doesn't want sympathy, but instead seeks awareness and

understanding. He's not ignoring his diagnosis, but charging ahead. He considers himself blessed.



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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 such as Tribe Kelley Surf Post, Modus Captured, 30A or even a cool hat from Blue Bay Lifestyle or a local restaurant, monogrammed gifts from Frill Seekers Gifts or cool sunglasses from Run With It. 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, Patios Plus, Beyond Measure 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

Continued on next page



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THE GIFT

continued from previous page

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 a Mattie Kelly Arts Center performance and Sinfonia Gulf Coast performances, 30A Songwriters Festival or Gulf Coast Jam. I bet your friends and family would love tickets to studio6twenty5's The Nutcracker Dec. 20-22 at the FWB Civic Auditorium! And who doesn't love to be pampered at the spa or the Salon? 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 remember 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. He is currently the chief creative officer of Estell Hussey Media, and the co-founder of the nationally sold Narvarre Beach Magazine.

Growing The Game: Rivalries Settled On the Golf Course!



BY BARBARA PALMGREN

I look for ways golf courses celebrate golf for their membership. I

invite area golf management to contact me so I can write about unique ways this sport is celebrated throughout the county. Please contact me through our publisher so I don't miss something exciting that happens at your club!

Every other year in the world of golf, the famous Ryder cup takes place between Europe and the U.S. teams. Their best players form a 12-person team and vie for honors in match play competition to see which nation can claim the best golfers in the world. The competition alternates between courses in the U.S. and Europe. The Ryder Cup is named after the English businessman Samuel Ryder who donated the trophy in 1927.

With camaraderie and sportsmanship in equal measure on both teams, the world audience is captivated watching several days of trash talk, fun and great golf.

With this model in mind, for years a similar competi-

tion has taken place at Shalimar Pointe Golf Course. In memory of a great golfer and patriot, Hank Gantz, the yearly fall tournament is named The Gantz Cup. After a plated dinner on Friday night, the men and ladies club golf champions for the year released the names of individuals or each of their teams and the pairings for the weekend competition. Husbands and wife are separated, of course, to make this an even more delightful event to be discussed over dinner at home. Manager, John Jenkins, PGA, surprised everyone with unique tournament gifts, one of which was a logo for the event itself inscribed on a ball marker and head cover.

This year, team captains were Rusty Napier and Cissy Brown. Match play on Saturday were two nine-hole games: Best Ball and a Scramble. On Sunday, things got more serious with a full 18-hole singles match. But, in the end, Rusty's team won the 2024 Gantz Cup by one point.

Congratulations to everyone who came out to enjoy friendly competition and honor the memory of a great golfer and friend of the course, Hank Gantz.

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Community



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 cover-

age 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-the-counter 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.

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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 hav-



ing 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.

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'Tis The Season of Gratitude

BY CAROLYN NEWCOMER KETCHEL

Our Founding Fathers gave us a form of government that has withstood wars, financial crises, weak presidents and difficulties with the legislative and judicial branches. We have just witnessed our constitutional process in action. The power of the citizen's vote. Our Democracy in a Republic has been messy from the beginning. As George Washington, then the commander of the Continental Army, said in his Farewell Orders to his army on November 2, 1783:

"Who, that was not a witness to the Revolutionary War, could imagine that men who came from the different parts of the continent, strongly disposed to despise and quarrel with each other, would instantly become but one patriotic band of brothers."

And, indeed they fought together: woodsmen, farmers, hunters, tradesmen, merchants, the educated and the uneducated. In their hearts was a desire for freedom from the monarchy and a desire to be free to form a new kind of government, un-



seen in the world's known history. The heart of the American Patriot was born.

Recently, I traveled to Philadelphia, not for the first time, and entered the room in Independence Hall where the founders met to create our government. All of the original colonies were represented. Their purpose was to consider the case for independence. Together they pledged to each other, "their lives, fortunes and their sacred honor."

As I stood in the Assembly Room of the Pennsylvania State House, now known as Independence Hall, and recalled that the Declaration of Independence was drafted here, I was struck by the power and sacredness of the room. The Declaration explains to the world why the Thirteen Colonies regarded themselves as independent, sovereign states no longer subject to British Colonial rule. The 56 delegates ratified the Declaration on July 4, 1776.

It is important to note that the Constitutional Convention, assembled in May of 1787, worked through a long, hot summer with windows shuttered so that those present could speak freely. The Founders bypassed the State Legislatures, reasoning that their members would be reluctant to give up power to a national government. The men present were as diverse in opinion as American citizens are today. They were federalists, liber-

als and conservatives, those who believed it was their duty to end the abuses of parliament and some who believed that imperial sovereignty should be held by a new government. The diverse concerns have been part of our history and the foundation of our way of government which has endured a lot in almost 250 years. The Constitution was ratified in 1788, and remains the supreme law of the land today.

In two years, our nation will celebrate the 250th Birthday of America called the Semiquincentennial! Our founding Patriots need to be honored for the wonderful government that they gave us and for their many sacrifices. Okaloosa County was honored to receive the first America 250! Patriot Marker in Florida. This marker celebrates the brave Patriots who founded our nation and can be found in Women Veterans Park on Okaloosa Island. These markers are placed across the nation in celebration of our nation's Semiquincentennial.

As we approach Christmas, let us remember a Christmas of long ago, when, in 1776, George Washington and the Continental Army crossed the river during a brutal snow storm. A few hours later Washington attacked Trenton, defeated the Hessians, and turned the tide of war. The misery of these soldiers cannot be understated.

I recently finished reading A Memoir of a Revolutionary Soldier written by Joseph Plumb Martin. This is the only first-person account of what it was like to be a Revolutionary War Soldier. I wish every

American citizen, and those on the path to citizenship, had the opportunity to read this book to learn about the misery and hunger experienced by those who fought for the freedoms we enjoy. Did you know we have two Revolutionary War Soldiers buried in Okaloosa County, Privates Snowden and Horne?

Standing in the presence of the Liberty Bell, framed by the Continental Hall in the background, I thought 'let freedom ring' and the words of the song "America" came to me,

"Our fathers' God to Thee, Author of Liberty, to Thee we sing; long may our land be bright with freedom's Holy Light, protect us by Thy might, Great God our King. (Fourth verse by Samuel Francis Smith).

As Ben Franklin, the oldest of the Delegates, left the Constitutional Convention stairs in 1787, he was approached by a well-known socialite, Elizabeth Willing Powel, who asked him what did you give us a Republic or a Monarchy? His famous response, "A Republic if you can keep it." These words haunt us or at least should, because our fight to keep our Republic continues today by American citizens.

It is an honor to serve as your County Commissioner and Vice Chairman for 2025.

Merry Christmas!

Carolyn Ketchel is Okaloosa County Commissioner, District 2 and Vice Chairman for 2025. She can be reached at CKetchel@myokaloosa.com or 850-651-7105.

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The Ultimate Guide to Gifting Men: Stylish and Comfortable Apparel He'll Love

BY LIESEL SCHMIDT

Shopping for the special guy in your life can feel like a daunting task. But, it doesn't have to be—even if you've got one of those "I don't need anything" types who already seems to have everything he could possibly need. (Guys: You know who you are!) Regardless of their helpfulness in giving you their wishlist, clothing gifts can strike the perfect balance between thoughtfulness and practicality, especially when you focus on quality, comfort and style. Brands like Vuori, Rhythm, The North Face and 2Undr offer options that are sure to impress, blending premium materials with modern designs and comfort that he'll love you for. Here's how to build a wardrobe of perfect gifts for him.

Comfort Plus Style: Vuori Essentials

When it comes to combining fashion and function, Vuori is a standout that has been making waves over the past few years.



Known for its performance-driven materials and sleek designs, Vuori is a favorite for active men and those who prioritize comfort. Perfect for cooler temps, travel days and pretty much any day ending in -y, Vuori joggers are made with soft, stretchy fabric that feels as good as it looks. Whether lounging at home

or heading to the gym, their versatile design makes them a must-have. Choose from neutral tones for a classic look or darker shades for a sleeker vibe.

Need to upgrade his casual wardrobe? Check out Vuori's polos and tees. These staples are designed for effortless style, featuring a tailored yet relaxed fit



that provide moisture-wicking technology and durable construction for more active pursuits, as well as everyday options that exude effortless cool without sacrificing comfort.

Top off his look with Vuori's selection of hats. These modern accessories blend sporty and stylish, making them ideal for both workouts and outdoor adventures.

Graphic and Solid Tees: Rhythm and Flag & Anthem

For a guy who loves understated cool, shirts from Flag & Anthem and Rhythm are the way to go. Known for their laid-back aesthetic, both brands offer a range of tee shirts that balance quality and style. For those with something to say, Rhythm's graphic tees feature subtle yet striking designs that stand out without being loud, making them perfect for casual

and ultra-soft fabrics you'll love to touch, and he'll love to wear. The polos are ideal for casual Fridays at the office or weekend outings, while the tees offer a deliciously soft feel he won't want to take off.

Vuori's shorts are as comfortable for hiking trails as they are for coffee runs. Look for styles

Continued on page 31








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BY SCOTT MILLER

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 brothers play hockey.

You see, growing up in Philadelphia 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.

You couldn't go a day without seeing his smiling face on TV and no front teeth to be seen. It

Best Places to Watch Your Favorite Teams

seems that was a common theme among pro hockey players 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 moment.

December football is here 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 system shakes out and see who gets crowned National Champion this year! Where will you be watching?

Here are a few of my favorite places to go on game day. I hope to see you there, too!

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WEEK 15: DECEMBER 6
Mountain West Championship
UNLV vs. Boise St
7 p.m. | FOX

American Athletic Championship
Tulane vs. Army
7 p.m. | ABC

WEEK 15: DECEMBER 7
Big 12 Championship
Iowa St. vs. Arizona St.
11 a.m. | ABC

SEC Championship
Georgia vs. Texas
3 p.m. | ABC

Big 10 Championship
Penn St vs Oregon
7 p.m. | CBS

ACC Championship
Clemson vs SMU
7 p.m. | ABC



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2024/25 College Football Bowl Games

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
 Birmingham 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 6:30 p.m.

Wednesday 1/1

Peach Bowl / Playoff Game Quarterfinal ESPN 12 p.m.
 Rose Bowl / Playoff Game Quarterfinal ESPN 4 p.m.
 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 6:30 p.m.

Monday 1/20

National Championship Game ESPN 6:30 p.m.



NFL Football Schedule

Week 15

Thursday, Dec. 12

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

Sunday, Dec. 15

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 — Noon, Fox

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 p.m., Fox

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

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

Monday, Dec. 16

Chicago Bears at Minnesota Vikings — 7 p.m., ABC*

Atlanta Falcons at Las Vegas Raiders — 7:30 p.m., ESPN*

Week 16

Thursday, Dec. 19

Cleveland Browns at Cincinnati Bengals — 7:15 p.m., Prime Video

Saturday, Dec. 21

Houston Texans at Kansas City Chiefs — Noon, NBC

Pittsburgh Steelers at Baltimore Ravens — 3:30 p.m., Fox

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 — Noon, Fox

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

Minnesota Vikings at Seattle Seahawks — 3:05 p.m., Fox

Jacksonville Jaguars at Las Vegas Raiders — 3:25 p.m., CBS

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

Tampa Bay Buccaneers at Dallas Cowboys — 7:20 p.m., NBC*

Monday, Dec. 23

New Orleans Saints at Green Bay Packers — 7:15 p.m., ESPN*

Week 17

Wednesday, Dec. 25 (Christmas)

Kansas City Chiefs at Pittsburgh Steelers — Noon, Netflix

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)

Week 18

Saturday, Jan. 4 and Sunday, Jan. 5, 2025

San Francisco 49ers at Arizona Cardinals — TBD

Carolina Panthers at Atlanta Falcons — TBD

Cleveland Browns at Baltimore Ravens — TBD

Washington Commanders at Dallas Cowboys — TBD

Kansas City Chiefs at Denver Broncos — TBD

Minnesota Vikings at Detroit Lions — TBD

Chicago Bears at Green Bay Packers — TBD

Jacksonville Jaguars at Indianapolis Colts — TBD

Seattle Seahawks at Los Angeles Rams — TBD

Los Angeles Chargers at Las Vegas Raiders — TBD

Buffalo Bills at New England Patriots — TBD

Miami Dolphins at New York Jets — TBD

New York Giants at Philadelphia Eagles — TBD

Cincinnati Bengals at Pittsburgh Steelers — TBD

New Orleans Saints at Tampa Bay Buccaneers — TBD

Houston Texans at Tennessee Titans — TBD

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Rice and many types of burgers, sandwiches, soups and salads. For dinner, savor divine Italian dishes such as Italian Sausage and Peppers with Marinara Sauce and Filet Tips Florentina. But there's also steaks, seafood "Camp Walton style" and even a kids' menu.

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 Wellness


BY KAY LEAMAN, HEALTH ARCHITECT, HEALTHYDAY HEALTHYLIFE

Hello to fall, holidays, family, friends and events. I hope yours are fun, memorable and healthy.

The word health is a condition of being sound in body, mind and spirit. It is also a condition in which someone or something is thriving or doing well. With that in mind, what does healthy mean to you?

Here are some questions I thought of to ask: Is my family healthy? Are my relationships healthy? Is my home healthy? Is my work environment healthy? Are my pets healthy? Is my daily schedule healthy? Are my choices healthy? Is my town, city, county, state or nation healthy?

I'm not one for resolutions and overwhelm doesn't suit me either. However, I do ponder the fact that having a safe and healthy environment is up to

me. We choose to say yes or no, choose to participate or not, choose to make a difference. We choose our level of healthy every day.

How can we make our family and relationships healthier? Some thoughts that come to mind is working on the attitude we convey when we speak, especially if we are irritated, tired or disagree with a current task or situation. Take time to listen, support, agree to disagree or stay silent until we can speak with sincerity. Take time to have fun together, hang out to connect and listen to each other, go on new adventures, etc. There is so much we can 'do.' The most important thing is our commitment to be a part of the solution. Sometimes, when we are dealing with difficult people, our only choice is to love them anyway. This stuff isn't easy, but it is worth it. We'll also never be perfect; so, don't forget to add some grace for ourselves and others while we journey through this amazing life.

Having a healthy home is dependent on what's in our home. If you have man-made fiber rugs, curtains, bedding, etc., consider replacing them gradually with natural fibers (wool, jute, cotton, silk, hemp, linen). Exchange cleaning prod-

ucts to healthier options: vinegar, baking soda, borax, plant-based soaps, etc. are great alternatives. Open windows as often as you can to allow the gases from these man-made fabrics to escape. Furniture and vinyl flooring have chemicals as well. Decreasing the toxic load of what's in our homes can make a big difference.

This also includes clothing, cosmetics, lotions potions, candles, etc.

We love our pets! They love us unconditionally and no one can wag their tale and offer us the joy they show when we come home after being gone. Moving from 'dead food' to 'live food' can make a huge difference. I have a vegan friend who cooks for her dogs. When she has their blood tested, it shows that they have a strong immunity system and do not need ANY vaccines. That being said, improving what we feed them can improve their lives (This goes for us, too!).

I have been working on a healthy schedule for a while

now. Scheduling "me" time (to read, exercise, pamper, meditate, pray, etc.) has proven to be difficult. So, because the stress in my life has caused a few health issues, my choices of how and what I schedule needs to change. I am so grateful for a healthy family life that keeps me grounded and allows me to make the changes necessary for a healthier 2025 and beyond.

This past year has had an extraordinary amount of goings on, positive and negative. Americans come from every nation, culture and color. We are a melting pot with all different beliefs, experiences, and thoughts. The one thing that binds us to-

Health Rants



gether is our desire for freedom. America is the greatest success experiment of all time. People who flee oppression come here for a chance to be free. My family tree shows we came from Germany. I have a letter my grandpa kept from a family member in Germany talking about the devastation of Hitler's rein. It was their strength and decision to survive that brought them through. This takes hope and courage.

I guess the health of this nation is at the forefront of my thoughts these days. We, as Americans, have a part to play in the health of this nation. If everyone does their part where they're planted, change will happen. We don't have to always agree in order to lock arms and stand for what we cherish most, our right to be free in mind, body and spirit.

I am grateful every day for being able to live here, for the friends I've made, the leaders who lead us and the possibilities for tomorrow. I hope you have a fun and memorable holiday season filled with surprises and hope. Embrace the challenges this season brings and laugh more; it reduces stress.

Here's to Health!
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Healing in Harmony: Acupuncture's Role in Modern Medicine



BY DR. KAREN DEVORE

In the story of the tortoise and the hare, there's a lesson we often overlook—the power of steady, patient progress over quick, short-lived victories. True wellness, much like the journey of the tortoise, is about a measured approach. Acupuncture, which has been practiced for thousands of years, aligns with this principle, offering a way to support the body's natural healing processes through slow, purposeful adjustments. It's a reminder that lasting health isn't achieved overnight, but cultivat-

ed over time.

Acupuncture, in its traditional form, works by targeting specific energy pathways, or meridians, within the body. These meridians are thought to carry "chi," or vital energy, and when they become blocked or disrupted, physical symptoms often arise. The careful placement of needles along these pathways reestablishes flow, reducing inflammation and pain, and promoting harmony within the body. In this way, acupuncture doesn't just address surface symptoms but fosters an inner balance that can profoundly support the body's resilience and overall health.

While traditional acupuncture is widely known, the field has evolved to include specialized techniques like Neuro-Acupuncture. Neuro-Acupuncture focuses on conditions that affect the central nervous system, such as stroke recovery, nerve pain, and various neurological disorders and diseases. By blending traditional acupuncture meth-

ods with insights from neurology, Neuro-Acupuncture can help restore functionality in ways that complement conventional treatments. Having studied this technique extensively across the globe and in some of China's most prestigious hospitals, Dr. Lisa Forsythe, Tortoise Clinic's Acupuncture Physician, witnessed its transformative potential. This type of acupuncture integrates Eastern philosophy with Western medical understanding, offering patients an evidence-based approach to address complex neurological challenges.

Today, acupuncture is recognized as a valuable therapeutic modality across some of the world's top institutions, including Johns Hopkins and Sloan Kettering, where it's used alongside conventional treatment protocols. Studies have demonstrated its safety and effectiveness, particularly for pain management, stress reduction, and immune support. For patients dealing with chronic conditions

or those recovering from illness or injury, acupuncture offers a natural, non-invasive way to aid in the body's recovery process and enhance the effects of traditional medical treatments.

At the Tortoise Clinic, we take a holistic approach, recognizing that true health lies in addressing the root causes of imbalance. Alongside acupuncture, we offer an extensive dispensary with customized Chinese medicine herbal formulas and medical grade supplements to further support the body's natural defenses. These herbal therapies work in tandem with acupuncture, nourishing the body from within and offering additional support to systems under stress.

Acupuncture isn't a quick fix; it's a commitment to a path of healing. Each session builds on the previous one, gradual-



ly promoting equilibrium and resilience in the body. Like the tortoise's journey, acupuncture's effects unfold gradually, each treatment moving us closer to a balanced, sustainable state of well-being.

I invite those who are curious to explore this path and learn more about what acupuncture has to offer. In a world often focused on fast solutions, acupuncture offers an opportunity to step back and engage with our health in a meaningful, enduring way—one that prioritizes the journey as much as the destination.



WELLNESS IS A MARATHON, *not a sprint.*

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Wellness

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 identity. 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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Blue Hearts of Hope

In the wake of an unimaginable loss, local resident Diane Cooke channeled her grief into creating hope and support for others. When her son, Drew, age 20, died by suicide on December 23, 2018, she initially lost herself in unfathomable pain. But, through Ketamine Infusion therapy, Diane found a path forward, with a renewed sense of purpose. This transformative experience inspired her to create Blue Hearts of Hope, a non-profit in Drew's memory, followed by the opening of Be Well Solutions, a wellness clinic she co-founded with her childhood best friend, Melanie Yost, LCSW and life/brain health coach.



Blue Hearts of Hope reflects Drew's generous spirit and his love for helping others. "When Drew passed, friends and family wanted to send flowers. But, I asked them to donate money instead so we could make a difference for others in some way," Diane recalls. "Drew's favorite color was blue, and he was all about hope for others, helping

everyone around him. That's where the name Blue Hearts of Hope came from."

Blue Hearts of Hope's mission is straightforward yet profound: to assist people at their breaking points. "We want to provide the kind of hope for others that Drew couldn't find for himself —whether it's support for someone with depres-

sion, PTSD, trauma or any mental health struggle that has made daily life feel impossible," Diane explains. "Sometimes, hope comes in the form of practical support, like covering a car repair so someone can commute to a new job. Or maybe it's hiring a cleaning service for someone who feels overwhelmed by their living environment, giving them a fresh start."

In just a few years, Blue Hearts of Hope has already made an extraordinary impact—helping a young woman become a therapist to pay it forward, supporting individuals who couldn't afford therapies, and providing essentials to help people regain their independence and dignity.

The Be Well Solutions clinic,

provides advanced, innovative whole body wellness therapies. They offer affordable solutions like ketamine infusion therapy for conditions often resistant to traditional treatments like medication and talk therapy. Clients find relief from depression, anxiety, PTSD, chronic pain, migraines, restless leg syndrome, neuropathic pain, fibromyalgia and suicidal ideation. The clinic also provides supportive therapies like hyperbaric oxygen (HBOT), Bio-Electromagnetic Energy Regulation (BEMER), vitamin and nano particle infusions, weight loss programs, and more, to boost mental and physical wellness. Together, Diane and Melanie are creating a sanctuary for individuals in need of comprehensive care,

kindness and hope, rooted in Diane's own healing journey.

One powerful example involves a disabled 20-year, Navy SEAL veteran who, after experiencing severe PTSD and traumatic brain injury, found new purpose through the clinic's therapies. With support from Blue Hearts of Hope, he was able to reclaim his role as a husband, father and productive member of society. Stories like his, and many others shared on the clinic's social media Facebook page, highlight how crucial these therapies can be in transforming lives.

To join Diane in her mission, consider donating to Blue Hearts of Hope. Your contribution goes directly to helping individuals reclaim their lives and take meaningful steps forward. Diane and her husband, Greg, are matching all donations until December 23, 2024. In addition to individuals donating, Blue Hearts of Hope is looking for businesses in the community who would like a tax-deductible donation that would specifically sponsor our local veterans to receive the life changing help Ketamine, BEMER and Hyperbaric Oxygen Therapy can provide.

If you or someone you know could benefit from a grant from Blue Hearts of Hope, please visit the Facebook page for updates. Donations can be made via Venmo or PayPal at blueheartsofhope@aol.com (last 4 of phone number 0446) For those who prefer, checks can also be mailed to:

Blue Hearts of Hope
4639 Gulfstarr Dr. | Destin, FL 32541

Blueheartsofhope@aol.com

This is a chance to turn compassion into action—your support could be the lifeline someone needs to rediscover hope and healing.

April Pretz, APRN, FNP-C, Member

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Shattered by Suicide: A Mother's Mission to Save Lives

BY DIANE COOKE AND
MELANIE YOST

In the early hours of December 23, 2018, Diane Cooke's life was forever changed by a heartbreaking phone call. Her 20-year-old son, Drew, had taken his own life. As a mother, Diane was devastated and confused. She had known that Drew was struggling emotionally in the months leading up to his death, but she had believed that this difficult period was just a passing chapter in his life. Drew was under the care of a counselor and a psychiatrist, and Diane felt confident that, with the support of professionals, medication and the love of their family, he would be able to navigate through the storm. Tragically, this was not the case. Now, Diane is sharing her story in the hope of saving others.

According to the American Foundation for Suicide Prevention (afsp.org), 49,476 Americans died by suicide in 2022, making it the 11th leading cause of death in the U.S. An estimat-



ed 1.6 million people attempted suicide that year. Reflecting on Drew's experiences, Diane suspects that the actual number might be even higher. During the last five years of his life, Drew had several incidents that, in hindsight, appear to have been suicide attempts, although they were not recognized as such at the time.

What Diane Has Learned About Suicide:

Not Everyone Talks About Their Struggles: In the days before his death, Drew did not speak about ending his life. On the contrary, he spent time with his mother, helping

her bake cookies just the day before. While Diane was aware that Drew was dealing with the challenges many young adults face—such as the end of a serious relationship and hurtful rumors—she did not realize these issues felt life and death for him. She wishes she had asked him directly about his feelings. Though she can't be certain he would have opened up, the conversation might have provided an opportunity to offer him life saving support. It's a common fear that asking someone if they are having suicidal thoughts might introduce the idea, but this fear is unfounded. If a loved one seems to be struggling, asking if they

feel safe can be crucial, especially if they have had past incidents like single-car accidents, overdoses or risky behavior.

Take Every Statement Seriously:

When someone expresses thoughts of suicide, it's vital to take them seriously. Sometimes, these expressions are mistaken for attention-seeking behavior, but suicidal thoughts often manifest as casual comments like, "It would be easier for everyone if I were gone," "I don't know if I can do this anymore," or "If I died tomorrow, life would go on." Drew was a vibrant and joyful young man who loved to make others laugh. He had many friends and was known for his kindness and sense of humor. However, he also struggled with significant mental health issues that affected his mood, perceptions, impulsivity and judgment. If a loved one makes comments that hint at giving up or dying, it's important to ask questions, listen carefully and help them access resources that can keep them safe.

Explore All Treatment Options:

Diane believed that the love and support Drew received would be enough to carry him through his difficult time. Since his passing, she has learned much more about mental health and the various ways it can be treated. There are now many innovative treatments available that are highly effective for those struggling with mood disorders that don't respond well to traditional therapies. To help others, Diane partnered with her childhood friend, Melanie Yost, to open Be Well Solutions and Complete Ketamine Solutions in Destin. Their mission is to provide affordable and effective brain health therapies, such as Ketamine Infusion Therapy and Hyperbaric Oxygen Therapy, to help people heal and reclaim their lives. Diane hopes that by offering these treatments, others won't have to suffer as Drew did.

If you or a loved one are struggling with thoughts of suicide,

Continued on page 28

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An Explosion of Lights from Panama City to Biloxi and Beyond

By CHRISTOPHER MANSON

“You wouldn’t know it’s the holiday season around here,” says Doug Kuba, owner of the Gulf Breeze-based Everlights by Design as well as Everlights Orlando. “Things don’t die down in January.”

Today, Kuba is in Fairhope, Ala., installing 551 feet of Everlights and over 700 feet of gutters (his other business, Gutters by Design, has been going strong for years). The site is a new neighborhood of upscale homes, and it’s Kuba’s second biggest project of 2024.

Kuba’s work entails a lot of travel. Everlights by Design’s service area covers Biloxi, Mississippi through Panama City and everything in between. Plus, Orlando, where he employs a full-time sales manager and visits at least once a month.

A typical day runs about 12 hours, and Kuba’s companies install six days a week. Come mid-November, Sundays are added to meet customer demand.

“On the Gulf Coast alone, we’re selling around \$10,000 of Everlights every day.” Based on that success, Kuba decided to take on the Orlando territory. “A lot of people didn’t want to buy it because it was such a big area, and expensive.”

Along with residential lighting, Everlights by Design has taken on commercial projects, including the Chick-Fil-A restaurant in DeFuniak Springs. “Customers are making the investment and earning it back,” says Kuba. “They thank us for setting them apart from other businesses.”

“We can custom install Everlights anywhere. You tell us where you want them, and we can do it.”

Everlights by Design is one of the fastest growing businesses on the coast and is celebrating its one-year anniversary this month. “This is the only company in the world that does fourth-generation red-green-blue LED lighting,” says Kuba.

“If you mix the colors, you



can get every color on the spectrum, over 20,000. The lights have multiple effects for every occasion, every holiday – everything you can think of. Some of our customers use the lights for security.”

Before Everlights was added to Kuba’s gutter business, his customers often called on him and his team to put up and remove their Christmas lights. “So, I toured the Everlights fac-

tory in Utah, and my wife and I decided to make another company.”

Actually, two other companies if you include Orlando. “It’s one of the hottest markets in the country,” Out of 271 Everlights dealers, Everlights of the Gulf Coast is currently the second largest in the country after Sacramento, Calif. “We may overtake them by January,” he says.

“One day, we’re a gutter company in Gulf Breeze, and the next we’re a multi-million-dollar business. Our product is for everyone. You don’t have to be a millionaire.”

One benefit of Everlights is the ability to mix and choose for any occasion. “With the touch of a button, you can go from Fourth of July to Saint Patrick’s Day,” says Kuba. “Every holiday on the calendar is pre-pro-

grammed, and you can do it from your smartphone.”

Everlights employs AI technology to identify and diagnose potential power and data issues. “We call and then we go out there and take care of it.”

The company is growing as fast as Kuba can enlist more installers and gutter people. “Gutter installation is a skill,” he says. “You need about 17 years of experience, and usually you apprentice for five to seven years to get onto a crew.”

Customer feedback has been consistently positive. “We refuse to take your final payment if we don’t earn a five-star review.” Kuba also offers a referral program where clients can earn a \$200 VISA gift card. “Our customers get to share in the profits.”

Learn more by calling 877.646.7367 or visiting everlightsbydesign.com. But don’t put off your home makeover too much longer. “I had seven requests for appointments yesterday,” says Kuba.



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A Pastor's Ponderings: The Wise Men Never Met Jesus as a Baby in a Manger



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 Jews," 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.

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.

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.

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 importance 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.

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

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

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

5

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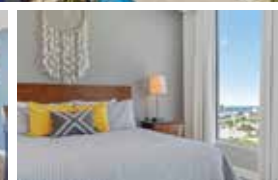
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 Musing



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.

Sean of the South: Waffle House

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 mess-hall 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 exclamation points.

She ordered eggs, scrambled. Bacon, crispy. White toast, but-

tered within an inch of its grain. Strawberry jam. An Irish pint of chocolate milk. A giant waffle—blueberry.

The waitress drew a whipped-cream 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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MOTHER'S MISSION

continued from page 25

please reach out to the National Suicide Prevention Hotline at 988. If current treatments aren't providing the help needed, consider a free consultation with Be Well Solutions to see if their services might be the right fit.

These treatments have

brought hope and healing to Diane in her darkest moments, and she firmly believes that if Drew had access to these therapies alongside his counseling, he might still be here today. Diane and Melanie have witnessed many clients begin to truly live again, and they are dedicated to helping others find the same hope and healing.

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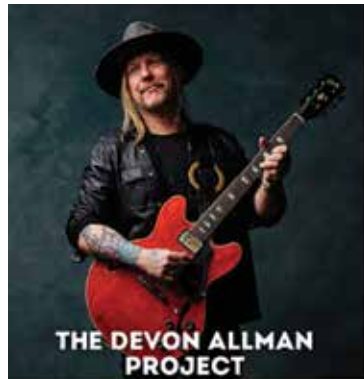
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2025 30A Songwriter's Festival Initial Lineup Announced

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 Dennen, The Stews, Langhorne Slim, Chris Knight, Josh Joplin Group, Willi Carlisle, Bee Taylor (Band), Jonathan 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 leg-



ends 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, Griffin

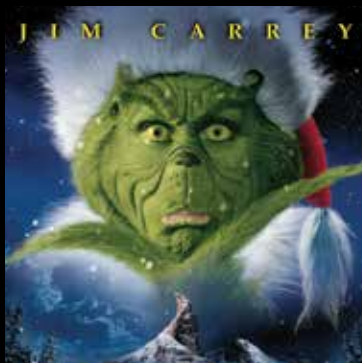
House, Charlie Mars, Randall Bramblett, Jeffrey Steele, Steve Poltz, Kelly Willis, Bob Schneider, Mary Gauthier, Certainly So, David Ryan Harris, Chris

Stills, Emerson Hart, John Driskell Hopkins, Adam Hood, Abe Partridge, Chastity Brown, Cousin Curtis, Will Hoge, Ryanhood, with more to come.

The following additional artists 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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 Around Town

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,



recognitions that underscore his profound influence, including the Secretary of Defense Outstanding 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 contributions to rebuilding Afghanistan and championing justice.

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


generous supporters.

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.



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Happy Holidays and Merry Christmas!

BY MELISSA FORTE-LITSCHER,
NEXTHOME CORNERSTONE
REALTY

Wrap up your year by making the moments that count. Gather to watch Christmas movies, sing carols, visit relatives and friends, decorate your home and bake

those cookies and special meals. We are not promised tomorrow. Like so many others, as our family celebrates this year, we are missing loved ones around the table and festivities. So, make the memories you can and share the love you have with others.

If you also have suffered loss, take care of yourself, share the stories so your loved one will live on in them and others can know the life that was lived. The holidays are difficult for many, some are alone for various reasons, so please be kind as we don't know

what the person next to us has gone through. Help when and where you can and ask for help if you need it. May God bless you and yours and if you have real estate needs, please feel free to contact me, I'm at your service.

GIFTING MEN

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outfits and weekend wear. Not a fan of brand messaging? Solid tees from Rhythm and Flag & Anthem are versatile wardrobe essentials. Opt for rich, earthy tones or classic neutrals that complement his complexion and style. These tees work well on their own or layered with a jacket.

Outdoor Appeal: The North Face

Whether your guy is a weekend warrior or a city slicker, The North Face offers functional clothing with a rugged edge. Start with The North Face's comfy and stylish tees, which are great for layering. Add a pair of shorts or versatile pants designed for hiking, traveling or running errands. Whatever combo you choose, these are pieces that

provide comfort and durability for any occasion. Looking for something a little more substantial? A quarter-zip or jacket from The North Face is a timeless gift, from lightweight options perfect for spring to heavier options that will wear into winter. Whatever the style, North Face outerwear combines technical features with a polished aesthetic.

Whimsical Comfort: 2Undr Boxer Briefs

Gifts underwear might seem uninspired (we all remember those dreaded gifts of socks and undies from grandma), but 2Undr's modal cotton boxer-briefs will change his mind. These boxers combine luxurious softness with fun, whimsical prints, making them both practical and playful. Look for designs that reflect his personality—whether he prefers bold colors, quirky patterns like foamy beer

mugs and popsicles or understated solids.

Hats with Function and Flair

For sun protection with style, check out hats from Sunday afternoons. Their UPF-rated options provide excellent coverage

for outdoor activities while remaining lightweight and breathable. Perfect for the beach, hiking, or everyday wear, these hats are a blend of fashion and functionality.

Whether you're shopping for one guy on your list or multiple someones, consider getting

pieces that will help widen their options for everyday wear and make them feel comfortable and stylish. You'll find them all at Blue Bay Lifestyle Co.—as well as gift cards that are one size, one style fits all...

Happy shopping and a very Merry Christmas to you!

Local Coupons

SUNSET LIQUORS / PARADISE LIQUORS
\$5 OFF
 PURCHASE OF \$25 OR MORE
(NOT VALID WITH ANY OTHER PROMOTIONS)
 Offer expires 12/31/24
 Offer good at all 10 Locations

BLUEWATER PLASTIC SURGERY
PROFOUND (RF MICRO-NEEDLING, FOR SKIN TIGHTENING AND CELLULITE) \$500 OFF PROCEDURE WITH 50 UNITS OF COMPLIMENTARY BOTOX
 Offer expires 12/31/24
 Niceville • Santa Rosa Beach • 850-530-6064
 www.bluewaterplasticsurgery.com

BLUEWATER PLASTIC SURGERY
10% OFF
GIFT CERTIFICATE \$500 & UP (EXCLUDES SURGICAL PROCEDURES)
 Offer expires 12/31/24
 Niceville • Santa Rosa Beach • 850-530-6064
 www.bluewaterplasticsurgery.com

FUBAR PIZZA BAR
\$5 OFF
 PURCHASE OF \$25 OR MORE
(NOT VALID WITH ANY OTHER PROMOTIONS)
 Offer expires 12/31/24
 114 Amberjack Drive • Fort Walton Beach
 850-226-7084 | www.fubarfb.com

BE WELL SOLUTIONS
\$200 OFF
 AN INITIAL KETAMINE SERIES (MOOD OR PAIN) FOR THE MONTH OF NOVEMBER
 Offer expires 12/31/24
 4641 Gulf Starr Dr #105 • Destin
 850-786-2051 • Completeketaminesolutions.com

PATIOS PLUS
CHAISE LOUNGE SALE!
(REG. \$459 EA.)
NOW \$399 EACH
AMERICAN MADE • LIMITED QUANTITY • TOTALLY WATERPROOF
 Offer expires 12/31/24
 114 Amberjack Drive • Fort Walton Beach
 850-226-7084 | www.fubarfb.com

J & B MEDICAL, INC.
\$100 OFF
 ANY LIFT CHAIR PURCHASE
WITH COUPON
 Offer expires 12/31/24
 540 E John Sims Parkway, Niceville
 850-729-255

OVERHEAD DOOR
\$100 OFF A NEW WI-FI DOOR OPERATOR AND FREE DECORATIVE DOOR HARDWARE
WITH EACH DOOR PURCHASE. (NO OTHER DISCOUNTS APPLY.) FINANCING AS LOW AS \$79/MO. W.A.C.
 Offer expires 12/31/24
 850-269-3246
 destinoverheaddoor.com

BEACHSIDE SLIDING GLASS DOOR MAINTENANCE, LLC
\$25 OFF SLIDING DOOR TRACK REPAIR WITH ROLLER REPLACEMENT
FREE ESTIMATES
 Offer expires 12/31/24
 BeachsideSlide.com
 850-98-SLIDE (850-987-5433)



Just Listed

**604 Merioneth Dr. NE
Fort Walton Beach, FL 32547**
 4 bedrooms | 2 bathrooms
 2767 sq. ft. | 0.26 lot size
 MLS ID #958774
\$425,000

Knowledge > Commitment > Honesty > Expertise > Professionalism

Melissa Forte-Litscher
 Realtor® ABR, RSPS, MRP, PSA
 850.496.7444
 Melissa@NextHomeCornerstone.com
 destin-fwbrealty.com





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Each office is independently owned and operated.







YOUR FOOTBALL HQ
NFL TICKET - BEER SPECIALS
SATURDAY & SUNDAY

Sunday
BRUNCH
 10AM-3PM

KIDS EAT FREE
 4PM-6PM
 TUESDAY-FRIDAY

PRIME RIB THURSDAYS
 STARTING 4PM

Trivia Night!

KARAOKE
 5PM TUESDAY

6:30-8:30 THURSDAY



4PM-6PM WEDNESDAY

AYCE
 ALL YOU CAN EAT
SHRIMP

4PM-CLOSE TUESDAY