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The 16th Annual 30A Songwriters Festival Hits the Area as the Number One Songwriters Festival in the Country

By WILL ESTELL

If you consider yourself a fan of great music and the talented songwriters who make the songs you love possible, you will definitely want to make plans to attend the 16th Annual 30A Songwriters Festival—especially since it is now considered the top-rated songwriters' festival in America—happening along our beautiful beach communities of South Walton and the white sands of Northwest Florida's Gulf Coast.

The renowned festival is celebrating its 16th year of Hooks, Lines and Singers January 16 - 20, 2025, with performances on presenting sponsor Grand Boulevard's main stage in beautiful Miramar Beach, as well as more than 30 other popular venues dotting the map of World Famous 30A.

This year's rendition of the popular festival includes headline performances by



Grammy award winning rocker Melissa Etheridge; the acoustic Americana sound of Amos Lee; the masterful harmonies and arrangements of The Jayhawks; the blues infused Southern rock of The Devon Allman Project, and

()n the

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the multi-genre sound of Maggie Rose and Secret Sisters.

The long winter weekend of music and fun has now become the most celebrated songwriters' festival in the entire country and is revered

by artists and music lovers around the globe. With more than 175 artists, encompassing over 225 performances

> **SONGWRITERS** *continued on page 3*

Special Event to Help Finance Facility for Adults with Autism

By Kenneth Books

The Ground Up Project, an organization designed to find homes for adults who have autism, plans a unique event next month to raise funds to further that goal. And it promises to be a "wacky" and "crazy" time.

"This is our inaugural marquee event," said spokesperson Lisa Pitell. "We're throwing a ball and we'll judge the wackiest, craziest outfit to christen the wacky, tacky king and queen."

The Ground Up Project has operated for a little more than two years. Its founders describe it as a "think tank" project.

"What about when the kids with autism are adults?"asked project board member Kendra Brownlee. She said Project members examined facilities for grownups with autism

GROUND UP

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🏇 Community

GROUND UP

continued from page 1

and "what we saw, we didn't like. There was nothing to hope for."

According to the groundupproject.org, only 7% of adults with autism have access to living outside their family home, 48 percent of them report feeling lonely and no living situations are available in our area for individuals with special needs to live independent, fulfilled and happy lives.

Autism spectrum disorder (ASD) is a developmental disability caused by differences in the brain.

People with ASD often have problems with social communication and interaction, and restricted or repetitive behaviors or interests.

Common signs of autism in adults include finding it hard to understand what others are thinking or feeling, getting very anxious about social situations, finding it



hard to make friends or preferring to be on one's own, seeming blunt, rude or not interested in others without meaning to, finding it hard express feelings, taking things very literally - for example, not understanding sarcasm or phrases like "break a leg" and having the same routine every day and getting very anxious if it changes.

"Even when a child accomplishes something he didn't do

THE GROUND UP PROJECT'S

in the past, it opens up new challenges," Project board member Eric Hambright told Life Media in 2023. If Ground Up Project is successful in creating this facility, he said, "there will be plenty of demand.³

The group's concept includes not only a standard facility with plenty of amenities and first-class care, but a community of group homes and apartments, each suited to individual residents' needs and desires. According to the group's presentation to the commissioners, the facility will have a support staff onsite 24/7, along with security measures on multiple levels. Each residence will be centered around an activities center, furthering residents' bonds with the community, sense of belonging and opportunity to be socially active.

"To my knowledge, between Pensacola and Panama City, there's nothing like we're contemplating," says Lisa Pitell. "We're trying to establish a real community."

The goal is to establish a facility that will enable adults to live a little more freely," says Project board member Kendra Brownlee.

"We want to ensure people like us don't have to worry about people not doing what we planned to do," Hambright says.

The gala event is scheduled for Feb. 22 at 6 p.m. at the Hilton Sandestin Beach Resort. Ground Up hopes to see 150 individuals attending. Tickets for the event, which has been in the planning stages for about six months, Pitell said, are \$150 per person. All proceeds will go toward a residential facility for adults with autism.

A disc jockey will be on hand, as will a photo booth, entertain-

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Because Autism doesn't end at 18, join us for an evening of outrageous and silly fun at our inaugural marquee fundraising event. All proceeds raised will support construction of a residential community for adults with Autism.



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ment and a silent auction. Also provided will be heavy hors d'oeuvres

"We're hoping to sell out," said Pitell. "This is our first year, so we don't have any kind of expectations."

The organizers hope to see outfits that are "the most outrageous or the silliest that we've ever seen," Pitell said. "Of course, it's not required that people dress up, but the goal is to get as many people participating as possible. Dress can be casual or formal. People can come with whatever level of dress they want."

Some VIP judges have already been set: The event's platinum sponsor, Life Media and another event sponsor.

For more information on the Ground Up Project, visit TheGroundUpProject.org.

SONGWRITERS

continued from page 1

at 30 plus venues, the 16th annual 30A Songwriters Festival most definitely has something for everyone. Whether you're a fan of folk music, rock, soul, country or anything in between, this festival covers it all and does so with some of the best writers and performers to ever grace the stages of these South Walton coastal venues.

The 2025 lineup is chock-full of phenomenal artists like Holly Williams, Charlie Mars, Shawn Mullins, Mary Gauthier, Jeffrey Steele, Hayes Carll, Lilly Hiatt, Tommy Prine, Grayson Capps, Chuck Cannon, Jeff Black, Randall Bramblett, Kelly Willis, Bob Schneider, Steve Politz, Adam Hood, John Driskell-Hopkins, Dan Bern, Will Kimbrough, Lilly Winwood, Ellis Paul, Darrel Scott, Livingston Taylor, Griffin House, David Ryan Harris, Emerson Hart, Certainly So, Abe Partridge, Chris Stills, Will Hoge, Chastity Brown, Vicki Peterson, Jennifer Lynn Simpson, Sara Hells, Jack Barksdale, Cat Ridgeway, Caitlin Cannon, Bradley Cole Smith, Nelson Nolan, Mike Whitty with The Sand Ole Opry, Cousin Curtis, Ryan Hood, John Cowsill, John Paul White, Ruthie Foster, Black Opry Revue, John Fullbright and numerous others.

Additionally, some top-notch writers and performers making their first trip to our beautiful beaches to perform include: Charlie Starr and Benji Shanks of Blackberry Smoke, country sensation Brandy Clark, Chuck Prophet, Josh Joplin Group, Willi Carlisle, Bee Taylor Band, Langhorne Slim, Josh Rouse, Chris Knight, Jontavious Willis, as well as Josh Rouse, Paul Mc-Donald, Jill Sobule, Kyle Davis, Tyler Ramsey, David Borne', Andrea Von Kampen, Beth Bombara, Anna Grace, Mallory Johnson, and one of my personal favorite new country artists, Jada Cato.

The popular festival takes place at venues spread across a span of slightly over 30 miles of South Walton beach communities, including the large outdoor main stage facility at Grand Boulevard in Miramar Beach. These live music hotspots include well-known restaurants, entertainment venues, hotel lobbies and cafés dotting the two-lane Scenic Hwy. 30A. And one thing is for sure, if you're hanging in places like these, near beaches like these, listening to artists like this festival brings, you are most definitely sure to have a fabulous time, that will undoubtedly find you hitting spot after spot for more music and fun.

I asked multi-hit Nashville songwriter Jeffrey Steele what keeps him coming back yearafter-year: He simply lamented, "I always look forward to 30A Songwriters Festival, not only as another opportunity to do what I love, singing and entertaining, but also seeing the fans, my writer friends I don't see often, and catching up and hangin' at the beach."

A Taste of Mardi Gras: Food, Wine, Craft Beer and More!

A Taste of Mardi Gras, this year's Food and Wine Tasting Festival supporting the Northwest Florida Symphony Orchestra's youth programs, will feature a jazz combo, tastes of 40 different wines, local craft beers and samples of cuisine from area restaurants, such as Aegean Greek Restaurant, Cafe Bienville, Magnolia Grill, Peppers Mexican Cantina, Papa's Smokehouse, PB&J Bistro & Cafe and several others.

Scheduled for Sunday, Feb. 16, 2025, from 1-4 p.m. in the Raider Central of Northwest Florida State College in

Niceville, the event will also include a silent auction containing a variety of items such as gift cards, art, jewelry and gift baskets.

Sponsored by the Northwest Florida Symphony Guild, the event raises funds to support the Symphony's youth programs, such as the Fifth-Grade concerts and the annual John Leatherwood Concerto Competition.

Tickets are \$65 and can be purchased by calling the Mattie Kelly box office at 850-729-6000 or online at www. MattieKellyArtsCenter.org.

From the main stage at Grand Boulevard, featuring Saturday and Sunday's headliners to popular spots like AJ's Grayton Beach, Bud & Ally's, Water Color's Fish Out of Water, Boat House and Lake House to 30A Café to Rosemary Beach Town Hall, and Old Florida Fish House there is certainly no shortage of venues hosting great songwriters and musicians for this event. Since its inception in 2010, 30A Songwriters Festival has grown year after year, and is one of many endeavors made possible by Walton County Cultural Arts Alliance (CAA), a remarkable organization that adds so much to our coastal community through its artistic and philanthropic endeavors.

The festival is co-produced by Russell Carter Artist Management, which has been the driving force behind the talent booking since the festival began in 2010. Additionally, 100% of 30A Songwriters Festival's net profits benefit CAA's mission to advance the arts in Walton County through education, leadership, advocacy and the funding of special arts related programs within the community.

Festival Co-Producer, Russell Carter, President of Russell Carter Artist Management, has good reason to be immensely proud of the festival he helped to create.

"This festival began as a small event and grew quickly into a premier one-of-a-kind musical showcase for worldclass songwriters. Our goal is to curate a festival that presents the absolute best in touring songwriters and performers. We want our audiences to experience musicians representing diverse genres of music – jazz, blues, country, folk, Americana, and rock, with just two stipulations – they have to write their own music and they have to be really great at it!" said Carter.

Grab Your Festival Tickets Today!

Full weekend passes start at only \$445, and premium seating VIP passes at just \$1,225. per person, and Premiere VIP passes, with special front row seating at the Grand Boulevard Headliners Stage for only \$1,600 pp. All of these ticket packages come in at quite the bargain considering you have the ability to see and hear so many remarkable songwriters and artists across your four days along the

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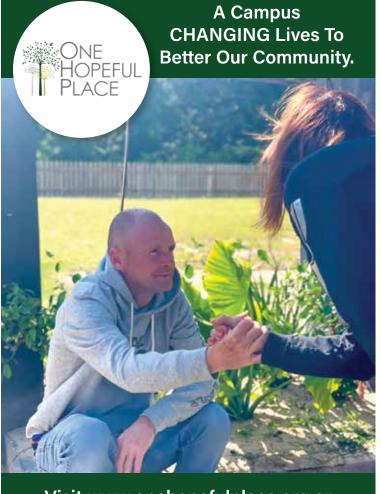


New Okaloosa App Allows Easy Access to Road Jurisdiction for Citizens

By Carolyn Newcomer Ketchel

There are many issues that a constituent will reach out to a county commissioner about, and roads are an important issue to everyone. It is frustrating to figure out which governmental entity has jurisdiction over which roads (including the responsibility to maintain such roads). After all, the roads are in Okaloosa County, so doesn't the county control the roads? The simple answer is "some of them."

While talking with Jason Autrey, Okaloosa County Public Works Director, last year, I lamented that there ought to be a way that could tell citizens who has jurisdiction over each road in the county. I went to our county Department of Information Technology and asked if an app could be developed to eliminate confusion by citizens regarding who has the responsibility to maintain a particular



Visit www.onehopefulplace.org or call (850) 586-7879 with your active compassion for the homeless in need.



roadway. The answer was "yes" and after many months of work and effort, the county is ready to unveil this project.

An interactive map of the roads in Okaloosa County has been created to allow easy access to information regarding the responsibility of maintenance of highways, interstates, county and municipal roads. Personnel in our Department of Information Technology, particularly those in the GIS division, have spent several months creating the color-coded map to provide a visual key detailing the designated authority of each roadway.

The Road Management Information Application is a web-based tool to assist in determining road ownership and maintenance in Okaloosa County. Visually, the map symbolizes roads in color based on jurisdiction. The color-coded key provides detailed information as to whether the road is located under the jurisdiction of a

municipality, Okaloosa County or the Florida Department of Transportation. Users can either key in their address or select a point on the map. The tool will search within 250 feet of the location and give feedback about the surrounding roads. A user can also click on a road to find the same information. The layers tab allows users to turn on or off certain information layers. The interactive map will

be located on the county webpage and perhaps even a physical kiosk. This will be a useful tool for quick access as to the authority over roadways located inside Okaloosa County but not necessarily maintained by Okaloosa County.

As an example, let's look at Hollywood Boulevard which is a main artery in south Okaloosa County. This road is partly under the jurisdiction of the county, partly in the city of Fort Walton Beach and partly in Mary Esther. How confusing for everyone! Each different jurisdiction must maintain Hollywood Boulevard when it crosses within a different municipality.

Another example, State Road 85, is currently in terrible shape from Shalimar headed south and especially over the Shalimar Bridge! Many believe that the City of Shalimar and/ or Okaloosa County have authority over this section of the road, but neither local governmental entity has the authority

or responsibility to maintain this important roadway. Some areas have been repaired by the Florida Department of Transportation, and I have been assured by FDOT that Shalimar Bridge and State Road 85 will be addressed by August 2025.

I must give a shout out to our Public Works Department, because Okaloosa County roads are well maintained. We take pride in our roads. The ¹/₂ Penny Sale Tax, voted on by the citizens of Okaloosa County, has allowed us to accomplish much needed roadwork. From repair of neighborhood streets to paving 400 miles of dirt roads in the north end, our Public Works Department continues to work hard to keep our infrastructure functioning well.

Now citizens will be able to visit a map of Okaloosa County and quickly access the roadway of their concern. It is our intent to provide contact information on this app where a citizen can notify the proper jurisdiction of their concerns. These concerns include items such as stripping, potholes or paving. Our citizens are often our best eyes on road conditions.

You can access this app by typing **https://bit.ly/Who-ManagesMyRoad** into your web browser. I am excited to unveil this new tool for your information. Please let me know your thoughts, ideas and suggestions for improvement.

It is an honor to serve as your County Commissioner.

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

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Happenings Around FWB

2025 EVENTS

JANUARY

- 11
 Girls Empowered with Math and Science (GEMS) Workshop

 10:30 am | FWB Public Library | FWB

 Introduction to Pistol

 10 am | EC Indoor Shooting & Sport | Valparaiso

 Paint Party: Paschal Moon

 3 pm | Painting with a Twist | FWB

 9th Annual Prohibition Repeal Wine Dinner at Paradis

 6:30 pm | Paradis | Rosemary Beach
- 12 Paint Party: Beach Chairs at Sunset 6 pm | Painting with a Twist | FWB
- 16 Curiosity Lab 4 pm | FWB Public Library | FWB
- 16- 30A Songwriters Festival Various Times & Locations
- 17 Blood Drive for American Red Cross 12 pm | Elks Lodge 1795 | FWB Steak Night 5 pm | VFW Post 7674 | FWB Bette, Babs, and Beyond 7:30 pm | Destin-FWB Convention Center | FWB

BETTE BABS & BETTE BABS & BETTE BABS & BETTE BABS & BETTE BABS &

18 Pancake Breakfast benefiting Air Force Enlisted Village 7:30 am | Magnolia Grill | FWB Concealed Carry Weapons Class

> 10 am | EC Indoor Shooting & Sport | Valparaiso Paint Party: Wildgrass Flowers

3 pm | Painting with a Twist | FWB Sip & Science: Wild West Edition 6 pm | Emerald Coast Science Center | FWB

- 19 Live Music: Taylor Hunnicutt Band 8 pm | Docie's Dock | FWB
- 23 STEAM Kids 3 pm | FWB Public Library | FWB Planetarium Night 6 pm | Emerald Coast Science Center | FWB Home Defense Fundamentals 6 pm | EC Indoor Shooting & Sport | Valparaiso
- 24 Paint Party: Cosmic Love 6 pm | Painting with a Twist | FWB

W

STRATEGY

- 24 Frozen Jr. presented by Mosaic Theatre Company 7 pm | FWB Civic Auditorium | FWB
- 25 LEGO Club 10 am | FWB Public Library | FWB Frozen Jr. presented by Mosaic Theatre Company 2 pm & 7 pm | FWB Civic Auditorium | FWB Emo Night Karaoke 7 pm | DownTown MusicHall | FWB
- 26 Advanced Pistol 10 am | EC Indoor Shooting & Sport | Valparaiso Frozen Jr. presented by Mosaic Theatre Company 7 pm | FWB Civic Auditorium | FWB
- 30 Crescendo! Kick Off Lunch 11 am | Bijoux | Miramar Beach



31 Frozen Jr. presented by Mosaic Theatre Company 7 pm | FWB Civic Auditorium | FWB

JAN 31-FEB 2 Foodees Food and Culture Festival Various Times | Northwest Florida Fairgrounds | FWB

FEBRUARY

01 4th Annual Galentine's Day Fundraiser benefiting Destin Charity Wine Auction Foundation 2 pm | Private Home | Destin



Frozen Jr. presented by Mosaic Theatre Company 2 pm & 7 pm | FWB Civic Auditorium | FWB

- 01 Trivia Night: Rom-Com Edition 6 pm | Emerald Coast Science Center | FWB
- 02 Sensory Play Sunday 10 am | Surge Adventure Park | Mary Esther Women's Climbing Circle 5 pm | Rock Out Climbing Gym | Destin Frozen Jr. presented by Mosaic Theatre Company 7 pm | FWB Civic Auditorium | FWB
- 06 Mystery by the Book Club 12 pm | FWB Public Library | FWB
- 07 Greater FWB Chamber First Friday Coffee 7 am | Christian Life Center at FBC | FWB
- 08 Girls Empowered with Math and Science (GEMS) Workshop 10:30 am | FWB Public Library | FWB

ONGOING EVENTS

VFW Post 7674 - Sunday Breakfasts 8 - 11:30 am | Sundays | 231 Carol Ave | FWB SINGO Music Bingo Nights 6 pm | Tues | The Island Resort | FWB

Live Trivia Nights 6 pm | Thurs | The Island Resort | FWB

Live Trivia Nights 6:30 pm | Thurs | AJ's on the Bayou | FWB

FARMERS MARKETS

Okaloosa County Saturdays | 7 am - 2 pm 1954 Lowis 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

SAVE THE DATE!

The Ground Up Project's WACKY TACKY BALL! February 22, 2025 6-10 p.m. Hilton Sandestin Beach Resort & Spa Miramar Beach

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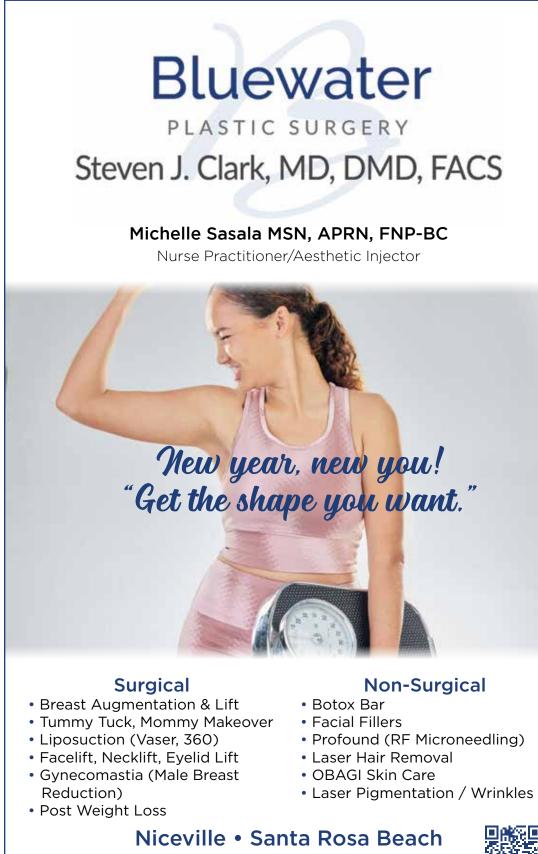
From Hardship to Hope: A Story of Resilience and Renewal

By Sherry Jones

Homelessness. It's a word we often hear, a situation we see, but one that too many of us avoid truly talking about. For some, it feels distant—an issue for "other people." But what happens when homelessness isn't just a statistic, but a reality that hits someone you know, someone you love?

For me, it was personal.

I grew up in Fort Walton Beach, a place filled with fond memories and a deep sense of community. It's the same community where someone near and dear to my heart also grew



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up. He was someone who gave his life to caring for others particularly his mother, whom he loved dearly and supported for as long as he could remember. But when she passed away, everything changed.

Grief is a difficult road to walk, and, for him, it brought more than just emotional struggles. A tragedy occurred-a life-altering event that became the start of a downward spiral. When life hits you with an unexpected boulder, sometimes you don't see it coming. Sometimes, it rolls downhill, taking everything with it-mental and emotional well-being, finances, and stability. And despite his best efforts, he found himself in a place no one ever imagines: homeless.

I wish I could say this story is uncommon. But the truth is, it's not. For so many of us, there's someone—a family member, a friend, a neighbor—who has struggled with homelessness. It's not just a distant issue. It's real, it's painful, and it's closer than we like to admit.

Last year, during the holiday season, my loved one's story became a testament to the power of hope and perseverance. At his lowest point, he was referred to One Hopeful Place (OHP) by a family member: me.

At OHP, he found more than just shelter. He found a team of compassionate, dedicated individuals who gave him the support he needed to start over. Among them was Mike, whose kindness and encouragement made an immediate and lasting impact.

"I'll never forget the day I arrived at OHP," he shared with me. "It was cold and rainy, and Mike welcomed me with warmth and kindness. He talked with me about housing resources and what OHP could offer to help me rebuild my life. Over the next eight months, Mike continued to be a positive force—not just for me, but for so many others who entered OHP. That support meant everything."

This guidance, combined with the extraordinary leadership of Donna and Liz—who many refer to as the "Mother Teresas" of OHP—gave him the foundation he needed to rebuild his life. He committed to saving money, accessing critical resources and working through the struggles he faced.

OHP, under the umbrella of Community Solutions of the Emerald Coast, helps participants who are committed to changing their lives and becoming self-sufficient. With the help of grant money, OHP assists participants and veterans in obtaining permanent housing by covering deposits and providing essential items they need to rebuild their lives.

The holidays were a time of reflection and motivation for

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HOPE

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him. Surrounded by the generosity of the OHP community and their holiday efforts, he found a renewed sense of purpose. By the end of the year, his hard work paid off-he was approved for his own apartment, a place to finally call home.

Now, as the new year begins, his success story is a reminder of what's possible when compassion meets action. Homelessness doesn't discriminate. It can happen to anyone-regardless of their background or circumstances. But with support, hope and determination, a brighter future is always within reach.

To OHP, thank you for being the light in so many people's darkest days. Your unwavering



commitment to those in need continues to change lives every day.

To my loved one, I am so proud of your courage, your resilience and your determination to create a better future for yourself. Your story inspires us all to never give up, no matter how difficult the journey might seem.

As we move forward into this new year, let us carry the lessons of the holiday season with us. Compassion, kindness and belief in others have the power to change lives. Together, we can build a community that lifts each other up and provides the tools for success.

Hope changes lives. I know this firsthand.

Shelter House Palate & Palette Wine Dinner Feb. 8

Palate & Palette Dinner will be held Saturday, Feb. 8, at Legendary Marina. This pop-up style wine dinner is a unique experience, as Legendary Marine's show room is transformed into a chic, intimate venue with a metropolitan feel. The evening will begin with a cocktail hour and hors d'oeuvres at 6 p.m. with the program and dinner beginning at 7 p.m. Attendees will indulge in a five-course seated dinner featuring five of the area's most respected chefs. Each chef will create a dish for their

Shelter House's Annual course, complete with signature craft cocktails. Guests will have the opportunity to bid on an expansive selection of silent auction items, raise their paddle high to support Shelter House, and the painting created at the event will be auctioned off to the highest bidder in an exciting and competitive live auction.

All proceeds benefit Shelter House, the state-certified domestic and sexual violence center serving both and Okaloosa and Walton counties.

Visit shelterhousenwfl.org.



Doug Stauffer Elected as Chairman of Okaloosa County Republican Party

The Okaloosa County Republican Executive Committee (OCREC) has ushered in a new era of leadership by electing Doug Stauffer as its Chairman alongside a slate of other new officers. This marks a significant transition for the organization, with all four Executive Board positions replaced in the recent election.

Doug Stauffer, a pastor, author, Life Media writer and Niceville City Councilman, was overwhelmingly chosen to lead the party, garnering more than 75% of the vote. Stauffer made headlines early in 2024 when he won a Niceville City Council seat through a historic coin flip to break a tie vote. He has been a member of OCREC since 2019 and has served as Treasurer for the last two terms.

"I am deeply humbled and honored to be elected Chairman of the Republican Party of Okaloosa County," stated Stauffer. "With President Trump's election as our 47th President, the Panhandle counties must remain a bedrock of conservative values in Florida. As the world watches our nation over the next four years, we are poised to lead with strength, unity, and a commitment to our shared principles."

Stauffer also addressed the role of faith in public service: "Christians have been told they should stay out of politics, but the opposite is true. While government needs to stay out of the church, Christians must greatly influence the government. The Founding Fathers designed our Republic to be guided by biblical principles, ensuring that faith and values form the bedrock of a just and moral society. Republicans must insist on 'following the science'

rather than ideologies driven by agenda-based narratives that undermine truth, freedom and morality."

Stauffer succeeds Sandra Atkinson, who dedicated over 12 years to the OCREC and served as Chair for the past four years, a period marked by significant challenges within the Okaloosa Republican Party. She withdrew her name from the ballot during the Republican primary in June. Her departure comes as the OCREC undergoes a transformative renewal, welcoming over



50 new members and embracing a fresh start.

OCREC members elected Chris McKay, the former Secretary, as Vice Chair and Diana Graham, who succeeded McKay as Secretary. Neither had a challenger and were elected by unanimous consent. Stauffer appointed Ed Gilbert as interim Treasurer until a formal election for that position is held on January 27, 2025.

Okaloosa County remains a Republican stronghold, with registered Republicans far outnumbering Democrats. President Trump, Senator Rick Scott, State Senator Don Gaetz, and State Representative Patt Maney secured over 70% of the county's vote in the November general election. Representative Maney emphasized, "To maintain our momentum, we must boost turnout to counter heavilv Democratic counties. With key races ahead, including Congressional and State House elections, robust education and get-out-the-vote efforts will be critical."

The OCREC is a critical resource for Republican candidates, designed to provide support, training, and grassroots organization. "We are not campaign managers," emphasized Stauffer. "Our role is to serve as a resource pool for Republican candidates at every level, from city and county positions to congressional and other national offices." Voter turnout in Okaloosa County dropped by 2% from the 2020 presidential election.

Stauffer brings a wealth of experience to his role, balancing his duties as pastor of Faith Independent Baptist Church, Niceville City Councilman, and a commissioner for the Niceville CRA, the Okaloosa County Transit Cooperative, and the Okaloosa County Library Governing Board.

Stauffer's leadership seeks to rebrand the county Republican party as a unified, cohesive organization dedicated to constitutional principles. Okaloosa County should serve as a model county for others to follow. Success will be measured not by maintaining the status quo, but by principled individuals achieving truly conservative outcomes that align with the founding of this great Republic. For more information or to get involved, please visit www.OkaloosaGOP. com.





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By Melissa Forte-Litscher

As we welcome a new year, it's a great time to reflect on our financial goals and set ourselves up for success. Whether you're focusing on personal financial planning or navigating the tax implications of buying or selling a home, a little preparation can go a long way. Here are some tips to help you start the year on the right foot.

To plan the upcoming year's financial strategy, we have to start by assessing where we stand. Review income and expenses to see where your money goes each month. Look at any debts you owe and prioritize paying down high-interest ones. Don't forget to check your credit score! A healthy credit score can make a big difference, especially when it comes to securing a mortgage or refinancing.

Think about what you want to achieve this year when you begin to set your financial goals. Maybe it's saving for a down payment on a home, building an

NextHome^{*}

Tax Season Preparation and Planning Includes Your Real Estate Transactions

emergency fund, or paying off credit card debt. Setting a budget is very important. A budget isn't just a plan-it's your financial roadmap. Break down your expenses, look for areas to save (those daily coffee runs can add up!), and make sure to allocate funds toward your goals. Apps and online tools can help make budgeting a breeze.

Don't forget to set up your emergency fund, because life happens, and these funds can keep unexpected expenses from derailing your plans. Aim to save three to six months' worth of living expenses so you're covered if something comes up.

If you're not already investing, now's a great time to start planning for your future. Look into retirement accounts like 401(k)s or IRAs and consider diversifying your investments to build long-term wealth. If you're unsure where to begin, a financial advisor can point you in the right direction.

Tax Preparation is an integral part of your financial plans and homeownership can present opportunities for savings. But, it's important that your documentation is complete and correct to maximize your benefits.

If you've purchased a home

this past year, congratulations! Make tax time easier by organizing these key documents:

• Closing Statement (HUD-1 or Closing Disclosure) which details the final transaction, including your closing costs.

• Mortgage Interest Statement (Form 1098) shows the deductible mortgage interest vou've paid.

• Property Tax Records so you don't miss out on deductible property taxes. Receipts for Home improvements that might increase your home's value and help reduce taxes when you sell in the future.

If you've sold a home, congratulations to you, too! Make sure to save:

• Closing Statement and Sales Contract which is essential for reporting your sale.

• Receipts for Major Repairs or Improvements because these might reduce your capital gains tax

• Records of Sale Expenses, which include Real estate commissions, advertising costs, and other fees which may be deducted from your gains.

Staying organized with these documents will help you maximize your deductions and reduce stress when filing taxes.

\$425,000

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Be sure to check with your own accountant to see if these apply to your personal situation and perhaps find additional areas in which to save.

Financial planning isn't "set it and forget it." Revisit your goals and budget monthly to make sure you're staying on track. And, be sure to share with your spouse, partner or even a trusted friend for accountability. Whether you're focusing on your finances, planning to buy or sell a home, or simply dreaming about your next move, let's make 2025 count in a positive way. If you have questions about real estate, I'm at your service and ready to help you make this a year of success, growth and smart decisions!





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Community

What Does it Mean to "Age-In" to Medicare?

By Greg Durette, Florida HEALTH CONNECTOR

As many times as I have said the term "age-in" to folks when discussing Medicare, it has never failed to elicit a visceral response like, "What do you mean with this age-in thing?!" or "I don't feel aged-in!"

The fact of the matter is, ag-

ing-in means you are turning 65 soon, and it is a good thing. There are many we all know that didn't make it to that milestone. Bravo for making it and cheers for many more.

With Annual Enrollment Period now officially ended (even though there is a little known Special Enrollment Pe-



riod for certain local counties which extends the period until 3/31/2025!), we are now in the middle of the Open Enrollment Period which runs from January

1 - March 31 of every year for pre-dominantly for Advantage Plan members (you can re-read my article from last month for more information about the ins and outs of that). But, that does not change the fact many people have birthdays all year long and are actually aging-in during this time as well. Confusing but, it can be made sense of with a little guidance.

What generally happens is, folks get confused between what they see on TV with all the pitches about "time running out" and, what they can actually do during the aging-in period. So, let me attempt to de-mystify it a little bit here.

There is a period of time when a person ages-in and becomes eligible for Medicare. Typically, this period of time is three months before the month in which they turn 65 and three months after the month in which they turn 65. Do the math and you will see this is a seven-month period of time around your birthday. There are a few other exceptions to this eligibility period. But, those will have to be saved for another article or very long-winded phone call for the braver among us!

The first order of business is to obtain your Part A and B (if desired or needed) through Social Security. Without add-



ing a litany of boring details as to qualifications for each, suffice it to say Part A is typically \$0 premium for most folks and Part B for 2024 will typically cost \$185.00 per month. The Part B premium is means tested and can get a little complicated (and expensive)-certainly

more complicated than can be described in this article. Again, suffice it to say, some could pay much more or much less, depending on your Modified Adjusted Gross Income from two years prior unless you apply for a break based on current income. There is a form for that.

If you wish to avoid LIFE-LONG penalties, you will have to have Part B and Part D (prescription coverage) in place at the time of first becoming eligible. As a reminder, eligibilities are one of those things unique to each person's circumstances so, it is important to know how these things apply to you.

If you choose to obtain a Supplement, commonly called a "Medi-Gap" policy, you will need to also obtain a separate Part D prescription plan as Supplement plans DO NOT IN-CLUDE such. If you choose to obtain an Advantage plan, the Part D prescription coverage is typically INCLUDED.

As you can see this can, and usually is, a very confusing time for most folks used to having traditional insurance for their whole lives. Suddenly, you are thrust into this new system when everybody and their cousin is calling and/or mailing you every single day with their "better option."

Your best option is the one that best suits you. Maybe it is a great price. Maybe it is a great network of providers. Maybe it is just the peace of mind in knowing you have someone you can rely upon for information when you need it.

If there is only one take away you can have from this article, it would be to work with someone that can help you navigate the local landscape and help you completely understand this otherwise very confusing time in life.

Happy New Year!

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare insurance throughout the State and is based in Niceville. He has been in the insurance industry for nearly 42 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.





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Community



BY JULIE A. MARTIN

When you live in a community governed by a Homeowners Association (HOA), you might feel like your options for homeowner's insurance are limited. However, working with an independent insurance agent can help you find the right coverage that meets both your needs and the requirements of your HOA.

For instance, some townhomes are covered by a COA, Condo Association, and the Association assumes responsibility for the exterior walls and the roof of the buildings, so that the unit owners only require coverage for the inside of the dwellings, from the drywall in, as well as their personal property, liability, mold coverage, etc.

Homeowners Associations generally require their unit-owners to purchase insurance coverage that includes coverage for the exterior walls and

In a Homeowner's Association? **Property Insurance Options**

the roof, in addition to coverage for liability and even flood insurance on that townhome.

An independent insurance agent is not tied to any specific insurance company. So, they can provide you with a range of options and help you choose the one that best suits your situation. They have the knowledge and experience to navigate the complex world of insurance policies and can help you understand the various types of coverage available. This is especially important when dealing with an HOA, which may have specific requirements for the insurance coverage you need.

An independent insurance agent can help you find the right policy that meets these requirements, while also ensuring that you have the appropriate level of coverage for your individual needs.

Furthermore, an independent insurance agent can help you identify potential gaps in your coverage that you may not have considered. For instance, if you have valuable jewelry or art, you may need additional coverage beyond the standard policy. An independent insurance agent can help you identify these gaps and recommend coverage options that meet your needs.

In the case of Jewelry or fine arts and other related types of valuable personal property, the property itself is more likely to be lost through theft or mysterious disappearance than any other type of peril. There are 12 categories of personal property that require appraisals for full coverage in the event of theft, breakage, or mysterious disappearance.

Carriers require a current appraisal, usually within the last 36 months, along with a picture of the item or set, and a full description. Additionally, they may require the type of location of the item such as in your home or in a bank vault, and rate at least partially based on the location given.

Working with an independent insurance agent also provides the added benefit of having a personal relationship with your agent. You can build a relationship of trust and confidence with your agent, who can provide ongoing support and guidance throughout the life of your policy. They can help you navigate the claims process and



make sure that you receive the coverage you need when you need it most.

Finally, working with an independent insurance agent can save you time and money. They can help you compare policies from different insurance companies and find the best coverage at the most competitive price. They can also help you identify discounts and other cost-saving opportunities that you may not be aware of.

In conclusion, when you live in an HOA-governed community, it is important to work with an independent insurance agent to find the right homeowner's

insurance policy that meets both your needs and the requirements of your HOA.

An independent insurance agent can provide you with a range of options, help you identify potential gaps in your coverage, build a personal relationship with you, and save you time and money. Don't leave the protection of your home and personal belongings to chance - work with an independent insurance agent to ensure that you have the right coverage for your needs.

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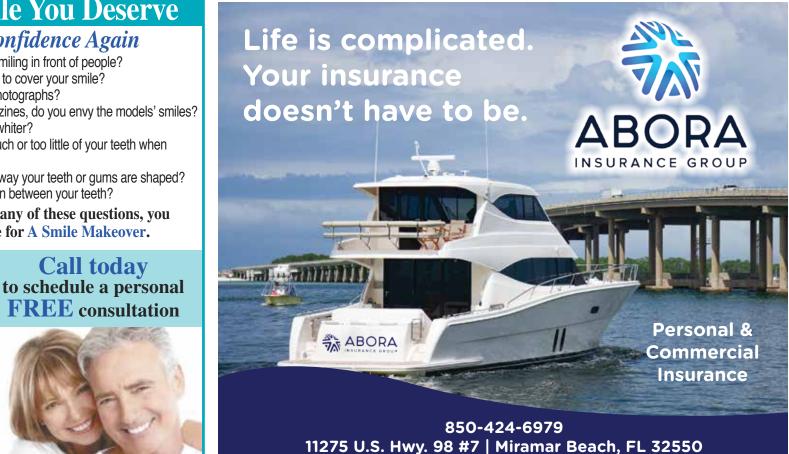


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ECSC's Diane Fraser: Discovering the Chemistry between Science and Community

By KellyMurphy-Redd

Diane was born in Mobile, Ala., graduated from Niceville High School, earned her undergraduate degree from Huntington College, and her master's degree from University of Alabama at Birmingham (UAB).

Armed with her chemistry and forensic science degrees, she moved to Salt Lake City. In her 20's she was looking forward to seeing something different and broadening her horizons. She enjoyed working in a forensic toxicology lab doing cutting edge research. Diane will tell you television shows about crime scene investigation are not true to life. The script will combine six jobs into one character. Diane met her husband in Salt Lake City.

Diane and her husband moved to Cincinnati after they were married, where she worked for five years as a research chemist at the Food and Drug Administration. The Forensic Chemistry Center participated in a lot of criminal investigations. If someone had an adverse effect from some food or chemical, etc., her team would try to find out what was in there that made the person sick.

While in Cincinnati, her husband traveled a lot and was gone all week. They decided to move back to Fort Walton Beach in 1999. His family was there and her family was in Niceville. Diane quit work and became a fulltime mom. She has taught as an adjunct professor at UWF since 2003 and joined the Emerald Coast Science Center (ECSC) board in the spring of 2014.

A couple of weeks into November, the ECSC director left to become a full-time teacher. The board asked Diane to be the interim director while they looked for a replacement. In 2015, Diane became the permanent director. It was a leap of faith. There was no money to invest in new exhibits and programs; there hadn't been investments in a while, and the science



center didn't have the strongest reputation. It took a couple of years to change the perception. The experience of attending the science center needed to change between visits or why would anyone come back?

With no business experience, but plenty of ignorance and enthusiasm, Diane didn't know how scared she should be. She started writing grants and, with board guidance, began to make friends in the community, improved the science center's reputation, obtained some investments, generated more revenue and began to build small successes.

The ECSC generates revenue by charging admission. The staff hosts field trips from Okaloosa County, Walton County and Alabama. The center also provides home school programs. Fundraising programs along with personal and corporate donations help the science center keep moving forward.

When asked to share the greatest lesson she's learned, Diane says it's collaboration with our communities. The first two years were focused on investing and income generation to become stable. Then Covid happened. There were big concerns.

The science center board met weekly and the community stepped up. Diane gets emotional when she talks about the community support. The Fort Walton Chamber and Ted Corcoran were also there with support. Facebook generated donations of \$5, \$10 or \$100. The science center was reinvigorated. Many people helped.

To say thank you, the ECSC offered free passes to the United Way, foster programs, guardian ad litem programs and Big Brothers. Anyone with EDT or

Continued on next page





Community

FWB Chamber 2025 Leadership & Annual Awards

On Friday January 3, the Greater Fort Walton Beach Chamber of Commerce hosted its Annual Installation and Awards Breakfast, a much-anticipated event to bid farewell to 2024 leadership, welcome the new faces of 2025, and celebrate the outstanding contributions of its members. Chamber President Ted Corcoran highlighted the Chamber's accomplishments over the past year and shared plans for 2025.

Celebrating Excellence

Congratulations to the recipients of this year's prestigious awards:

• Jim Glenn Ambassador of the Year Award: Kari Painter, Quality Roofing Solutions



• Mert Wagner Volunteer of the Year Award: Holly Karr, Creative Web Solutions

• Small Business of the Year Award: FASTSIGNS

• Corporate Business of the Year Award: Florida Power & Light

The event also featured this year's beloved **Teddy Awards**, which recognized individuals for their dedication and contributions to the community:

• Dayna Stinebiser, Greater Fort Walton Beach Chamber of Commerce

Marrissa Lowe, Warren AverettJohnny C. Alexander,

ACE50 Media • Jerry Williams, Eglin Federal Credit Union (Retired)

• Maureen Bierman, Step One Automotive Group



Brandon Bishop, Cross Environmental Services
Mel Ponder, Northwest

Florida State College • Nathan Boyles, Okaloosa

County Board of Commissioners

Leadership Transition

2024 Chairman of the Board, Stephen Perkins of Warren Averett, delivered an inspiring farewell address, and passed the gavel to Gordon King of Okaloosa Gas, the incoming 2025 Chairman of the Board. King commented, "Okaloosa Gas has been a leader in Northwest Florida since 1953. I am honored to be just the second Okaloosa Gas Chairman to be selected as Chair of the Greater Fort Walton Beach Board of Directors (Fred Pryor was first 1984). My goal will be to do all we can to promote the quality of life in Okaloosa County."

For more information, visit www.fwbchamber.org.

DIANE FRASIER

continued from previous page

SNAP can show their card and four people get in for \$12. Normally the fee is \$12 per person. Diane says the science center is not serving the mission if a lot of the population don't have access. "Many families can't afford admission and still pay bills. One of these kids could be the scientist that solves the next big problem."

The ECSC houses 60 animals. There are birds, reptiles, tortoises, chinchillas, geckos, tarantulas, turtles, parrots, hedgehogs and hermit crabs to name a few. They name their animals after scientists. There are 14 employees including two animal care specialists who work 365 days a year, along with seven educators, three of whom work full-time and front desk personnel.

Among the many science center offerings, there are summer camps, a presence at festivals, libraries, day care centers, hosting birthday parties and even Girl Scout badge workshops.

Diane says no one can do this by themselves. Celebrating 10 years in the community, ECSC has exceeded its pre-pandemic numbers. But, there is still room to grow. As the only science museum in Okaloosa County, your gift helps close the STEAM education learning gap by providing successful, transformative educational opportunities for children. To support, visit https://www.ecscience.org/ support. For more information, visit www.ecscience.org.



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Military

Hurlburt Field Pilots Control Remotely Piloted Aircraft from 1,100 miles away

Exercise Reaper Castillo Pathfinds MQ-9 Capabilities in Austere Environments

1st Special Operations Wing Public Affairs

An MQ-9 Reaper circles above the Melrose Air Force Range in New Mexico, surveying the area below as it prepares to land on a dirt strip. On the ground, the 1st Special Operations Mission Sustainment Team (SOMST) secures the landing zone, ready to refuel and rearm the aircraft.

More than 1,100 miles away at Hurlburt Field, an MQ-9 pilot and sensor operator control the remotely piloted aircraft from a ground control station. The 65th Special Operations Squadron hosted Exercise Reaper Castillo Nov. 4 to Dec. 18, 2024, to sharpen mission-essential tasks and develop MQ-9 Agile Combat Employment (ACE) capabilities. The goal: create a lighter, leaner and more agile force.

The exercise validated the



MQ-9's ability to conduct key operations in austere environments, including dirt-strip landings, refueling, rearming and

rapid relaunch. "In the future fight, we assess we will no longer be able to rely exclusively on the main operating bases that have persisted," said the 1st SOMST flight commander. "Operating in austere environments anytime, anyplace and anywhere is critical. It enables commanders to have options - something critically needed in special operations forces."

Typically, the MQ-9 requires a paved runway with a group of maintainers and extensive support functions. However, during the exercise a light SOMST footprint on an austere dirt airfield provided all necessary functions to support mission execution.

"If special operations MSTs can enable mission generation at the forward edge of the battlefield, it can increase the lethality, range, and overall capability of the aircraft for strategic and tactical national interests," the flight commander said.

The MQ-9 Reaper is a versatile and precise intelligence, surveillance and strike platform and its adaptability and range of capabilities make it an asset for modern military operations.

These capabilities align with ACE, a strategy focused on enhancing flexibility and resilience by dispersing forces across multiple, often austere, locations. With its ability to operate in remote environments and adapt to rapidly changing mission requirements, the MQ-9 plays a role in supporting ACE's emphasis on decentralized operations and rapid deployment.

"The MQ-9 is extremely relevant in today's fight and will be in the future as well," said a 65th SOS MQ-9 evaluator pilot and exercise mission commander. "It allows us to go places and do things that we cannot risk sending manned aircraft – such as high-threat environments."

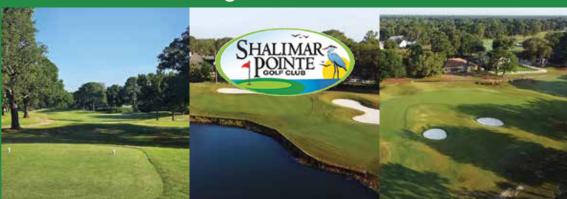
The exercise builds on the hard work of the 65th SOS's sister squadrons over the past few years and will provide important data and lessons learned for the next squadron to push the concepts even further, said Lt. Col. Kurtis Paul, 65th SOS commander.

"On its surface, Reaper Castillo 24 is an exercise created and executed by the 65th SOS. But in reality, it's another step in Air Force Special Operations Command's efforts to push MQ-9 operations beyond conventional means," Paul added. "It brought together many members from multiple AFSOC wings and it's humbling to have the Lucky Dicers' stamp on this iteration - this was truly a win for all of AFSOC remotely piloted aircraft and where we're headed in the future."

As the future of Air Force operations adapt to emerging technologies and evolving threats, the forward-thinking approach of these teams is crucial to unlocking the full potential of the MQ-9.

"We have to break out of the mindset that we need a huge, paved runway with co-located launch and recovery aircrews," the mission commander added. "If we can free ourselves from the traditional mindset, it makes MQ-9 combat reach nearly limitless."

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Welcome to the Winter Season

BY LIESEL SCHMIDT

As we transition out of the holidays and into the new year, it's all about blending comfort and style-which means cute, but fantastically supportive loafers and closed-toe shoes (beauty isn't always pain, ladies), fabulous wide-leg trousers and jeans, and accessories that help finish it off and pull it all together into one amazing look. Because the temperatures might be cooling down, but you can still look hot.

Step Into Style: Loafers, Wedges, and Heels (Oh My!)

Say hello to supportive, cute loafers from Aetrex for the winter. Whether you're headed to brunch or running errands, loafers are the MVP of the shoe world right now. Comfortable? Check. Stylish? Double check. They're perfect for pairing with pretty much everything, from skirts to jeans or trousers. These shoes say, "I'm here to slay" without making your feet scream for mercy before lunchtime.

For anyone craving a little extra height, closed-toe wedges and heels are here to save the

day, and Aetrex offers both with the added bonus of built-in arch support that keeps you comfy and ready to crush your look. Wedges are fun and easy, perfect for pairing with fall's signature wide-leg trousers and jeans; and closed-toe heels offer a polished, sophisticated option for those days when you want to be a little fancy

Wide-Leg Trousers and Jeans: The Pant of the Season

Winter 2025 is the season of the wide-leg. Whether you're slipping into wide-leg trousers or throwing on some high-waisted, wide-leg jeans, this silhouette is all about giving you that chic, elongated look. These pants are not only super flattering (they cinch in at the waist and flow out for a dramatic, elegant effect), but they also pair perfectly with all of those loafers and wedges you've just invested in. Liverpool trousers are ideal for the office, while their range of wide-leg jeans can take you from casual coffee dates to stylish weekend strolls.

Layer Up: The Art of Layers

With temperatures dipping (and then swing up again), layering is your best friend. Light layers are the key to mastering that in-between season vibe without being too hot or too cool. Lightweight cardigans, puffer vests and cropped jackets are pieces that keep you warm without overheating and also add a level of sophistication to your look. Liverpool, Flag & Anthem and Rhythm offer great options for any wardrobe, with colors, textures and prints that elevate your outfit and keep you cozy. Don't be afraid to play with lengthslong cardigans over shorter tops, cropped jackets with flowy blouses. It's all about balance and creating visual interest.

Leather Handbags: The **Must-Have Accessory**

No winter wardrobe is complete without a fabulous leather handbag. Whether you prefer a sleek crossbody, a structured tote, or a bold, colorful satchel, a quality leather bag is your go-to for adding that luxe touch to any outfit. Go for classic shades like



black or brown for everyday use. or choose rich hues such as burgundy, mustard or forest green to add a pop of seasonal color. A leather handbag isn't just an accessory—it's the finishing touch that ties your whole look together and makes you feel like the queen you are. Check out Hobo's line of leather goods and find your new favorite.

Accessorize Like a Pro: Earrings, Necklaces and More

Winter is a fabulous time to experiment with bold, statement earrings and layered necklaces. You know how they say accessories make the outfit? They weren't kidding. Adding some chic earrings or a stack of delicate gold necklaces or beaded chains can transform your look in seconds.

This season, go for metallics, chunky jewelry or even playful, nature-inspired pieces like leafshaped earrings or gemstone necklaces. Don't be shy—it's the time to experiment, and accessories are the easiest way to do it.

If you're rocking a simple, monochrome look, a vibrant pair of earrings can instantly elevate it. It's all about balance and having fun with your style!

Add a pair (or ten) of earrings in fun shapes and patterns by Clay Creations from Ellesee; mixed metals and textures from Lizou's line of earrings, necklaces and bracelets; handmade pieces from Fran & Bel; pearly baubles from Studio G; or happy, whimsical little studs from Lilliput-you may even find some wickedly fun Halloween-inspired goodies to add a little spook to your spice.

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By Scott Miller

I'll bet you never expected we would have a 12-team college football playoff taking place this year without the Crimson Tide involved. Sorry Alabama fans, I know y'all are still letting that sink in. But I'd be remiss not to talk about it. The Nick Saban led Alabama football team has had an unprecedented run this past decade or so-there is no denying that. But, we are walking through a whole new era in college football these days. So, I guess it's really not a big surprise when you think about it.

Conferences are different now, college kids are getting paid now, this thing we call the transfer portal is really shaking things up now and on and on we go. It sure has made for an interesting season this year. So, fans, get ready for the big finale

coming soon to a big screen TV near you.

Of the final four college football teams who were left standing, Penn State, Notre Dame, Texas and Ohio State, all having their sights set on playing in this year's National Championship game on January 20th, in the end only one can survive. I can't wait to find out who this year's champion will be.

And, of course, January means pro football playoffs are here. We start the season every year in September with 32 teams, all with their sights set on being crowned Super Bowl champion. By January only 14 teams will make the playoffs. And culminating on Sunday, February 9th, this year's Super Bowl matchup will be set to kick off.

Where will you be watching? We're in for some wildly exciting football, college or pro. Find your favorite sports bar, grab a seat and don't miss a minute of the action. Here are some of my favorite places to go on game day. I hope to see you there, too!

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ular local hang out known for fresh oysters and cold beer has grown into one of the most iconic "hot spots" on the Destin Harbor. From its humble beginning shucking ovsters off the deck behind a small trailer on the Destin Harbor, it has grown to four locations along our Emerald Coast, serving fresh seafood, live music and exciting water activities in the Destin area. Attention all die hard football fans, AJ's boasts the one and only Jumbotron on the Destin Harbor, where you can watch your favorite games on the BIG, BIG screen surrounded by the energy and beauty of the Destin Harbor. AJ's serves up delicious daily specials, mouth-watering drinks plus entertaining live music all month, too. Don't miss any of the action! Come on down to AJ's Seafood and Oyster Bar all season long.

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FUBAR Pizza Bar

Looking for a sports bar to call home? Welcome to FUBAR pizza bar nestled on Okaloosa Island. Locally owned and family friendly, Fubar is known for its almost-famous pizza and wings and carries all sports games and live entertainment, along with impeccable service. You can enjoy all that while enjoying the waterfront view.

FUBAR has plenty of games for the kids along with pool tables, corn hole, dart boards and more. When out on the water all day, come dock your boat on one of FUBAR'S boat slips and enjoy the incredible view. Feel free to bring along your furry friends to join you on the patio.

Need the perfect space to host a party or event? FUBAR is equipped with numerous private sections with the option of having a private bar as well. The outside deck can hold up to 300 people comfortably and can be sectioned off to fit your needs. In addition to the pizza and wings, FUBAR can customize a menu for you from Italian food to Prime Rib and everything in between. Open 7 days from 11 a.m.-2 a.m.

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The free Foodees Food ing beverages. Whether you're a foodie or just looking for a weekend of culinary dehts, unique crafts and fam-

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January 2025 Pro Football Schedule

The 2025 NFL Playoffs start with Wild card games on January 11, 12 and 13, then continue with the Divisional playoffs, Conference Championships and finish with the Super Bowl which will take place on Sunday February 9, 2025.

NFL Playoffs 2025 **Key Dates**

Wild-Card Rounds: Jan. 11-13, 2025

Divisional Playoffs: Jan. 18-19, 2025

Conference Championships: Jan. 26, 2025 Pro Bowl: February 4, 2025 Super Bowl LVIII: Feb. 9, 2025

Teams that clinched the NFL playoffs 2024-25 **AFC Conference:**

Kansas City Chiefs (15-2) AFC West Winners (First-round bye) Buffalo Bills (13-4) AFC East Winners Baltimore Ravens (12-5) AFC North Winners Houston Texans (10-7) AFC South Winners

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Los Angeles Chargers (11-5) Wild Card No. 1 Pittsburg Steelers (10-7) Wild Card No. 2 Denver Broncos (10-7) Wild Card No. 3

NFC Conference:

Detroit Lions (15-2) NFC North Winners (First-Round Bye)

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- Philadelphia Eagles (14-3) NFC East Winners
- Tampa Bay Buccaneers (10-7) NFC South Winners
- Los Angeles Rams (10-7) NFC
- West Winners Minnesota Vikings (14-3) Wild
- Card No. 1 Washington Commanders (12-
- 5) Wild Card No. 2

1

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Green Bay Packers (11-6) Wild Card No. 3

Wild Card Round

Game 1: Saturday, Jan. 11, 2025 | 3:30 p.m. | Chargers vs. Texans

- Game 2: Saturday, Jan. 11, 2025 | 7:00 pm | Steelers vs. Ravens
- Game 3: Sunday Jan. 12, 2025 | Noon | Broncos vs. Bills
- Game 4: Sunday, Jan. 12, 2025 | 3:30 pm | Packers vs.

Eagles Game 5: Sunday, Jan. 12, 2025 | 7:00 pm | Commanders vs. **Buccaneers**

Game 6: Monday, Jan. 13, 2025 | 7:00 pm | Vikings vs. Rams

Divisional Round

Game 1: Saturday, Jan. 18, 2025 | 3:30 pm, Channel TBA

Game 2: Saturday, Jan. 18, 2025 | 7:15, Channel TBA Game 3: Sunday, Jan. 19, 2025 | 2:00 pm Channel TBA Game 4: Sunday, Jan. 19, 2025 | 5:30 pm Channel TBA

Conference Title Games

AFC Championship Game: Sunday, Jan. 26, 2025 | 2 pm FOX

NFC Championship Game: Sunday, Jan. 26, 2025 | 5:30 pm CBS

Super Bowl 59 2025!

Sunday, Feb. 9 | 5:30 pm FOX at Caesars Superdome, New Orleans, Louisiana

Note: All times are Central. All CBS games can be streamed on Paramount+. All NBC, Fox and ESPN games can be streamed on FuboTV.



Magnolia Grill

In 2001, Magnolia Grill in Fort Walton Beach opened its doors after a renovation that took 18 months-and it's been thriving since. A local's favorite dubbed "The Museum That Serves Food," you'll find equal parts museum and dining establishment. Its second floor contains artifacts from World War II, Vietnam and

other segments of American history. And downstairs-is where you'll find lunch favorites such as Meatloaf with Mashed Potatoes, Crab Cake with Fettuccine and Shrimp Alfredo Sauce, Red Beans and 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.

Hours: Lunch M-F 11-2; Dinner M-Th 5-8; F-Sat 5-9; Closed Sundays.

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() Off the Hook

How the 2024 Hurricane Season Impacted Recreational Fishing in the Gulf

By NOAA Fisheries, Southeast Regional Office

The 2024 Atlantic hurricane season, which officially ended on November 30, showcased above-average activity. It had a profound impact on recreational fishing in the Gulf of Mexico, causing recreational fishers to face challenges and interim closures. Hurricanes Beryl, Helene, and Milton caused devastating effects in many Gulf Coast fishing communities—many of which are still working to recover.

The aftermath of this hurricane season is still being felt by many key industries that contribute to the coastal economy— including the recreational fishing community. NOAA Fisheries' Southeast Recreational Fishing Coordinator, Sean Meehan has spoken with key members in the industry to learn the full scale of this hurricane season's impacts.

"Hurricanes can upset coastal marine ecosystems, but they also have the ability to negatively impact the economy in the Gulf," Sean Meehan says, "Many business owners rely on tourism to keep their tackle shops and charter operations running smoothly. I've met with several members of the recreational fishing community here in Florida who have shared the challenges they're facing in the wake of the 2024 Atlantic hurricane season. Rebuilding efforts are underway and it's only up from here."

How the Fishing Industry is Recovering

Hubbard's Marina has been operating in the Tampa Bay area since 1928. They offer deep sea fishing trips, dolphin-watching excursions, sunset cruises, island visits, and private fishing charters to both visitors and locals alike. After four generations of family ownership and operations on the Gulf Coast, one could say the Hubbard family is experienced in Atlantic hurricane seasons.

"This hurricane season has had a horrendous impact," says Captain Dylan Hubbard, owner of Hubbard's Marina, "But while we got knocked down, it's all about how we get back up. We were back running strong just days after the storm but admit that we need help from our inland neighbors to come out and shop local, shop small to help our coastal communities and fishing communities to rebound more quickly." Hubbard's is just one of many fishing businesses in the Southeast that were impacted by these storms. While others are on their way to recovery like Hubbard's, many others are still struggling.

Key Impacts on Recreational Fishing in the Gulf

Safety Concerns and Storm Damage

Part of the widespread damage is moderate to severe damage to popular marinas, piers, and docks. Recreational fishermen use these to access waterways in the Gulf. Periods of intense weather also raise safety concerns with rough seas, heavy rainfall, and strong winds, making it dangerous for anglers and those with smaller vessels.

Shore-based anglers are finding that many key water access points have been damaged or temporarily closed. Many private recreational fishermen who don't have access to boats/vessels rely on these access points to fish. Hurricanes can destroy or damage shoreline structures, docks, and piers commonly used by this group of anglers.



On Oct. 8, 2024, at 6:30 p.m. EDT, NOAA's GOES East satellite captured this imagery of Hurricane Milton approaching the Gulf Coast of Florida. At its most powerful, Milton's maximum sustained winds reached 180 mph making the storm an extremely dangerous Category 5 hurricane.

Environmental Damage

Hurricanes can disturb marine ecosystems and agitate longstanding habits held by certain fish populations and species. For example, increased sand, sediment, and nutrient runoff into the Gulf can impact the health of crucial habitats for spawning and feeding fish.

In severe cases, entire waterways can become closed off, causing some species to temporarily move away from damaged areas. Often they return once waterways are able to stabilize again, but this has impacts on the frequency and amount of fish caught in certain areas.

Economic Impacts

Some recreational fishing charter companies have had to suspend operations or temporarily close due to storm damage. Tackle shops, boat rental companies, and bait suppliers can suffer financially due to a reduced amount of tourism to hurricane impacted areas. Many local economies in the Gulf rely on out-of-town visitors to stay open year-round.

Although the 2024 hurricane season has presented many challenges, there have also been notable moments where communities have united to support each other and assist in recovery efforts. The best way to help recovering businesses and communities is by continuing to fish.



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By Dr. Karen Devore

As the calendar turns and the holiday festivities wind down, many of us feel the pull to reset, refresh and refocus on our health. Detox and weight loss are two of the most common New Year's resolutions, sparking motivation to shed holiday indulgences and kickstart healthier habits. A quick Google search for "weight loss programs" yields an overwhelming number of results, from juice cleanses to fad diets promising dramatic results in just a few weeks.

But here's the truth—quick fixes often lead to quick rebounds. At the Tortoise Clinic, we see this pattern far too often. Our patients come to us frustrated by the rollercoaster of unsustainable programs that offer

New Year, New You: A Sustainable Approach to Weight Loss

little personalization and even less clarity on how to maintain long-term results. It's disheartening to watch weight that took months or years to accumulate return just as quickly after extreme dieting efforts.

Slow and Steady Wins the Race

Just as it didn't take two weeks to gain the weight, it shouldn't take two weeks to lose it. True, lasting weight loss is a marathon, not a sprint. Sustainable health isn't about cutting corners or following one-sizefits-all plans—it's about creating a tailored, thoughtful approach to your body's unique needs.

We take a comprehensive, whole-body approach to weight management with our patients. This means digging deeper than calorie counting and cardio sessions. We look at the full picture—your diet, lifestyle, hormones, metabolic health, behavior patterns, cellular health, and relationship with food.

For some, a personalized

cleanse or detox may serve as a helpful reset, allowing the body to release toxins and reduce inflammation. For others, the path to sustainable weight loss requires a closer look at hormone levels, sleep patterns, nutrient deficiencies, and even genetic predispositions. Weight management is never linear, and the best results come from individualized strategies that consider both short-term goals and longterm health.

The Building Blocks of Personalized Weight Loss

Weight loss is more than cutting carbs or ramping up workouts—it's about addressing the root causes from the inside out. Our approach begins with a comprehensive health review to analyze your health history, lab work, and metabolic markers, uncovering the reasons behind weight gain or plateaus.

In addition, we focus on balancing hormones that may be slowing your metabolism, while using herbs and nutrition to regulate blood sugar, stimulate ketogenesis, and restore essential nutrients for cellular health. Personalized dietary strategies are also implemented to help you develop sustainable habits with whole foods and proper macronutrient balance, while muscle mass preservation ensures you build or maintain strength as fat is lost.

For those needing additional support, we offer GLP-1 therapies, which help control appetite, improve blood sugar levels, and boost weight loss by enhancing metabolic function. By fine-tuning your metabolism and creating individualized plans, we guide you toward long-term, sustainable results that fit your lifestyle.

Why Personalization Matters

I often remind patients that weight loss is not just about the number on the scale. It's about optimizing overall health—feeling energized, confident, and in balance. When you focus on whole-body wellness, weight loss becomes a natural byproduct of a healthier lifestyle.

That's why working with a practitioner who understands the full spectrum of health is crucial. We draw on both Eastern and Western practices at the Tortoise Clinic to create personalized weight management programs. Whether we're using acupuncture to support digestion and hormone balance, or addressing metabolic health with herbs and nutritional support, our goal is to empower you with tools for lasting change.

If you're tired of the cycle of quick fixes and frustration, I invite you to consider a different approach. Let this year be the one where slow, steady, and sustainable wins the race, just like in the story of the tortoise and the hare.

Schedule your consultation today and take the first step toward the healthiest version of yourself at TortoiseClinic.com.



Wellness

Is Sleep Apnea Keeping You Awake?

BY KELLY STALNAKER

Sleep apnea is a potentially dangerous sleep disorder in which breathing repeatedly starts and stops all night long. There are two common types of sleep apnea: obstructive and central. With obstructive, the muscles in the back of the throat relax too much, causing an obstruction and blocking the airway. Central, on the other hand, happens when the brain fails to control the muscles that are used to take in air. Symptoms of sleep apnea include loud or abnormal snoring, daytime sleepiness, irritability, depression and waking up tired even after a full night's sleep.

Sleep apnea is a common disorder around the world, affecting nearly 20% of the population. And according to the National Sleep Foundation, it has been reported that roughly 85% of individuals with sleep apnea do not even know they

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have it. This is an alarming statistic as there are numerous possible complications if it is left untreated, such as hypertension, heart disease, heart failure, stroke, cognitive/memory issues and more. Fortunately, getting a sleep apnea diagnosis is not difficult. After a thorough discussion and examination with your doctor, he or she will recommend a sleep study. Sleep studies can be done in a lab, or even in the comfort of your own bed!

Treatment options for sleep apnea have improved over the last several years and are now more comfortable and accessible. Lifestyle changes, such as getting regular activity, limiting caffeine and alcohol, quitting smoking, and losing weight, can help treat obstructive sleep apnea. But, if further intervention is required, oral devices and surgical implants are now available. And the more commonly used CPAP machine has also evolved significantly. Considered the "gold standard" of sleep apnea treatment, a CPAP machine is designed to regulate breathing during sleep. It uses a system of tubing and a facemask to gently blow air and open up your airway while you sleep. CPAP machines are now much smaller, about the size of

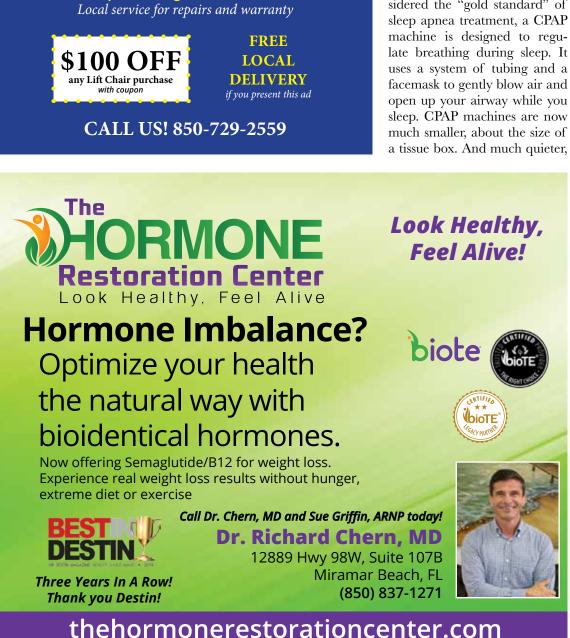


too. Your spouse could possibly still hear the machine, but it will likely be quieter than the alternative—snoring! Hundreds of facemasks are now available for the CPAP machines, increasing patient comfort and ease of use.

If you think you might be suffering from sleep apnea, do not delay in getting treatment! Talk with your doctor right away. And, if you're prescribed a CPAP machine, stop by and see us at J&B Medical to get the process started. Even if your doctor sends your prescription to another company, we can still help you as you have the final say in your healthcare. There are so

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many benefits to having a local provider; we handle everything in-house, from acquiring the necessary medical documentation to billing and preparing orders. And, best of all, we are available here in the office or by phone every Monday through Friday from 9 a.m. until 5 p.m., and we're currently accepting new Medicare and Tricare patients! The benefits of CPAP treatment on your quality of life are immeasurable as it is hard to determine the true value of a good night's sleep. You'll have more energy, focus, stamina and overall better health once your sleep apnea is well controlled.





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🔅 Wellness



By Kay Leaman, Health Architect, HealthyDay HealthyLife

Happy New Year. 2024 is over and I'm ready to take a few deep breaths...Looking ahead, I have renewed hope and new adventures awaiting me. This is the way I've chosen to walk in the weeks and months to come. Will you join me?

Breathing is life and our brain ensures we do it from birth to our last breath. The problem lies with how our breathing changes as we grow up. Symptoms of breathing incorrectly can be trouble catching one's breath, elevated heart rate, pain in the neck and shoulders, pain or weakness in the chest, labored breathing, involuntary breathing gasps, taking a sudden deep breath, overall weakness, dizziness and inability to speak.

We can also experience symptoms of obstructive sleep apnea (OSA) such as snoring, daytime sleepiness, waking up suddenly during the night, sometimes gasping or choking, dry mouth or sore throat, morning headache, difficulty concentrating during the day, mood changes, such as depression or irritability, high blood pressure and decreased libido.

There are 4 types of breathing patterns:

• **Eupnea:** This is our breathing pattern when we aren't thinking about it. It's also called quiet breathing.

• **Diaphragmatic breathing or deep breathing:** As the diaphragm muscle contracts the breath passively leaves the lungs.

• **Costal breathing:** Shallow breathing uses the muscles between ribs (intercostal muscles). As they relax the air leave the lungs. This can happen



when stressed or unconsciously holding our breath.

• **Hyperpnea:** Forced breathing happens when both the inhalation and exhalation are active rather than passive due to muscle contractions.

Proper breathing and deep breathing activates the vagus nerve (The boss of the parasympathetic nervous system.) which oversees things like mood, digestion, heart rate, etc. It also sends more oxygen to your brain and organs. Some of the benefits include lowering anxiety and depression, managing stress and improving focus. We can also experience better sleep, faster recovery from exercise or exertion. Our breathing begins to change around age 5 which is when we start sitting for longer periods of time. Injuries as well as wearing waist bands, bra straps, compression garments and sucking in our gut also contributes to the change.

The role proper breathing has in our well-being includes regulating the nervous system and emotional well-being. It also enhances vitality by increasing the alpha and beta waves and boosts respiratory performance. Studies with athletes suggests that deep breathing following intense physical exercise can foster antioxidant response and protection from the effects of free radicals. This translates to improved levels of health and greater longevity. By the way, you don't have to be an athlete to experience these benefits.

Taking the time to learn how to breathe and practicing it daily can definitely offer health benefits. Proper breathing can aid in combating diseases such as cardiovascular by lowering blood pressure and heart rates, lowering stress (places the body back into the parasympathetic system), lessening anxiety and depression, aids the respiratory system with asthma and tuberculous and people who want to quit smoking. It also improves the sympathetic response when combined with diabetic treatment. Lastly cancer patients can improve fatigue, sleep and anxiety caused by treatment.

Stand up and take a deep breath. If your neck and shoulders moved, stop. Relax and take another deep breath relaxing your shoulders. Your breath should expand 360 degrees around your rib cage and back. You'll feel your ribs open as well as your back. Watch your pets breathe; nature is a great teacher.

Another great thing about breathing properly is that it can be done anywhere and at any time. So, no matter where you are, take a few minutes to just breathe.

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Wellness

Three Common Ketamine Myths



The staff at Be Well Solutions and Complete Ketamine Solutions in Destin confirms that providing safe, affordable, therapeutic IV ketamine therapy is their number one goal. However, their commitment extends beyond that. "We're also dedicated to enlightening individuals on its potential benefits," says owner Melanie Yost. "Our experience shows that many prospective clients delve into internet research on ketamine, often encountering information that leads to misunderstandings about its use and effects. In response, we aim to clarify some of the most common misconceptions surrounding this treatment modality."

DEPRESSION/

ANXIETY

According to Yost, below are three of the most common misconceptions surrounding the use of ketamine.

The Misunderstood K-hole Phenomenon: The concept of the "K-hole" is frequently misconstrued online, painted with a broad brush of negativity that describes an intense disconnection from reality. While it's true that ketamine's psychedelic nature can induce such states, Yost attests that emphasizing only the negative overshadows its therapeutic potential. The psychedelic experience, under clinical settings, offers a unique opportunity for self-reflection and emotional healing, particularly for those wrestling with deep-seated psychological issues. "It's critical to understand that these challenging experiences are not the treatment's goal but can be a part of the journey to recovery," she says. "Our team is adept at navigating these moments, ensuring patient safety and comfort through vigilant monitoring and intervention when necessary."



Beyond a Simple Cure-All: The narrative that ketamine is a miracle cure requires nuance. Indeed, ketamine has been shown to stimulate neuroplasticity, leading to significant improvements in conditions like depression, anxiety, PTSD, and certain types of chronic pain. "However, it's not a universal



integrate the insights and emotional breakthroughs facilitated by ketamine therapy." This comprehensive approach reinforces the idea that ketamine is a powerful tool in a broader therapeutic arsenal, not a standalone solution.

Rethinking the Need for Profound Experiences: There's a common belief that treatment efficacy is directly tied to the intensity of the psychedelic experience. "This is a misconception; healing and improvement can occur in subtle, gentle ways as well. The therapeutic process is highly individualized, with some patients experiencing dramatic visions or emotional epiphanies, while others may

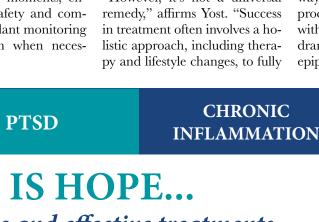
encounter more understated shifts in perception and feeling," explains Yost. "Our clinical observations affirm that the spectrum of experiences with ketamine therapy is broad, and each patient's journey is valid and valuable, regardless of its dramatic qualities."

For those contending with severe depression, anxiety, PTSD or chronic inflammatory pain, and curious about how ketamine therapy might provide relief, Yost and the team at Complete Ketamine Solutions welcomes inquiries and discussions. "Our mission is to provide not only treatment, but also education and support, demystify-

our clients with knowledge and understanding," she adds. For more information, call 850-786-2051 or visit CompleteKetamineSolutions.com.

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Roofing Questions - Part 1

BY BYRON TOUPS

Florida's picturesque landscape and sunny weather make it a dream destination for many, but its vulnerability to hurricanes and tropical storms requires homeowners to carefully consider their roofing options. In this two-part comprehensive guide, we'll delve into key questions about Florida roofs, providing insights into their lifespan, insurance coverage, repair options, installation process and more. Let's navigate the intricate world of Florida roofing together.

How Long Should My **Roof Last in Florida?**

Florida's climate, characterized by hurricanes and high humidity, significantly impacts the lifespan of roofs. Various factors such as materials, building codes, and climate considerations come into play. Tradition-

al asphalt shingle roofs typically last between 12 and 20 years, while more durable options like metal or tile roofs can endure for 40 to 60 years. The question is, will your insurance carrier insure the roof for that long? Today's Florida homeowners are getting letters or notices of cancellation daily from insurance carriers. Insurance companies are threatening to drop a roof's coverage if it's not replaced.

Do Florida Homeowner's Insurance Policies **Cover Roofs?**

Given the frequent hurricanes and storms in Florida, understanding your homeowner's insurance policy regarding roof coverage is essential. Most policies cover structural damage caused by perils such as hail, wind, fire, and falling trees, including damage to your roof. However, the coverage may



vary, requiring you to pay a deductible and possibly excluding certain conditions. Please be aware if your policy has special clauses which can change the payment a carrier makes on your claim. You may think you have a Replacement Cost Policy but there may be a clause basically reducing coverage by depreciating the roof's value.

Does a Leaky Roof in Florida Necessitate a Complete Replacement?

Addressing leaks promptly is crucial to prevent further damage, but not every leak warrants a complete roof replacement. Factors such as the age of the roof, extent of damage, and type of materials used play a role in determining whether repairs suffice or if a full replacement is necessary.

What Is the Cost of a **New Roof in Florida?**

The cost of a new roof in

Florida depends on various factors, including its size, shape, materials, and additional features like chimneys and skylights.

What Are the Signs of a Failing Roof in Florida?

Identifying visible signs of a failing roof is crucial, especially in Florida's climate. Look out for loose or missing shingles, sagging areas, exposed nail heads, and granules or debris in gutters. Regular inspections, particularly for older asphalt shingle roofs, can help detect issues early on. And damage may not be visible from the ground.

Why Is My Florida Roof **Stained?**

Stains on Florida roofs, particularly black and green stains from algae, moss, or lichens, are common due to the state's humid climate. Regular cleaning is essential to prevent structural damage and preserve the roof's integrity.

What Reroofing Options Are Available in Florida?

For homeowners considering reroofing in Florida, options include installing a new roof

als. Factors such as aesthetics, climate conditions, and budget should be considered when making choices. We do not recommend installing a new roof over an existing roof.

How Long Does Roof Installation Take in Florida?

The duration of roof installation in Florida varies depending on factors such as roof size, materials, and potential weather delays. While the process can range from a day to a few days, obtaining a comprehensive timeline from roofing contractors is advisable for proper planning.

How Can I Find a Reliable Roofing Professional in Florida?

Selecting a trustworthy roofing professional is paramount for ensuring the integrity and safety of your home. Look for licensed and insured contractors who are responsive to your questions and concerns. Seeking professional insights from reputable companies like RoofPro Roofing can provide in-depth answers to all your roofing concerns. Check their ratings and reviews and consult your local Chamber of Commerce and BBB. For a free RoofPro Roofing consultation, call 850-332-3330 or email info@RoofPro-

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🀞 Musing

New Year's Resolutions: A Journey of Renewal for 2025



By PASTOR DOUG STAUFFER

On December 31, the clock strikes midnight, and one second later, we step into 2025. Many hearts will be full of hope, eyes fixed on the horizon. Like every new year, the coming year brings a fresh slate, a chance to start again, grow and live more purposefully. But how often do our New Year's resolutions fade as quickly as they are made? This year, let's aim higher. What if our resolutions were not just about temporary change, but were rooted in eternal truth?

God's Vision for Renewal

The Bible reminds us that change is not just possible-God promises change. "Therefore, if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new" (2 Corinthians 5:17). In Christ, the old-our mistakes, regrets and failuresare swept away, and we are made new! This divine renewal serves as the best foundation for our goals.

When we lean on God, the Bible reminds us that transformation is attainable. "I can do all things through Christ which strengtheneth me" (Philippians 4:13) isn't just a cliché; it's a declaration. This year, let's anchor our resolutions in God's strength, not our own or that of others.

Resolutions That Matter Most

Here are five key areas where I believe we can align our aspirations with God's purpose:

Spiritual Growth: Why not deepen your connection with the Creator this year? Resolve to pray daily, immerse yourself in scripture, and seek opportunities to serve others. The intimacy you will build with God will transform your life and all those within your sphere of influence.

Physical Health: The Believer's body serves as a temple of God (1 Corinthians 6:19-20). Caring for it serves as an act of worship. Set realistic goals for movement, rest, and nourishment-honoring God through stewarding His gift of health.

Mental and Emotional Well-being: "Keep thy heart with all diligence; for out of it are the issues of life" (Proverbs 4:23). Guard your mind and heart by meditating on God's word, finding support for struggles, and seeking peace that surpasses understanding.

Relationships: Our faith thrives in community relationships. This year, let's resolve to forgive more freely, love more



deeply, and invest time in relationships that reflect Christ's

Financial Stewardship: Proverbs 3:9-10 calls us to "Honour the Lord with thy substance." Create a budget that prioritizes generosity, responsibility and faith. Your giving could fundamentally impact lives.

Practical Steps for a Meaningful Year

• Start each day with a devo-

950.000

tional or scripture memory challenge

• Begin a "Gratitude Journal" that reminds you of God's daily provisions and blessings.

Schedule time to reconnect with loved ones or mentor someone in faith.

• Commit to eating better, moving more and resting well.

• Track your finances and pray over your spending choices; not just some spending, but

Continued on next page



- I. Sixteen years of experience researching and writing about Northwest Florida Gulf Coast real estate in regionally and nationally distributed newsstand travel and lifestyle
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🔅 Musing

By SEAN DIETRICH

party.

not joyous.

The misperception about New Year's is that it's supposed

to be a happy occasion. Sort of

like Christmas. Or a birthday

But it's not Christmas. New

New Year's is also a begin-

Year's represents the end of

something. And goodbyes are

ning. Beginnings are not entirely

happy affairs, either. Beginnings

are frightening. You have no

idea what you're in for. Could

the lottery. And when you get

home, she might scream, "We

won the lottery, honey! Pack

This year your wife could win

be good. Could be bad.

Sean of the South: New Year

your bags!"

"What?" you might reply. "Should I pack for the beach or the mountains?"

"I don't care!" she might answer. "Just pack your bags and get out of my house!"

Sometimes the worst news you can get is good news.

In many ways, last year was a rough one. Six of my close friends died. I was a pallbearer twice. That wasn't happy.

But last year was also a year I accumulated new friends.

It all started when I adopted a blind dog. Which I wrote about in this column. Which led to me getting invited to schools for the blind.

I spoke at the Helen Keller Art Show. There, I met Henrietta, who has blindness due to a mitochondrial disease. She has practically grown up in hospitals. One of the happiest people I know. "I'm not fearless," Henrietta said. "I'm brave. There's a difference."

cane in the hallways of the Callahan School for the Deaf and Blind. Whereupon a little blind girl traced my face with her lit-

Beautiful."

I learned how to use a white



tle hands and sang "You Are So

I visited Alabama Institute for the Blind and Deaf, where a little boy felt my face, and said, "Will you hug me so I know what you feel like?"

I met a cheerful 17-year-old

girl named Morgan. We were at the Service Dogs Alabama training facility.

Morgan has paralysis on the left side of her body, frequent seizures, diabetes. She has low vision, and is blind in one eye. Today, she is a freshman at UAB. Totally independent, thanks to Clarabelle, the black Lab who has saved her life on more than one occasion.

I'll never forget when Mor-

RESOLUTIONS

continued from previous page

all of it.

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A Year of Purpose & Hope

Let's approach 2025 not with fleeting ambition, but with a deep resolve to glorify God in every aspect of our lives. Meaningful change starts with Him-He's the author of transformation, the source of our strength and the reason for hope.

So, as you pen your resolutions, pray over them. Dream big. Trust God for the journey ahead. This could be the year when you step into the abundant life He's prepared for you.

The Greatest Resolution

Let your greatest resolution be to seek God with all your heart. When you do, God promises that everything else falls into place. "But seek ye first the kingdom of God, and his righteousness; and all these things shall

gan squeezed my hand and said, 'You have a choice to be happy or sad. And each moment you must consciously make that choice."

I inherited a blind goddaughter named Becca.

I met a kid named Owen, who came to one of my shows. He underwent brain surgery that separates the left from the right hemisphere. He hugged me and said, "You're shorter than I thought."

I met a young woman who is blind, who was a national Braille reading champion. She held my hands and in a happy voice, said, "You're officially one of us now."

In only one year, I was sort of welcomed into the Blind and Deaf community. I have no idea how this happened. Or why. And I don't know what it means.

But I know one thing. And this one thing was told to me by a young man who could not see, hear, or speak. Our conversation was translated by a tactile sign language interpreter.

He said to me, "When I first went blind, I told my mom that this is not the end, Mom. This is just the beginning of an adventure "

And I can't think of better words to begin the new year.

be added unto you." (Matthew 6:33)

Think of the calendar as representing the pages of your life. January 1, 2025, marks a new opportunity to focus on faith, hope and renewal. Start or continue an unforgettable journey with God at your helm. All of us probably remember the license plates, "God is my co-pilot." Change your perspective from God is your co-pilot to God is your pilot!

This renewed perspective shifts the focus from us being in control (with God merely assisting) to God controlling entirely as we surrender to Him. When God pilots your life, you recognize His authority, trust His perfect wisdom and depend on His guidance and timing. Let go of the steering wheel and let God chart your course and direct your ways. Happy New Year!



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Arts & Music

Virtuoso Voices Scholarship Fundraiser Feb. 22

By LISA CYR

The Choctaw Bay Music Club of Niceville is excited to invite you to the Virtuoso Voices 21st Annual Scholarship Fundraiser Brunch on Saturday, February 22nd at Crosspoint United Methodist Church, 214 Partin Dr. South, Niceville, in the Fellowship Hall beginning at 11:30 a.m.

Virtuoso Voices Scholarship Fundraiser along with the Jan Miller Studio Artists of the Pensacola Opera will present an engaging theatrical show by their talented artists in residency with professional singing and acting for most all ages to enjoy. The money raised is for the worthy

cause of supporting our upcoming musically talented youth in their endeavors to develop into fine musicians for generations to come.

Virtuoso Voices is fun filled with attention grabbing singing, drama, laughter, live music, comedy and emotion, to lift your heart and spirit. The artists in residence share the story line behind each song to actively engage the listener before they perform. Last year, \$10,000 was awarded to deserving students for college, high school senior awards and summer music camp scholarships.

This years' theme centers around the show "Pagliacci."



Pagliacci (the main character) tells the story of Canio, a jealous actor leading a traveling theater troupe, who discovers his wife Nedda is having an affair with a man named Silvio and, in a fit of rage, murders them both on stage during a performance, blurring the lines between his real life and the play he is acting in. The title translates to "Clowns" in Italian, highlighting the tragic irony of a clown's personal life being so painful.

A fun raffle will be held during the first part of the event and winners are announced/ presented towards the end. Local businesses and private donors contribute a variety of raffle items such as gift cards, wine, fine chocolates, artwork, interior decor, personal services and event tickets. Raffle tickets are (1 for \$1, 7 for \$5, 15 for \$10) and will be for sale (cash or personal check) during the luncheon.

Please join us at Virtuoso Voices for an exceptional experience of theatre, singing, food, and fun that's designed for all ages to enjoy as we support our local young aspiring musicians.

Tickets are \$40 for adults and \$25 for students and may be reserved/purchased by calling or texting Karen or Phillip LeGrand at 850.527.4200 850.855.0068. Tickets or may also be purchased online at EventBrite https:// www.eventbrite.com/e/virtuoso-voices-brunch-scholarship-fundraiser-tickets-1112614492899?aff=oddtdtcreator. For more information, visit the club's website under the events tab at www.ChoctawBay-MusicClub.org

SONGWRITERS

continued from page 3

idyllic beach communities of South Walton. In addition to the weekend packages, concert goers can also purchase a limited number of daily headliners, one day and one night, and VIP transportation offerings. In other words, there are a lot of ways to

put this year's 30A Songwriters Festival passes on your short list by visiting their site at 30ASongwritersFestival.com. I hope to see you there. I'll be the guy in the ball cap and vest with a beer in his hand, his dancing wife by his side and music in his heart!

Will Estell is a writer, editor, and Northwest Florida media guru with over 700

published magazine features in an array of genres, including tourism, music, real estate, and automobile editorials. Will has penned one-on-one cover interview features with such well-known artists as Kenny Chesney, Jimmy Buffett, Alan Jackson, Darius Rucker, Styx, Amy Grant, Sara Evans and numerous others. He is the chief creative officer of Estell Hussev Media, LLC, and over the past 26 years has been instrumental in co-founding twelve new magazine titles from concept to fruition -both for other publishers and himself-- as



well as serving as editor in chief for numerous others nationally. Originally from the backwoods of rural Mississippi, Will Estell is a father of three who splits his time between Destin and Navarre Beach, along with his wife, ABC 3 Florida news anchor, Laura Hussey-Estell. Will is a regular contributor to Life Media's family of publications.





ETTE BABS &

Friday, Jan. 17 | 7:30 PM **Destin-FWB Convention Center TICKETS: FROM \$40 PER PERSON**

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Around Town

Events Around Town

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Crescendo! Kick Off Lunch Jan. 30

Kick off Crescendo!: A Cultural & Culinary Extravaganza 2025 in style at Bijoux, located at The Market Shops, on Thursday, January 30 at 11 a.m. Enjoy a delicious lunch prepared by award-winning chef/ co-owner Jack McGuckin, sip elegant wines, indulge in delectable desserts, shop for the musthave accessories of the season from The Jewel, door prizes and raffle items and more. Crescendo! benefits Sinfonia Gulf Coast and its music education and community engagement programs throughout Okaloosa and Walton Counties.

Crescendo! is an exciting cultural extravaganza to benefit Sinfonia Gulf Coast and its music education and community



engagement initiatives. This energy-infused experience will celebrate the cultural and culinary arts by showcasing world-class vintners, expert spirit purveyors, amazing auction items, and an award-winning musical guest. Taking place Friday, February 28 & Sunday, March 2, 2025. This year's theme is, Paint The Town Red! Proceeds from Crescendo! benefit Sinfonia Gulf Coast and its music education and community engagement initiatives. To purchase tickets, visit SinfoniaGulfCoast.org or call (850) 460-8800.



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Annual MKAF Memberships



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News Around Town

Commissioner Carolyn Ketchel Awarded Prestigious Mike Mitchell Award

Okaloosa County Commissioner Carolyn Ketchel was recently awarded the coveted Mike Mitchell Award for a second time by the Okaloosa County Republican Club. She remains the only woman to have been recognized with this distinction. "I am deeply humbled to have received this honor again," said Okaloosa County Vice Chairman Carolyn Ketchel. "Mike Mitchell did so much for Okaloosa County in the years he served this community, and I am thankful to the Okaloosa County Republican Club for this incredible recognition."

During the ceremony, Commissioner Ketchel was recognized for her devotion and hard work as a County Commissioner. Notable efforts over the years include the bridge-to-bridge multi-use path on Okaloosa Island, the construction of a new agriculture extension services building adjacent to the Fairgrounds, the creation of the Women Veterans Monuments adjacent to the Destin-Fort Walton Beach Convention Center and establishment of the ec-

umenical Lazarus Ceremony, which inters the unclaimed individuals at Beal Memorial Cemetery who have passed away in Okaloosa County each year.

The award is named after Mike Mitchell who was the longest-serving Okaloosa County Republican Commissioner. He was also the first Republican Commissioner, elected in 1976 and serving 16 years on the Commission. Many knew him as "Mr. Republican," and was well-respected for never having a partisan argument with his Democrat counterparts and known for making the job as an elected official fun.

Commissioner Ketchel was first recognized with the prestigious award in 2018, accepting the trophy in person from Mitchell. He passed away in 2020 at the age of 91. She is one of only three people to receive the Mike Mitchell Award twice. Current Supervisor of Elections Paul Lux and current School Board Chairman Lamar White also received the award two times. Other recipients of the Mike Mitchell Award include, State Representative T. Patt Maney, Okaloosa Tax Collector Ben Anderson and Crestview Mayor J.B. Whitten.

Mitzi Henley Honored at the 2024 Spirit of **Community Awards** Ceremony



Recently, 14 extraordinary individuals were celebrated for their unwavering dedication to their communities at the 2024 Spirit of Community Awards Ceremony, hosted by the Florida Commission on the Status of Women.

Mitzi Henley, an exceptional honoree hailing from our area, brought pride and recognition to Okaloosa County when she was honored for her achievements. They were met with particular acclaim, as she embodies the spirit of this vibrant region.

Mitzi enjoys a career in Real Estate Development and Retail, as President/CEO of several local businesses serving the Emerald Coast. She's passionate about her family, faith, job creation and healthy growth development in Northwest Florida. She believes in empowering women, youth, people with disabilities and career development so that all reach their best potential. In 2018 she was appointed Commissioner District 2- Okaloosa County Commission on the Status of Women by Board of County Commissioners and

serves on the Board of the National Association of Commissions for Women. She led the creation of Okaloosa County's Women's LEAD Summits educating the community

on signs of Human Trafficking and Mental Health Awareness. She's a Rotarian and community servant to many local organizations. In 2009, Mitzi was Inducted to Okaloosa County Women's Hall of Fame. She received N.A.P.E.W. "Women of Excellence Award," Florida Retail Federation "Outstanding Retailer Award," ICSC "Community Service Award," Goodwill's "Outstanding Company Award," United for a Good Cause "Community Business Award," and awarded the 2023 State of Florida Community Advocate of the Year by Attorney General of Florida, Ashley Moody, for her work on Human Trafficking awareness.

than just awards-it was about celebrating the collective spirit of service and the power of community," said Rosie Paulsen, Commissioner for the Florida Commission on the Status

of Women. "We are extremely proud of our honorees whose stories remind us that impactful change begins at home."

For more information, visit https://fcsw.net/spirit-of-community-awards/.

Sons and Daughters of Italy **Helps Meals on Wheels** Program



Most recently, the season of giving took on a powerful meaning at the Sons and Daughters of Italy Lodge #2422 in Fort Walton Beach. Members came together to donate food for the local Meals on Wheels Program. Also \$20.00 was donated by two of its members. Meals are prepared Monday - Friday and delivered by caring, compassionate volunteers.

"Our efforts recognize the needs of our community and we're excited to know that several individuals of our community will enjoy meals this coming year," said Liz Tom Alef. Sons and Daughters of Italy Fort Walton meets the first Thursday of each month at the Yacht Club in Fort Walton Beach at 6 p.m. The Lodge welcomes all citizens 18 and older of our community to become members. Please contact President, Maddie Mc-Neal at 850-259-0292.

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