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DESTIN Life

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A City Blessed... Destin's Week of Blessings

BY LORI LEATH SMITH,
PUBLISHER

*'Cause what if your blessings
come through raindrops*

*What if your healing comes
through tears*

*What if a thousand sleepless
nights are what it takes to know
You're near*

*What if trials of this life are
Your mercies in disguise*

- Song lyrics by Laura Story

Have you ever stopped to ponder why Destin is called the "World's Luckiest Fishing Village?" Though there are many amazing stories of big catches and mighty fishing from the Destin Harbor, there are still those rough times...times for fisherman when hope is dim and times are tough.

For many captains in Destin's fishing fleet, their success doesn't ride on luck—it rides on prayer. They know they're not promised a happy, go-lucky ride all the time. In fact, most will tell you that uncertainty lies around every corner.



For Destin fisherman, as well as locals and area professionals, success has nothing to do with luck and everything to do with blessings. That is what makes continuing the "blessing" tradition so special.

But like the words in Laura Story's song, Blessings, success and blessings are sometimes disguised in the challenges and hardships we encounter, where we learn to trust, lean on our faith, and grow, though

unpleasant at the time. And challenging circumstances remind us just how dependent we are on the bestowment of blessings. It's when we reach the other side, that we know we've arrived through faith, prayer and, yes, being blessed!

More than a half century ago, Destin's fishing fleet, then a tiny fleet of perhaps four to five boats, began a Blessing of the Fleet. From only a handful of small boats, the fleet has

grown and prospered into the largest fishing fleet in North America, with more than 125 charter-fishing boats. The impact has been far reaching says Captain Mike Parker. "Who knew a small little city like Destin would influence towns overseas in Australia and New Zealand, as well as closer ones like Sebring, Florida? But it has, and I'm sure, will continue," he says.

Captain Mike has been involved in the annual Blessing of the Fleet since he moved to the area years ago and was asked to pray, along with other clergy, during the ceremony. "These pastors make up the 'Church of Destin' formed a few years ago as a symbol of unity, crossing denominational barriers," says Captain Mike. "Where there is unity, there is blessing," he says.

And as the Blessing of the Fleet grew, so did the hundreds of people, families and

BLESSINGS

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A Lesson In Paying It Forward: When A Battle Manifests Blessings

BY LISA TURPIN

Good deeds DO get noticed. Tami Scott lives in the heart of Destin. For decades and more Tami has had a persistent way of helping others. Not only through her many individual actions but, what started with teaching the importance of random acts of kindness to her children, blossomed into a chain of forward transfer of kindness throughout her entire family, friends and the community. She is the first one to help anyone in need. Not only has Tami organized countless charitable events for members of our community, but she's also created many clubs that all benefit the hearts, souls and lives of those in need. She couldn't hold back teaching only to her own kids; she created the RAKK club where she gathered elementary students and taught them the importance of doing RANDOM ACTS OF KINDNESS throughout Destin and surrounding areas. Her mission: to teach the next generation to spread love and compassion.

In October 2018, this vibrant, funny, outgoing and gigantic-hearted

LESSON

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Mary Anne Windes

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Community

LESSONS

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woman heard the heavy words from her doctor that she has “stage four breast cancer” that has metastasized to her liver and bones. At first there is disbelief. Then fear... not only fear of what will happen, but questioning the strength it takes to fight the fight. Tami has way too much to live for and even more people depending on her leadership and laughter. In friend Autumn Ussery’s words: Tami is one of the most beautiful and caring souls that has ever been placed on this earth. She is someone who embodies the word “COMMUNITY,” doing way more for others than she does for herself, and going out of her way to make sure that no person or family goes without. But Tami doesn’t do this alone. Her family

selflessly cheers her on every single moment she gives to others, by giving up their own personal time with her so that she can, in turn, pay it forward.

“Tami is an excellent example of what we should ALL strive to be on this earth.”

A cancer diagnosis is traumatic and not only is the treatment hard on the body, but it can get really hard financially, and difficult on the whole family. Regular daily household tasks, work and family responsibilities take a backseat to time spent at doctor visits, treatments, managing hospital bills, living expenses and more. “It truly takes a village to help someone get through a diagnosis like this.” says Autumn, “So that’s where our community comes in... YOU.”

On May 22, 2019, 6– 9 p.m., Autumn, along with #tamisvil-

lage, will be hosting a silent auction fundraiser event at Graffiti & The Funky Blues Shack. There will be live entertainment and a stunning menu to order dinner where a portion of the proceeds have been generously offered by owners, Carmen & Chuck Stiles. Whether you know Tami or have been moved by learning about Tami’s persistence of paying it forward, her family and friends will be so grateful for any support! For more info: Autumnlyfe@cox.net or call Graffiti’s.

Another way to help: Tami’s twin sisters, Tina & Gina, have started a Go Fund me account (www.gf.me/u/r2t6r7) All funds generated from this account will be used to pay for costs associated with treatment. Tina says, “whether it’s prayer, reaching out, or helping offset costs associated with this diagnosis, we are thankful for any and all of the



support we will receive.”

We at Destin Life want to acknowledge Tami as our Hometown Hero. She has blessed so many by being 1st to consider the feelings of others and always there to lend a helping hand or shoulder in time of

need. Her #TamisVillage is rallying around the Scott family lifting them up... practicing the lessons learned from this gracious person, Tami Scott.

2019 WEEK OF Blessings DESTIN MAY 26 - JUNE 1

SUNDAY, MAY 26TH
- BLESSING OF THE FAMILIES AT PARTICIPATING LOCAL CHURCHES

MONDAY, MAY 27TH
- "SHARE ONE DAY" SHARE JESUS WITH SOMEONE

TUESDAY, MAY 28TH
- PASTORAL MINISTRY DAY

WEDNESDAY, MAY 29TH
- BLESSING OF THE MARKETPLACE LUNCH PROVIDED BY OLE TIMES COUNTRY BUFFET 1130AM - 1:00PM
DESTIN UNITED METHODIST CHURCH LIFE CENTER 200 BEACH DRIVE - DESTIN

THURSDAY, MAY 30TH
- 62ND ANNUAL BLESSING OF THE FLEET DESTIN FISHING FLEET MARINA, BEHIND BROTLUS SEAFOOD HOUSE AND STEAMER, 210 HARBOR BLVD. SERVICE - 4:00 PM
BOAT BLESSING - 5:00 PM
FISH FRY - 5:30 PM - 7:30 PM

TO REGISTER, CALL 850-837-6324 (THOSE WHO MAKE THEIR LIVING ON THE SEA)

FRIDAY, MAY 31ST
- DAY OF PRAYER AND FASTING

FEATURING THE 62ND ANNUAL BLESSING OF THE FLEET

WWW.DESTINBLESSINGS.COM - ONE CHURCH, MANY CONGREGATIONS
THE CHURCH OF DESTIN

BLESSINGS

continued from page 1

businesses in the area who also wanted to be blessed. And before you knew it, some folks were getting the same vision for possibly expanding the “blessing.” Two of those were Captain Mike and then Destin city councilman and prominent businessman Mel Ponder, now our Florida State Representative. “Both Mel and I were thinking along those lines,” says Mike, even though we didn’t know each other at the time. They approached Father Mike Hesse of Immanuel Anglican Church at different times with the idea to expand the blessing to the entire community. He got on board and that’s how the Blessing of the Marketplace was born, enabling the “blessing” to impact further to the other locals, professionals and visitors, too.

The Blessing of the Fleet and Marketplace have now become part of a full Week of Blessings. Hundreds of business owners, first responders, industry leaders and representatives will gather



Circa 1960s

this year on Wednesday during the Blessing of the Marketplace at Destin United Methodist Church. Local pastors from various churches representing the Church of Destin will pray over people and professionals in our community. The event will last from 11:30 a.m. until 1:30 p.m. with lunch provided.

“This is truly a unique and special time that the city of Destin and surrounding communities share—to pray for one another and receive blessings,” says Captain Mike. “You’re not going to get that just anywhere, which makes Destin even more blessed.” Could it be that Destin has been dubbed the “World’s

Luckiest Fishing Village” because, simply, it is SO blessed? I’ll let you ponder that one.



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From the Mayor



ing Fleet and to pray for those who make their living on the sea. Throughout the Week of Blessings, there are many family oriented activities that help support our great community and I encourage all of you to come. Thank you to all the Destin-area churches, businesses and civic leaders who have supported this tradition for over 60 years. We are all truly blessed to live, work and play in Destin. I am grateful to all those who have preserved the foundations of our city and reminding us the significant role our fishing fleet and fisherman have played in the past and will play well into the future of the City of Destin.

-Mayor Gary Jarvis

Please join us on May 30th for the 62nd Annual Blessing of the Fleet on Destin Harbor. This has been a time honored tradition that our city is proud of and for me, it has been a privilege to be a part of it. It is an opportunity for our local faith based organizations to provide a blessing over our Destin Fish-

Advice from the Vacuum Center

BY DAVE WHITE

If you've got a few minutes, stop into the Vacuum Center in Destin and say hello to the owner, Bob Weichman. The man knows his vacuums and loves to talk about them. Recently Bob spent a few minutes with me sharing some insights on vacuum cleaner service. Most people overlook servicing a vacuum cleaner. "Ok, if you have a car, most people change their oil," Bob said and I nodded in agreement. "We are all trained to service our vehicles regularly. But changing the oil and filter doesn't make the car better; it just merely maintains the performance. But, when you service a vacuum cleaner, the vacuum cleans better and lasts longer!"

I said, "Really? Why is that?" "The enemy of a vacuum cleaner is dirt," Bob said. "Dirt gets into the belts, gears and motor and reduces performance. An oil filter keeps the dirt out of the engine; changing the filter and oil maintains performance, but does not enhance performance. So, don't you think you should have your vacuum serviced?" Bob said, "Come in to get the rest of the story."

For the month of May, he is offering \$10.00 off the service of any make or model vacuum

cleaner. Visit the inside back cover of Destin Life for your free coupon. Vacuum Center Destin is located on Highway 98, 36054 Emerald Coast Pkwy., Destin. Call (850) 269-0505.

Destin Middle School Teacher Receives Rotary Award

Mary Lynn Bettinger, Destin Middle School 6th and 7th grade science teacher and Interact Club sponsor, was recently recognized as a Paul Harris Fellow from The Rotary Club of Destin.

The Paul Harris Fellow recognition is The Rotary Foundation's way of expressing its appreciation for a substantial contribution to its humanitarian and educational programs. It is named for the founder, Paul Harris, a Chicago lawyer who started Rotary International with three business associates in 1905. Rotarians often designate a Paul Harris Fellow as a tribute to a person whose life demonstrates a shared purpose with the objectives of The Rotary Foundation.

Mary Lynn received this recognition as a special expression of appreciation for her community service and \$1000 contribution to the Rotary Foundation in her name. The Rotary Club of Destin sponsors the Destin Middle School Interact Club. As the liaison, Mary Lynn assists in grooming young people for leadership activities prior to high school

level and beyond.

A contribution to The Rotary Foundation is an investment in the ideal of good will, peace and understanding. That is an ideal held high by Rotarians the world over, and one that Mary Lynn clearly shares by her commitment to the members of the Destin Middle School Interact Club. Working with such individuals of good will, Rotary believes the ideal will become a reality.

A couple of the standard Interact Club constitution goals are "to recognize and develop constructive leadership and personal integrity" and "to encourage and practice thoughtfulness of and helpfulness to others." To help achieve those goals, the Destin Middle School Interact Club is engaged in numerous community projects such as the Destin Seafood Festival, Destin Fishing Rodeo, and Alaqua Animal Refuge. It also partners with the City of Destin for several events, including one that benefits the Destin Harvest House Food Pantry. The Campus Pride Crew is a committee comprised of students who maintain the gardens and clean up around the school. Other committees



include Bulletin Board Builders, New Student Greeters and Teacher Helper Program.

Those who are involved in the overall philosophy of Rotary, which is 'Service Above Self.' This theme is embedded in the four-way test adhered to by members: 1) IS it the truth? 2) IS it fair to all concerned? 3) Will it build goodwill and better friendships? and 4) Will it be beneficial to all concerned?" Thanks to Mary Lynn and other DMS teachers, these values are being instilled in the students as well.



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 Community

Trends and Treasures!

Mother's Day is in May! And there's a lot of pressure on us all when it comes to Mother's Day gift ideas. But overthinking it only makes the whole process harder. So, don't!

City Market merchants Beachside and Bayside have done the thinking for you with simple pleasures and trendy treasures that appeal to all sorts of moms. It's time to celebrate her!

Cheers to Fun, Unique Gifts for Mom!

Frill Seekers Gifts and Personalized Fabulous Finds

Looking for the perfect gift for Mom? For starters, a Champagne



Nite Shirt, will have her celebrating Mother's Day in super soft 100% cotton sateen fabric with pink trim and French cuffs. Add initials or a monogram for a pop of personalization. Spiritual items make for a sentimental gift for Grammys and Mommies, too. Nestled in a beautiful Lucite box are inspiring Angel Series 4x4 Scripture Cards, a set of 100 and a sweet gift to add to one of Frill Seeker's hand-painted Blessing Beads or a Blessing Bowl. It's no secret that moms love to write notes and letters. Plan ahead and order a set of notecards, notepads, stationery or calling cards engraved with her name and monogram. From letter sheets to fold over notes, it's a lovely way to show Mom your love. Speaking of love, your Mother will fall head over heels for a fragrant Volcano scented candle by designer Capri Blue. With its familiar citrus and sugar Volcano scent and cult following, it will fill her home with the simple pleasures in life. Frill Seekers can even make a gorgeous gift basket, filled with the treasure and treats you select. Call in with a price range or simply visit the store and pick out the items you'd like to include. Free gift wrapping, too! Shopping online is also an option.

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It's a beautiful thing when a career and a passion come together says Adrienne Brackett, owner. "For me, it's not just about making our clients look and feel



beautiful," says Adrienne. "It's about educating and sharing my knowledge with my team of stylists and our community." Pure & Couture offers a unique experience to make you and your mom feel welcome. "Most guests say the atmosphere feels different. "I tell them, it's because we love our stylists, therapists and guests like family. Our relationship with you means everything to us." Whether you come seeking a product or a service, Pure & Couture wants you to experience the absolute best every time you visit the salon. Or, even when you're not visiting the salon, Adrienne's stylist team offers on location services for weddings and other events. Pure and Couture Salon's team of stylists will listen to what YOU want. They'll work with your skin tone, face shape, lifestyle and budget. And they can transform your hair (or your mom's) from ok to wow! Pure & Couture's hand-tied hair extensions are a game changer for eyes-on-you as you enter a room. This year, give mom the gift that keeps on giving with Pure & Couture's team of experts that can take her to summer with "pure" confidence. Purely beautiful!

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ing and you can show off those "gams" in summer shorts!

Add a printed handbag, bracelets, belts, and scarves for that put-together look you desire! Chock full of lightweight, bright and beautiful wardrobe and artistic jewelry pieces, the Dressing Room Boutique's collection of clothing, bags and accessories will get you ready for Summer. The more accessories the better, so we think mom deserves a bunch! Mix and match with her favorite colors for a great Mother's Day surprise! Add a brilliant shot of color or sheen along with sassiness and personal style to any ensemble. Dressing Room Boutique can pump up your basics with a little flare, whether headed to work, a party, out for date night, or a day at the beach, you'll always look your best. Known for classic style with a twist, the Dressing Room wants to help you evolve your fashion, while maintaining your innate style. Take the gues-



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18 to be exact, to suit every taste and craving. But did you know that Smallcakes also specializes in "normal-size" cakes made to order? ALL cupcakes come in regular-size cake form, too, such as wedding cakes with delectable cake flavors and any basic design of your choosing from designs offered. Surround it with Wedding Cupcakes which begin at \$2.50 per cupcake and include any signature filling. Smallcakes even offers a variety of stands for displaying your cupcakes. And then there's the cutest popular custom cakes such as the Dinosaur Cake, a hit with the kids,

the Beach Cake, the Cannoli cupcake, the unique Ombre Rosettes, and, well, we could go on and on! Make your celebrations personal with custom edible logos and images! Fit your flavor fancy, and request a custom order for, well, just about anything you can think of! Smallcakes believes in its slogan of "Maybe a Cupcake Will Help?" We do, too!

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Destin Pilates and Aerial

It's time! Hibernation is over and Summer is in sight. It's officially, wonderfully beautiful weather on the Emerald Coast! And what better way to celebrate the warmth of the season and the fresh outdoors than getting your body into alignment, thwarting pain and having fun while doing it! Did you know Destin Pilates has exciting new ways to celebrate the Destin life?



Think outside of the box for your next event! Destin Girls' Bachelorette Parties and Aerial Kids Birthday Parties celebrate not only Bachelorettes and Birthdays, but also women who need that Girls Night Out to recharge their batteries. And due to high demand, Destin Pilates has added new, exciting specialty Reformer classes! There is a wide variety of classes and times to fit your needs and schedule and JUST IN TIME for Mother's Day. Give your mom the gift of health and wellness or ask your kids or husband to get it for you! New classes and sessions include all levels Classical Reformer, Reformer Stretch, Reformer/ Tower/ Jumpboard, Reformer Eldoa Fusion and 60 Plus Reformer. As Joseph Pilates said, "Movement Heals." Your mom will love her "healing!" Check the schedule at DestinPilates.com to book!

DestinPilates.com



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 Community

Destin High School Update: Thank you OCSB!

The city of Destin is on its way to having a new Destin High School! In April, the Okaloosa County School Board voted unanimously to approve the Destin High School charter application!

For decades, Destin residents have dreamed of having a high school within the city limits and now, that dream is coming true! The new charter high school will have all of the fundamental curricula but also additional vocational options such as marine science, cyber technology and hospitality.

Thank you to the school board, donors, volunteers and all the community. Now that the charter application has been approved

the work of “BUILD-ING” begins:

- Building awareness and support in the community
- Building of a Destin High School campus
- Building unique programming and a strong academic curriculum
- Building a strong faculty
- Building much needed revenue
- Building to open DESTIN HIGH SCHOOL - Summer 2020!



The Destin High School Board welcomes your assistance. There are opportunities for you to serve on numerous committees. For more information, visit Destin High School, Inc. on Facebook.



Summer Programs

Compass Rose Academy Summer Enrichment program! Art, crafts, science, music, movement and imagination abounds. Walk through the time of the dinosaurs, swim with sharks, learn about our country (and others). Favorite characters will explore

with children all summer long! Visit website for week themes. Costs range from \$35 to \$240 per week depending on number of days and amount of time each day. Full Day Hour 7:45 a.m. to 5:30 p.m.; Standard Day Hours 8:30 a.m. to 2:30 p.m.; Half Day

Hours 8:30 a.m. to 12 p.m. Register at www.craforedu.com, call 850-660-1110 or email compassroseacademy@gmail.com.

The Boys & Girls Clubs of the Emerald Coast's summer program includes quality instruction, engaging activities and field-trip experiences. Open to students who have completed kindergarten, the fee is \$400 (plus a one-time, \$25 registration fee). Discounted rates are available for students who qualify for free or

reduced lunch. Monday through Friday, 7:30 a.m. to 6 p.m. (6:30 a.m. to 6 p.m. at the Destin Club) following the last day of school until the 2019/20 school year begins.

Emerald Coast Sailing Association is offering 8 weeks of summer sailing camps. Sign up for 1 week or all 8! Beginner through advanced courses with shuttle services available from various locations depending on the camp week. Half/Full: Full

Day Hours: 9 a.m. - 4 p.m.; Ages: 7 - 18.

Cost is approximately \$275 with scholarships available. Call 850-217-2177, email


SailingDirector@ecsasailing.com or visit ecsasailing.com for more details.

Summer Reading Kick-off, Saturday, June 1, 2019, Destin Library. 3...2...1...blast off! The 2019 Summer Reading Program is your ticket to the stars as the Destin Library explores a universe of stories. There will be a variety of games and activities available for patrons of all ages to celebrate. Come pick up your reading logs and register for special programs.

Mission: Space! STEAM Classes, Destin Library. STEAM Classes for Children Entering Grades 1-5; 9 classes, June 4—July 30. Limited Space. Registration Required. Climb aboard the Destin Library's STEAM-powered spaceship and blast off to Planet Discovery! Each week our astronauts-in training will learn a different STEAM concept through fun, hands-on activities.

Take-Home STEAM. STEAM activities for children Ages 0-5. 10-weeks of at-home activities, June 4—July 30.

No registration required. Learning doesn't have to stop when you leave the library. Each week the Library will have a different at-home STEAM activity for parents and children to do together designed for ages 5 and under.



White Dog Insurance Advisors

“ASK THE EXPERT”

Q. I am taking a cruise this summer and am wondering if Medicare will cover any medical care expenses I might have while outside of the United States? - Bill

A. In most cases, Medicare will not pay for medical services outside of the United States and its territories. However, there are exceptions. Medicare will pay for services in an emergency if you are admitted to a hospital. In addition, any doctor and ambulance service associated with an emergency hospital admittance would be covered. The key to getting Medicare to cover services is that you must be admitted as an in-patient to a foreign hospital. If you receive any other medical treatment or go to a hospital on an out-patient basis, Medicare will not pay. Also, medical treatment on the cruise ship itself will not be covered if you are more than six hours from a U.S. port. We strongly recommend that people engaging in foreign travel purchase a temporary travel medical policy before each trip. The policies are easy to qualify for and will cover most medical services you would need. Many policies also include trip cancellation coverage. Contact us for more information and enjoy your cruise!


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TO DO IN DESTIN! MAY 2019

..... 1

Farmer's Market | 9am | Seascape Towne Center

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 2

Concerts in the Village | 7pm | Mattie Kelly Arts Foundation

McGuire's Ladies Night | 9:30pm | McGuire's Destin

..... 3

A Round for the Kids Golf Tournament | 8am | Emerald Bay Golf Club

Free Fitness on the Lawn | 9am | Market Shops

Pepito's Day Mayo | 11am | Pepito's Mexican Restaurant

Free Beach Bonfire | 5pm | Royal Palm Grille

Destin Cajun Crawfish Bash | 5:30pm | Seascape Towne Center

Chase Rice Concert | 6pm | Gulf on Okaloosa Island

Ladies Climbing Night | 6pm | Rock Out Climbing Gym

Coyote Ugly 6 Year Anniversary | 7pm | Coyote Ugly Destin

Karaoke | 8pm | Dock On The Island

..... 4

Famers Market | 9am-1pm | Grand Boulevard

Yoga, Beer, Beach | 9:30am | Grayton Beer Company

FREE Kids Day Event | 10am-12pm | Fudpuckers Destin

Latin Spring Festival | 12pm | El Jalisco

Kentucky Derby | 10am | World of Beer

Kentucky Derby Hat Party | 5pm | Shunk Gulley Oyster Bar

Derby at the Bay | 5pm | The Bay

Uncle Kracker Concert | 8pm | Village Door Seascape

Karaoke | 7:30pm | World Of Beer Destin

..... 5

26th Annual Cinco De Mayo Celebration | 11am | La Paz

2019 Craftathon Beer Festival | 11am | FWB Landing

Crawfish Boil | 12pm | Food For Thought Outreach

Pinata Party | 2pm | Harborwalk Village

..... 6

Free Fitness on the Lawn | 5:30pm | Market Shops



Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille

Sunset Yoga on the Beach Classes | 6:30pm | Destin Beach Yoga

Ladies of the Emerald Coast Concert | 7pm | Village Door Seascape

..... 7

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

2019 Gulf Coast Boating & Fishing Seminars | 5:30pm | Legendary Marine

..... 8

Farmer's Market | 9am | Seascape Towne Center

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 9

Concerts in the Village | 6pm | Mattie Kelly Arts Foundation

Okaloosa Island Tattoo Expo | Emerald Coast Convention Center

Free Fitness on the Lawn | 9am | Market Shops

Free Beach Bonfire | 5pm | Royal Palm Grille

Eli Young Concert | 6pm | The Gulf Okaloosa Island

..... 10

Okaloosa Island Tattoo Expo | Emerald Coast Convention Center

Famers Market | 9am-1pm | Grand Boulevard

Billy Bowlegs Pirate Poker Run | 10am | Legendary Marine

ArtsQuest Fine Arts Festival | 10am | Grand Boulevard

Mother's Day Weekend Trunk Show | 11am | Today's Boutique

Karaoke | 7:30pm | World Of Beer Destin

..... 12

Mother's Day Buffet | 9am | Havana Beach Club

Mother's Day Brunch | 10am | The Gulf Okaloosa Island

Mother's Day Service | 10:30am | Destin Assembly Church

Mother's Day Market | 1pm | The Henderson

Mother's Day Sip & Paint | 7pm | Hammock Bay Lake Club

Mother's Day Brunch | 7:30pm | Harborwalk Village

Okaloosa Island Tattoo Expo | Emerald Coast Convention Center

..... 13

Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille

Free Fitness on the Lawn | 5:30pm | Market Shops

..... 14

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 15

Farmer's Market | 9am | Seascape Towne Center

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 16

Bubbly Baytowne | 5pm | Village of Baytowne Wharf

Concerts in the Village | 6pm | Mattie Kelly Arts Foundation

Emerald Coast Open Lionfish Tournament | 6pm | AJ's Destin

..... 17

Free Fitness on the Lawn | 9am | Market Shops

Free Beach Bonfire | 5pm | Royal Palm Grille

..... 18

Famers Market | 9am-1pm | Grand Boulevard

Rock United Music Fest | 10am | Mattie Kelly Arts Foundation

Karaoke | 7:30pm | World Of Beer Destin

Digital Graffiti Festival | 8pm | Alys Beach

..... 19

Mac n Cheese Festival | 1pm | Destin Commons

Sunday Cinema | 8pm | Village of Baytowne Wharf

..... 20

Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille

Free Fitness on the Lawn | 5:30pm | Market Shops

Hydroflight Monday | 6:30pm | Village of Baytowne Wharf

..... 21

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 22

Farmer's Market | 9am | Seascape Towne Center

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 23

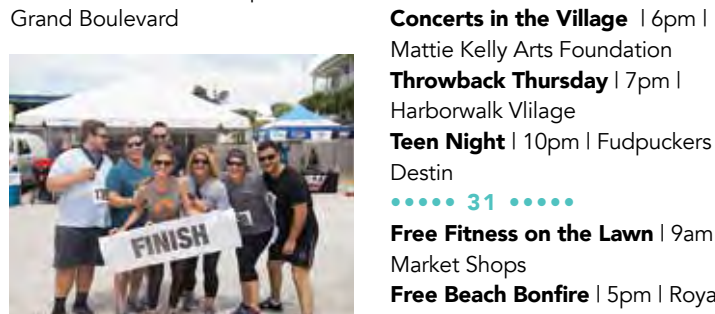
Concerts in the Village | 6pm | Mattie Kelly Arts Foundation

Free Fitness on the Lawn | 9am | Market Shops

Free Beach Bonfire | 5pm | Royal Palm Grille

..... 25

Famers Market | 9am-1pm | Grand Boulevard



East Pass Slacker 0.5K | 10am | Boathouse Oyster Bar



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 Community

Benefits of a Customized Condo Unit Owners Policy



By VICTORIA OSTROSKY
INSURANCE ZONE

She had been searching for months. As soon as Stacy walked in, she fell in love with the condo's floor plan and the glorious view of the Gulf of Mexico. Stacy's closing was fast approaching, and she was anxious to spend some time there before she placed the condo with the management company for renting.

The day before Stacy's closing her realtor asked her if she had her insurance in place. "What do you mean?" she asked him. "I thought the association covered all that." She immediately talked with an insurance agent who told her, "I talk to many customers who are under the impression they only need to purchase contents coverage, thinking the association covers everything else. But their exposures and responsibilities extend much further."

Stacy sat down with her agent, answered questions and made good decisions regarding her Condo Unit Owners Insurance Program.

Because the association is responsible for maintaining and insuring the exterior of the building (shell), condo owners need coverage for the replacement cost of Structural Elements Within – from the paint in, including flooring, fixtures, cabinets, built-in appliances, and more. This coverage amount is arrived at by calculating the cost per square foot to rebuild multiplied by the square footage of the unit. Sometimes the developer will provide this number and typically the range starts at \$60 per square foot, and depending on the quality of construction, that can go up significantly. Your condo policy should always include Special Coverage A. This is broader coverage, changing the policy from a named peril to an open peril policy.

The next thing to consider is Personal Property coverage which is replacement cost on fur-

niture, accessories, clothing, appliances, electronics, and other valuables, basically anything that's not attached. Replacement cost is always recommended and gives you new for old, with like-kind and quality.

Loss of Use/Loss of Rents is an important feature as well. Depending on the carrier, they may offer loss of use but not loss of rent. If your unit is damaged and you can't use it for a period of time, you may be able to collect under loss of use if it's your primary or secondary residence. If you're losing out on rental income, check your policy to see if you have the Loss of Rents coverage. You should always make sure you have the correct policy for the right risk.

Loss Assessment is another important coverage on condo policies that Florida law requires. Its purpose is to pay up to your loss assessment coverage amount (typically \$2,000) for an assessment levied by the association for covered losses to the common elements. For example: this past October 10th, Hurricane Michael knocked down most of the fencing and damaged the roofs of the administration building and conference center in my complex. Because these perils were covered under the association's policy, they had the option to assess each condo owner to help recoup their out-of-pocket expense.

Then there's Flood coverage, which is typically a separate policy. The unit owner should carry flood insurance even if their unit is not on the ground floor. Some condo associations purchase a master program through the National Flood Insurance Program called the RCBAP (residential condominium building association policy). This policy does covers many of the interior build-out items for a unit owner but it does not cover the personal property. So does the unit owner still need their own condo flood policy? David Thompson, with the FAIA (Florida Association of Insurance Agents) says this: "If there is no RCBAP in place the unit owner needs his own primary flood coverage. If the RCBAP has a large deductible and the unit owner sustained building damage, then their [flood] policy will respond. Should the unit owner be assessed by the association for a flood loss, the unit owner's policy will cover the loss assessment up

to their building limit with no deductible. This alone is a compelling reason for all condo unit owners to have their own building flood coverage."

We haven't even mentioned Liability and Mold and Water Backup, which are also important coverages on condo policies. And if you rent your unit, always consider excess of higher limits of liability protection. The bottom line is this - when it comes to condo insurance policies the

average consumer isn't aware of their exposures and responsibilities. You should always talk to an experienced insurance agent so you can make the best coverage decisions for your situation.

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Easy', or call 850.424.6979. Victoria Ostrosky, author of this article is an Agent/CSR with IZ.

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 Community

Hope through Pawsitive Love

Pawsitive Love Foundation (PLF) is leading the way to help give our veterans their lives back. A 501(c)3 corp. founded locally by Steve Kotowski, Pawsitive Love Foundation is dedicated to providing properly trained service dogs to children and veterans.

Steve's passion is to always improve and that launched his new charity PLF right here on the Emerald Coast. Twenty-two veterans take their own lives every day because of depression and hopelessness, and there just aren't enough dogs available to help combat this issue. This statistic hits home, as we locals live among the greatest population of veterans in the U.S. Steve and his wife Wendy, along with their children, agreed they could do more to help. They know the needs of veterans are far greater than any available solution, as they are looking for hope. Their family vision soon developed in ways they only dreamed about. They were going to not only assist veterans, but also children with epilepsy and autism. Many of these traits are similar to post

traumatic stress (PTSD) and traumatic brain Injury.

They named their first recipient of a service dog and benefactors began to join their mission. As word spread, they acquired more dogs, and commenced training for others in need. They select each dog individually for the handler, and train it uniquely to fit their needs. Training can take 6 to 18 months depending on the dog, the handler and the tasks required. PLF supplies all of the training (free of charge) until the dog is ready to do its job. Then, they train the handler. The process begins by learning how to handle many different dogs. To have a highly-trained dog, you must know how to handle it, for the most benefit. A similar analogy would be if you bought a Ferrari for your first car, and didn't completely understand how to drive it. You probably would need to learn how to drive another car first. PLF has the facility to put the dog handlers through the rigors of training in a setting that is fun and exhilarating, but also safe. There's no doubt it is hard work

for the handlers. But the end result is a team that functions autonomously, which provides the handler a new furry family member, as well as freedom to regain part of their independence.

Pawsitive Love Foundation has lofty goals, for certain. Steve says they plan to place 24 dogs in 2019 with the support of the community. Upgrading the training facility, rallying community support, and educating the general public about veterans' issues are the most immediate concerns. Since many people aren't aware of the veteran suicide rate, at 8,000 per year, it is important to spread this message. Also, in 2018, there were nearly 8,000 cases of sexual misconduct reported in the military. Steve says these numbers are simply unacceptable, especially given the fiscal reach of many in our community. With just two large corporate sponsors added to the small businesses and individual sponsors they already have, the number of life-saving dogs to match those in need could easily be doubled or tripled. There is currently no state or federal support for service dogs, although PLF has petitioned the state to support its efforts.

"So how do you make the most impact?" Based on extensive studies and focus group discussions, PLF believes they should help the women who have been sexually assaulted during their military service, specifically the Special Forces operators first, to make those numbers drop significantly. Even



though the Special Operations Forces (SOF) have a far lower rate of suicide, with 23 last year alone, this is too many. The SOF operators are leaders in many ways, not only in the military, but also in our community. When we get these groups back on their feet, they can help lead their fellow service members by example. Military structure rarely seems to escape you when you retire, according to many veterans; everyone is looking for a "chief" to lend a hand or solve a problem.

PLF has adopted the concept of using bred-for-purpose dogs in its program. Studies show this has a higher success rate because the dogs are coming from proven genetics and have a clean-slate of history. The dogs don't pos-

sess hidden triggers or issues that many shelter dogs do. To rescue every dog is a beautiful idea, but real service dogs must be more than just an emotional support animal, they have a crucial job to perform. Without performing at the highest level, they are just companions that don't truly afford freedom for the handler. The handler should not be focused on the dog's behavior, instead the dog should be focused on its handler's behavior and their surroundings. Not all dogs are capable of doing this effectively—some trainers say just 1 in 100, and that rate decreases drastically to nearly 1 in 300 for shelter dogs. There just isn't a large enough selection of dogs in our area to accommodate the many in need like PLF can provide.

Last year, in their first year in operation, PLF provided 11 dogs for veterans and children. This is more than any single provider in our area has accomplished in the last several years combined. They placed dogs locally and nationwide. One family in California received two dogs; they were connected through a local veteran and put in touch with PLF. The family has a daughter Hailey with Epilepsy, and her father suffers from chronic PTSD and a back injury. Hailey has returned to high school with her PLF-K9 Finley, while her father is tackling the world around him with PLF-K9 Cedar. Steve says, "When a family can have hope restored, it is a beautiful thing, it is actually life-giving, and cre-

PAWSITIVE LOVE

continued next page

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Hurricane Michael Officially Upgraded to Cat 5



BY DANIEL JONES

In the final report published recently by the National Hurricane Center, Hurricane Michael was officially upgraded to a Category 5 hurricane!

The National Weather Service does a fantastic job measuring, tracking, and modeling hurricanes. Their full report on Hurricane Michael was published on April 19th and the final wind speed at landfall was confirmed at 160mph, granting it Cat 5 status, the 4th EVER Cat 5 landfall

in the continental United States.

Since 1851, there have been over 900 hurricanes, but only four have made landfall in the continental U.S. as a Category 5: the Labor Day hurricane (1935), Hurricane Camille (1969), Hurricane Andrew (1992), and now Hurricane Michael. Other than Camille, they have all hit Florida.

A storm's category is based purely on wind speed. Cat 3 starts at 111 mph, Cat 4 at 130, and Cat 5 is anything over 157mph. This number has a fairly wide margin of error, making the difference between categories more blurred than we may be accustomed to. It's a simplistic category that omits vital information such as pressure, storm surge, inundation, width, forward motion, rainfall, and tells you little about the threat it really poses. After all, the two costliest storms on record, Harvey and Katrina, were both Cat 3 at landfall.

Twenty-four hours before Michael made landfall as a Cat 5 with 160 mph winds, it was a Category 2 storm with 100mph winds. Storms commonly weaken as they approach land, making Michael's intensification overnight even more surprising and catching many off-guard.

Over the next day, it strengthened to become the third most intense storm landfall on record, behind only Labor Day and Camille. It struck near Tyndall AFB around 5:30 p.m. on October 10, produced 16 known tornadoes and directly caused 16 deaths. USGS storm surge sensors at Mexico Beach pier recorded a 15-foot surge. On the north side of Hwy. 98, water reached 11 feet above the base of a building (aka inundation). That's above the first floor!

By the numbers: Damages from Hurricane Michael are estimated at roughly \$25 billion.

According to the Florida Office of Insurance Regulation, the estimated insured losses is \$6.2 billion from around 145,000 claims. More than 70,000 homeowners filed claims and 80% have already been settled. Commercial property is further behind, only 61% of 10,000+ claims have been settled.

As of April 9th 2019, FEMA has approved \$141million for individual assistance applications, over \$200 million for National Flood Insurance claims, and \$629 million in SBA loans. Total FEMA assistance tops out just over \$1billion. If you are doing the math you will realize that the amount paid by these sources is far too little to reach the estimated total loss. That is because much of it may never be recovered, such as \$1 billion agricultural losses, \$1 billion timber losses, clean-up expenses, future economic losses from lost revenue, uninsured losses, and city and county facilities.

Our state legislators have been pushing to get the storm re-categorized to a Cat 5 ever since it happened, hoping to increase awareness of its impact. Now is the time to contact our senators and ask for more money to be allocated to disaster relief from the federal level.

If you feel compelled to help reach out to senator, George Gainer. His email is gainer.george.web@flsenate.gov and his phone number is (850) 747-5454.

As a third-generation small business, it's not our first time seeing a Cat 5 and we plan to be around to help when the next once-a-generation storm comes.

Daniel Jones is a third-generation insurance agent in Destin. He graduated with a degree in Risk Management from the University of Georgia.

PAWSITIVE LOVE

continued from page 10

ates hope in others they come in contact with." He went on to say, "Both of those dogs will be re-evaluated this month. It is a long trip to California, but it is neces-



sary to make certain the teams are working up to par." All of the PLF teams must be re-evaluated after the first six months as a team; then again each year, as a part of Steve's commitment to training real service dogs.

PLF has a nationwide reach, and places dogs from coast to coast. The foundation has even welcomed their first Canadian service member, Cindy Weir. She is a veteran of the Royal Canadian Air Force, and served on Tyndall AFB for 4 years. Cindy has PTSD and mobility

impairment. Since the Canadian troops fight alongside our American Heroes, PLF jumped to assist Cindy on her road to healing. She will soon introduce

her new service dog to the great white north. Currently, Canadian veterans are on a five-year waiting list to receive service dogs due to a lack of trainers.

Because of the incredible work PLF has accomplished right here on the Emerald Coast, Steve has been invited to help the national effort in Canada. He takes little credit though, rather, he deflects and talks about his team of trainers and caregiving staff at What's Up Dog. He holds them in high re-

gard, for obvious good reasons.

If you would like more information about Pawsitive Love Foundation, check out www.PLFservicedogs.com. Steve welcomes visitors by appointment, and is always looking for puppy raisers and other volunteers to walk or bathe the dogs.

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 Community

64th Annual Billy Bowlegs Pirate Festival

Avast, ye Mateys! It's time to open your treasure chest, dig out your eyepatch and sword, and get ready for the 64th Annual Billy Bowlegs Pirate Festival, which takes place at the Fort Walton Landing (139 Brooks Street in Fort Walton Beach) from May 31 through June 3. This year's

festival theme is "Booty Calls." The Festival begins at the Landing at 3 p.m. on Friday, May 31. From 4 to 7 p.m., Capt. Davy and the Crossbones will present their unique combination of magic, balloon sculpting, music and pirate-themed contests. There will be a "De-

fense of the City" demonstration by Reed's Raiders at 6 p.m. Capt. Billy and his Krewe will dock at the Landing around

7 p.m. for their reconnaissance mission and a skirmish with the Mayor and Reed's Raiders. On Friday night, Conjugal Visit will play from 7:30 to 9 p.m., followed by the festival fireworks.

On Saturday, June 1, the Festival grounds will open at 11 a.m. The day will be filled with pirate revelry and music, with a performance by Matizzy from 11:30 a.m. to 2 p.m. The Bowlegs Krewe is expected to attack the city at approximately 2 p.m. We'll see what tricks and strategies Mayor Dick Rynearson and



the Reed's Raiders will use to repel Capt. Billy's invasion this year. Their invasion will be followed by a closing set from Capt. Davy and the Crossbones before the festival closes at 6 p.m.

Stop by the Gazebo and visit with your favorite Cumulus radio on-air personalities and register to win "Billy's Booty," better known as CASH, from Cumulus. They'll give away \$100 each hour on Saturday from Noon until 6 p.m.

Throughout the Festival, there will be entertainment on

the main stage and there will be a large kids' Pirate Play Zone, sponsored by Kids Discovery. Kids' bracelets, allowing unlimited access to all the children's attractions, will be available for \$15 each day. Attractions will include the rock wall, Euro-Bungee, and Space Walk of Fort Walton and Crestview interactive attractions – as well as the RPM Kids' Carnival.


The Billy Bowlegs Torchlight Parade, sponsored by Step One Automotive Group, will be on Monday, June 3 at 7 p.m. The parade floats will wend their way from First Street up Eglin Parkway, with crowds screaming for beads and throws from the festive floats. Local businesses and organizations – even family groups – are invited to join the cavalcade. Pre-register your float at FWBChamber.com.


The 64th Annual Billy Bowlegs Pirate Festival is sponsored by the Greater Fort Walton Beach Chamber of Commerce, Tobacco-Free Florida and the Chamber's annual sponsors: Bit-Wizards, City of Fort Walton Beach, Community Broadcasters, Cox, Cumulus Broadcasting, Carr, Riggs & Ingram, Emerald Coast Harley-Davidson, Emerald Coast Tourism Development Department, FastSigns, Fort Walton Beach Medical Center, Image Printing and Digital Services, Northwest Florida Daily News, Okaloosa Gas, Resort-Quest by Wyndham Vacation Rentals, Southern Rentals and Real Estate, Step One Automotive Group, The Island, by Hotel RL and White-Wilson Medical Center.

Vendors are invited to submit their applications to Rachelle Graves at the Greater Fort Walton Beach Chamber of Commerce at 850-244-8191.

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Community Rallies to Bring Back Children's Volunteer Health Network's Mobile Dental Clinic

This May, Children's Volunteer Health Network (CVHN) will unveil a new and improved mobile dental clinic, allowing the organization to more efficiently serve students in Okaloosa and Walton County Schools. In 2018, CVHN was forced to retire its beloved mobile dental clinic, Just for Grins, after it sustained previously undetected water damage.

"The loss of our Mobile Dental Clinic was disappointing," said Brian Lowe, Executive Director of CVHN. "Although it made our outreach in the schools more challenging, our determined team served more than 650 kids while performing 2,856 procedures during the 2017-2018 school year."

In order to continue reaching under-resourced children in our community, the CVHN team has been transporting the dental equipment and supplies in personal vehicles to set up temporary clinics in the schools. Having a new bus will enable the CVHN team to increase the ca-

capacity to serve additional students in the upcoming school year.

"A generous grant from the Dugas Family Foundation made the purchase of this bus possible," Lowe said. "Once the bus arrives, we will need the help of the community to ensure we can keep it stocked and running from school-to-school." For the last 10 months, CVHN has been securing the funding, designing, and coordinating the manufacturing of a brand new 37' long and 12' 6" tall mobile dental clinic bus. The bus is equipped with two treatment bays to facilitate both preventative and restorative dental services, an area to educate children on appropriate dental hygiene, and plenty of space to recognize the donors who passionately support CVHN's programs to the most vulnerable children in both counties.

This summer, the CVHN mobile dental clinic will be going

on tour, visiting businesses and churches in Walton and Okaloosa Counties to spread awareness about the programs CVHN offers. "The Bus Tour will give our community a chance to step onto our new mobile dental clinic and learn more about the services we are able to provide to low-income families in our community," Lowe said.

Additionally, on April 22, CVHN launched a social media campaign to name the bus! Community members can submit their suggestions on Facebook and Instagram. The person who submits the winning name will



win a beach bonfire from Beach Life Vacation Company.

The new mobile dental clinic, and its new name, will be unveiled to the community at CVHN's 3rd Annual Smile Mile & 5k on May 11 in the scenic community of WaterColor. Register here. This CVHN signature event is fun for all ages, stroller-friendly, and will help raise funds that will be used to improve the health and well-being of kids in Walton and Okaloosa Counties.

The participation fee for the 5K is \$35, and the Smile Mile is \$20. Participants will receive a commemorative shirt and enjoy

live music and food before the awards presentation. Event participants will have the opportunity to tour the bus and learn more about what takes place on it as it travels around from school-to-school.

For more information about Children's Volunteer Health Network or to request the bus visit your business, please email Brian@cvhnkids.org or visit www.cvhnkids.org.




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 Community

With Bond Yields at 50 Year Lows, Where Might Investors Be Turning?



By MAURICE STOUSE
FINANCIAL ADVISOR AND
BRANCH MANAGER

Depending upon which type of bond you are looking at, it is painfully obvious that bond yields are at or near their lowest levels since 1969. Institutional investors around the globe continue to buy bonds which in turn drives the prices for the bonds up and the yields down. What options or alternatives do individual investors have? Individual investors use bonds or interest-bearing securities mainly for two reasons: The first is portfolio diversification (asset allocation between stocks, bonds and cash) in order to reduce risk and potentially lower volatility. The second would be for an income stream. Many of those folks are in retirement and need income to supplement social security, pensions and savings in order to maintain their lifestyles.

Money market mutual funds, in the most conservative asset class of cash, are now seeing yields above 2% for the first time in over a decade. Bonds and bond mutual funds (or the fixed income class) have higher yields but also can fluctuate in price (increasing when yields decline and decreasing when yields go up). There are also fixed rate annuities as well. And for those investors with a higher risk tolerance (moderately aggressive) there are dividend paying stocks that they can consider. First take note that the yield for the S&P 500, as a group, is currently approximately 2%. Utility stocks (which as a group have an average yield of about 3%) are one area investors can look to with some individual utility stocks of those yielding 4-5%. The appeal (again for the moderately aggressive investor) is not only the dividend yield but that, as a sector, utilities are considered defensive when it comes to stocks.

And they might experience share value growth as well. “Defensive” stocks are those companies which are usually not as volatile to negative economic influences. Buying individual stocks carries more risk so an individual investor should do their research - as well as consider spreading out their investment.

Other dividend paying alternatives can be found in consumer staple stocks, which is also considered a defensive sector. Consumer staple stocks are usually the stocks of those companies that do not experience as much volatility when the market moves drastically (as it can). The yield for the unmanaged index of consumer staples stocks approximates 2.7% but an investor would need to look over these stocks if they are in search of higher yields than the average. Lastly, health care stocks are a defensive sector as well. Many investors consider health care stocks to have resiliency in demand and that unmanaged index has a yield that approximates 1.7% so investors, if seeking higher yields, would need to do further research. Energy stocks, while not defensive (the energy sector is cyclical) have an average yield of over 3% and again there are individual companies that pay higher dividends than the average.

Time frame and risk tolerance play an important role in managing your portfolio. If you are seeking higher yielding alternatives, be sure to work with your advisor or do your own research before making decisions.

Maurice Stouse is a Financial Advisor and the branch manager of the First Florida Wealth Group and Raymond James and he resides in Grayton Beach. He has been in financial services for over 32 years. His main office is located at First Florida Bank, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymond-james.com.

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and/or transaction costs. Dollar cost averaging involves continuous investment in securities regardless of fluctuation in price levels of such securities. An investor should consider their ability to continue purchasing through fluctuating price levels. Such a plan does not assure a profit and does not protect against loss in declining markets. The payment of dividends is not guaranteed. Companies may reduce or eliminate the payment of dividends at any given time. Investing always involves risks and you may incur a profit or a loss. No investment strategy can guarantee success.

Holding stocks for the long term does not insure a profitable outcome. Diversification and asset allocation do not ensure a profit or protect against a loss. Every type of investment, including mutual funds,

involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. Changing market conditions can create fluctuations in the value of a mutual fund investment. In addition, there are fees and expenses associated with investing in mutual funds that do not usually occur when purchasing individual securities directly. An investment in a money market mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although it seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund. A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of

income through a process called annuitization and also provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59½, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

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Scary Places

ENERGY TIPS

by Emerald Coast Energy Solutions



BY CHRIS BALZER

As children, some of us had places which scared us: the space under the bed, a cracked closet door or shadows in the dark which drove our imaginations wild. As adults, some of us have different scary places: our bank balance, our retirement investments, our children going off to college, a friend or relative's health or not waking up to our alarms. We all have things or places which can trouble us.

One space which causes some of us grief is a crawl space under our homes. Not all of us have these and they're not really scary. Merriam-Webster defines crawl space as: a shallow unfinished space beneath the first floor or under the roof of a building, especially for access to plumbing or wiring. These spaces are typically insulated with rolled insulation with some type of netting to keep

the insulation from falling down. Some of us who have this type of insulation have witnessed our wild native friends: beach mice, squirrels, birds, and even geckos. Yes, geckos, the small chiefly tropical and nocturnal insectivorous lizards, also like this space and will rip the netting to gain access to the insulation and become non paying roommates under our homes.

At ECES, fixing crawl spaces was not always a service we provided, because there was not really a great solution other than spray foam or replace the rolled insulation and netting which would once again become a playground for our wild friends and would need replacing in a few years.

We believe in finding solutions which are highly energy efficient, healthy and will last the life of the home. A local Destin resident introduced us to a system which was a collaboration between LSU (AgCenter), Forest Product Laboratory and Raised Floor Living. This system was a year study which took 12 homes and six different insulation systems after



Hurricane Katrina. The types of insulation included Open Spray Foam, at three different thicknesses, one with a vapor barrier, Closed Spray Foam, Kraft-faced fiberglass batt (typical in most homes) and our Max Cap System. Max Cap and Closed Spray Foam showed the best performance from all types tested. The main differences we found between Closed Spray Foaming the crawl space and installing Max Cap, is there is no off gassing and ease of maintenance for plumb-

ing or wiring with Max Cap. Plus it leaves the crawl space, in my opinion, with a clean, crisp look.

After many conversations with the director of LSU's AgCenter, and countless hours of research, ECES added the Max Cap Crawl Space System to our services. This system gives our customers a piece of mind, knowing that their wild friends have been evicted, higher energy efficiency than before, maintenance free and will last the life of the home. If you have a scary place under

your home and would like to not think about it again, we would be happy to see if your home is a fit for Max Cap.

Chris Balzer is Founder and President of Emerald Coast Energy Solutions and resides in the Santa Rosa Beach area with his wife and three children. For more information on how to save this summer and become energy efficient schedule an inspection by calling (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and Beat the Heat.



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40 Days and Nights and the Flood Waters Kept Rising



BY MATTHEW VANDERFORD,
INSURANCE CLAIMS 911

So, you've heard the stories, watched the news, shaken your head in disbelief, thought about the tragedies and wondered, "What would I do if that happened to me or my family?" If you've never been in that situation, all you've really experienced is someone else's loss and how they dealt with it.

Some people come away from flood loss forever changed and others come away from flood damage like it was just another day. Everyone deals with it differently. Unfortunately, what tends to happen is that those who are prepared mentally, physically and financially always seem to be on the end of the scale tipping towards working through flood loss better than others. Not to say that floods don't take a toll on those individuals, but as I've seen many disasters affect countless people, it's when you're taken by surprise or weren't prepared that those types of losses hurt most. Even though most disas-

ters happen quickly and without notice, there are still steps that can be taken to prevent a major loss to your home or business, your heirlooms, keepsakes and non-replaceable items. Not all steps are perfect, and the reality is there are some things you just can't prepare for or prevent; but those things are beyond your control. So, it's important to prevent things that can be prevented against such as floods, water damage, broken plumbing pipes, roof leaks, mold damage, smoke damage, fire loss and theft.

Over the last 18 months or so, historical flooding across the country wreaked havoc in Texas, Florida and the Carolinas. So much water dropped in Texas that it measurably compressed the earth! With boots on the ground, I talked to countless people and heard the same stories over and over again. "We don't live in a flood zone. We didn't think we needed flood insurance." And with that, all their energy, life savings and future hopes of living in their homes and working on their businesses came into question. People were crying in their driveways, wringing their hands, going through the motions of where to get food, where to find water, where to sleep, where to find cloths; more that 70% of recent flood victims affected didn't have flood insurance.

According to a survey just re-

leased by CoreLogic, 29 million people are at risk of flood damage even though they are outside historical flood maps:

Nationally, 29,437,151 properties, or 23 percent, are outside a designated SFHA despite being at what CoreLogic rates as high or moderate risk of flooding.

At the state level:

Florida has the highest number of properties in this category at 5,055,821 or 54 percent of total properties.

Texas has 3,292,082 properties, or 31 percent, and California has 3,114,462 properties or 29 percent.

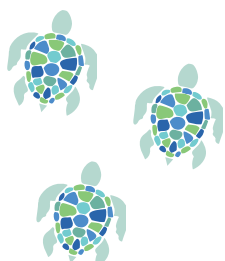
Looking at only the percentage of properties outside an SFHA, which are at high or moderate risk, Arizona has the highest at 68 percent, followed by Florida at 54 percent and Louisiana at 49 percent.

Flood loss happens quickly, but you can take steps today to prepare:

- Keep things elevated. (Get storage shelves and keep valuables at least 4' off the ground.)
- Keep records and valuable documents sealed in water tight containers.
- Photograph your property annually or semi-annually to make sure you can report damages accurately.
- Have an emergency preparedness evacuation plan.
- Make sure you have the right insurance for any disaster.

Most importantly – if you have questions about your policy or coverage, contact your local insurance agent or other insurance professional to help you understand what you're covered for.

"There is a tomorrow after a disaster, and it's sometimes hard to remember that in the midst of it."
-Sheri Frank (Journalist)



Paula Deen's Family Kitchen Open

There's a new restaurant in town, full of southern favorites and family values. Paula Deen's Family Kitchen, which opened March 4th in the Destin Commons, is a family style restaurant filled with all her favorite southern dishes. From collard greens to fried chicken and sweet tea, enjoy all staples of southern cuisine at her first Florida restaurant location.

The Queen of Southern Cuisine said she chose Destin, Florida for a variety of reasons. Growing up in Albany, GA, her family frequently traveled to Florida to visit family, so the state holds a special place in her heart. The Panama City and Destin areas may be north Florida, but they still have deep southern roots and she hopes they'll appreciate some good southern food.

The restaurant and retail shop reflect the characteristics Deen is known for. She chose the family style from all the mismatched bowls of food at her family gatherings while growing up; the take a little of everything and share with your family and friends approach. The retail shop boasts a replica of Deen's home kitchen for photo opportunities, and combines her cookbooks, spices, and favorite products for purchase.

Living in a tourist community, we had one pressing question for Deen: with so many northerners visiting Destin, what do they need to know about good southern cuisine?

"I think the south has gotten an undeserved bad rep for unhealthy food," Deen said. "In the last 25 years of traveling, I've never been anywhere that served more vegetables than we do here in the south. We've got cucumbers, tomatoes, squash, okra, lettuce,



corn, cabbage, so many vegetables! I would like for them to just try our food and realize they're not eating all that bad."

We also asked what her staple was for family gatherings, the dish they can't live without. Not surprisingly, her Not Yo Momma's Banana Pudding was the real winner, a staple on the restaurant menu.

Paula Deen was sweet as can be, even stating that what she loves most about her book signings and public appearances is getting to meet and talk to all kinds of people. "Some make me laugh, some make me cry, but I love talking to every single one," Deen said.

Our last question... Lemonade or Sweet Tea? Easy. She is sweet tea through and through. Find her restaurant in the Destin Commons next to Uncle Buck's Fishbowl for a true southern cuisine experience.

Insurance Claims 911



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

Have Questions about Property Damage or Insurance Policies?

Send your questions to: admin@insuranceclaims911.com and have it answered in one our columns.



Destin Dining, Events & Entertainment

May is such an amazing time of year. New life is everywhere. The birds are singing, the fish are biting, and the locals are ready to eat, drink, play, sing along and dance. Here in this blessed, beautiful place we call home, every day is a great day! Looking for some places to go and enjoy the best food and entertainment you'll find anywhere? We've got you covered...

Mother's Day is May 12 and what better way to treat mom to a weekend right in our own backyard that she'll remember forever.

Tailfins Alehouse & Oyster Bar
With a mesmerizing view of the Harbor, your favorite foods and live tunes daily, Tailfins delivers with three levels overlooking the Destin Boardwalk and water with live music on the top deck and full bar. It's a popular stop for local favorite bands and from all-over bands that love to perform here. Tailfins' Entertainment Complex offers an incredible mix of great atmosphere, excitement, delicious



food and drinks along with the stunning views, a combination that's hard to match.

Be sure to catch the scrumptious Early Bird Specials M-F from 4 p.m. to 7 p.m. Don't miss the Double Happy Hour from 4 to 7 p.m. and again from 10 p.m. to closing from Mon. through Fri. with \$3 Bud Light Pint, \$15 Domestic Bottle Bucket, \$5 Long Island Teas, House Wines and Well Drinks. All during May you can come and enjoy live music on the docks and Dueling DJs every Fri. & Sat. night.

850.650.1200 | *On the Harbor in Destin* | tailfinsdestin.com

Bric a` Brac Restaurant & Night Club

Voted "Best Crab Cakes in Destin" five years in a row, Bric a` Brac

is the true definition of something for everyone...a family friendly, kid friendly, American-style restaurant. Bric a` Brac is well known for its super tasty food selections served up in a fun, artsy atmosphere by a truly professional and friendly staff. Locally owned and operated since 2014 by twin brothers Rodolfo and Fernando Petit, their hands on, fun loving style, engaging charisma and true passion



set them apart. But it doesn't stop there. Want great food coupled with great fun? Enjoy delicious entrees while you listen to some fun tunes. Live entertainment starts at 7 p.m.; Karaoke on Thursday night, live music performances by Jones & Company on Friday and Teal Magnolias on Saturday! Still want more?

~ LATE NIGHT ~
Latin Night Fridays & Saturdays from 11 p.m. to 4 a.m. will keep the party going. There is truly something for everyone at Bric a` Brac in Destin.

Shoreline Village Plaza | 824 Hwy. 98 E Destin | 850.424.6369 | bricabracdestin.com

Landshark's Pizza

Owners Brian and Sue Hassmann have created the local's favorite pizza, buffalo wings and sports pub and bar that serves both great pizza AND awesome wings for folks of all ages. With plenty of seating and TVs everywhere you look, they have all you need for a great time out. The wings are a



must, the pizza is outstanding, the bartenders are amazing, the atmosphere is exciting and the choice

is easy to make. Weekly specials and fun include Music Bingo on Tuesdays at 7 p.m.; 69-cent Wing Wednesdays; Come watch NBA Playoffs, soccer and all the Sports Networks; Weekends – Golf and Nascar and there's a full-service bar with 95 different Bourbons and 30 Beers on Draft! Landshark's Pizza has something for everyone including plenty of parking out back. Bring your friends for great food and a great time!

850.424-6743 | *300 Harbor Blvd. Destin* | landsharkspizza.com

The Melting Pot

Truly a one-of-a-kind dining experience, The Melting Pot provides an unforgettable, interactive night out that turns moments into memories. From the time the first piece of bread is dipped to when the last nibble of dessert is savored, you'll learn something new. The menu has fare for every taste, a delicious meal guaranteed, you can count on it. No matter the choice you will not be disappointed. Owned and operated by Lucinda Hollis and her fiancé, Auburn Bridge, this restaurant is the one place



where the owners encourage their diners "to play with their food." "It's a real joy" says Lucinda, when witnessing customers' first time experiences. So if you haven't already, be sure to "dip in."

Visit meltingpot.com/destin-fl to view the full menu or make reservations.

11394 U.S. Hwy. 98, Miramar Beach | 850.269.2227

Tequila's Sports Bar & Grill

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Tuesdays: Kyle LaMonica
Austin Jennings

Wednesdays: Shane Curle
Hayes and Howland

Thursdays: Rusty Hammerstrom
Austin Jennings

Fridays: Jason Findley
Jason Clark

Saturdays: 12 pm Kelly Byrd
4 pm Rusty Hammerstrom
8 pm Gunner

Sundays: 12 pm Kelly Byrd
4 pm Jason Findley
8 pm Rotating Spot

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Destin Dining

Events, Music & Specials

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- 5/9-11 Horseshoe Kitty 9:30
- 5/16-18 Blackberry Breeze 9:30
- 5/23-25 Jamnation 9:30
- 5/30-6/1 Redshirt Freshman 9:30
- 6/ 6-8 Bad Charolette 9:30

BIMINI STAGE

Sundays:

- Jones & Company 4pm
- DJ Dan Davis 8pm
- Black Eyed Blonde 9:30

Mondays:

- Will & Linda 4:30
- DJ Serpent 8pm
- Black Eyed Blonde 9:30

Tuesdays:

- Good 'Nuff 4:30
- DJ Dan Davis 8pm
- Black Eyed Blonde 9:30

Wednesdays:

- Jason Tyler Findley 4:30
- DJ Charles 8pm
- Black Eyed Blonde 9:30

Thursdays:

- Will & Linda 4:30
- DJ Boom 8pm
- Touring Band 9pm

Fridays:

- Good 'Nuff 4:30
- DJ Boom 8pm
- Touring Bands 9:30

Saturdays:

- Will & Linda 4:30
- DJ Serpent 8pm
- Touring Band 9:30

TIKI STAGE

- Mondays:** Jason Clark 6pm
- Tuesdays:** Chasing Jaymie 6pm
- Wednesdays:** Good 'Nuff 6pm
- Thursdays:** Chasing Jaymie 6pm
- Friday:** Austin Jennings 6pm
- Saturdays:** Austin Jennings 6pm

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Boathouse Oyster Bar

Daily Lunch Specials M-F \$9.99
MAY LIVE MUSIC LINE-UP

- Mondays:** Cole Jordan @ 5pm | Roshambo @ 9pm
- Tuesdays:** Kyle LaMonica @ 4pm | Austin Jennings @ 8pm
- Wednesdays:** Shane Curle @ 4pm | Hayes and Howard @ 8pm
- Thursdays:** Rusty Hammerstein @ 4pm | Austin Jennings @ 8pm
- Fridays:** Jason Findley @ 4pm | Jason Clark @ 8pm
- Saturdays:** Kelly Byrd @ 12pm | Rusty Hammerstrom @ 4pm & Gunner @ 8pm
- Sundays:** Kelly Byrd @ 12pm | Jason Findley @ 4pm | TBD @ 8pm

Bric á Brac

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Live Entertainment...

- Tuesday:** Solo Musician
- Wednesday:** Local Musician
- Thursdays:** Karaoke - 7pm
- Fridays:** Jones & Company - 7pm
- Saturdays:** Local Artists
- Late Night !!! 11pm - 4am**

Latin Night Fridays & Saturdays

Music and Dancing Upstairs/Downstairs

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Monday thru Friday Happy Hour Specials 3-6pm

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- Domestic Drafts \$2
- Domestic Bottles \$2.25
- Wine - Glass \$4

Monday - Premium Craft Beer & Texas Hold 'Em POKER

7PM - Sample delicious varieties of local, regional and select out-of-state Brew house offerings. All-Access Wristband, 3 Tickets for sampling the Craft Beer Monday selections of your choice, 1 Full Pint of the Craft Beer of your choice. Craft Beer Tasting \$10.

Tuesday - Margarita & Corona Specials & MUSIC BINGO!

House Margarita and Corona Beer specials go ALL DAY. MUSIC BINGO starts at 7:00PM - Free to play! Free Prizes!

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Wednesday - Landshark's 'WINGSDAY' & Bourbon Club

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Two Toppings \$9.99. Additional Toppin

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 All 5 great specials 4 to 7pm.
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 drinks. *house wines. \$15.00 Domestic bottle buckets. Mix or match.
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Destin Dining, Events & Entertainment

RESTAURANTS

continued from page 1 of guide

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AJ's Seafood & Oyster Bar

A long-time local Destin hub, AJ's Seafood & Oyster Bar sports a live band or DJ every night of the week during the spring and summer. And there's plenty of outdoor seating right in front of the



"gi-nourmous" Jumbo-Tron and stage. Club Bimini, AJ's venue for live music and night-time drinks, rocks it later in the evening. You can savor beer and oyster specials coupled with picturesque views of the Destin Harbor. This now-famous-with-the-tourists Destin Harbor restaurant offers a waterside Tiki Village experience out back. Upstairs, Club Bimini Stage is a popular local venue for top 40 and rock bands. Oh, and bring your dancing shoes as Club Bimini becomes one of the Harbor's hottest night clubs. Popular local bands can be found playing all week long. Come in for Prime Rib Thursdays where AJ's famous

tender, juicy Prime Rib is served - \$16.95, 4 p.m. to close every Thursday.

850.837.1913 | 116 Harbor Blvd. Destin | ajsdestin.com

Boathouse Oyster Bar

Boathouse Oyster Bar is one of Destin's favorite best kept secrets. Located in the heart of Destin on the Destin Harbor, it specializes in making oysters a delicacy. Boathouse's Gumbo recipe was written by Mama Gumbo herself. And, of course, the oysters are raw, steamed or baked just the way you like 'em! Boathouse has even been voted Best Oysters and Best Gumbo for the past 30 years. Come down every weekend and



enjoy our delicious crawfish boils until we run out. Don't miss our Slacker Sunday Brunch and our very popular "Slacker Series" events benefitting Panhandle Animal Welfare Society. Register now for our annual East Pass Slacker 0.5K coming up on May 25th designed specifically for those "underachievers" cold beer and the shortest walk possible. Walk, run, skip, crawl...however you'd like to get around to our partnered bars and complete their challenges. First to cross the finish line takes home a basket of alcohol worthy prizes. Visit our website for details.

850.837.3645 | 288 Harbor Blvd., Destin | boathouseoysterbardestin.com

La Famiglia Restaurant

It didn't take much for Pino Tozzi to decide to sell his successful businesses in Rome, Italy, uproot his young family and emigrate to America—just a vacation to Destin in 2005. The rest is history... no hustle and bustle here; just relaxed, the ambiance reflecting



the central Italian heritage of the owners, indoors or outdoors. La Famiglia has earned a reputa-

tion for serving some of the finest homemade Italian dishes on the Emerald Coast, including Veal Parmesan, homemade pastas and raviolis, and antipasto. Not to be missed, La Famiglia is a local favorite for authentic, brick oven Italian pizza, topped with a variety of traditional and specialty ingre-

dients, including the Margherita, a classic combination of tomato sauce, mozzarella cheese, sliced tomatoes and fresh basil. A big appetite? Try the hand-stretched, 2 ft. pizza on for size! Simply a great place to take the family out for a genuine, Italian pizza experience and memory-making. Open

Tuesday through Sunday, 11 a.m. to 10 p.m., offering a lunch menu till 3 p.m.

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DESTIN life

Off the Hook

It's Almost Time for the Blessing of the Fleet!

BY CALI HLAVAC

This year marks the 62nd year for one unique Destin tradition - one that many locals look forward to before the busyness of summer sets in. The Blessing of the Fleet is one of Destin's longest standing traditions, and it brings out locals and tourists for a ceremony unlike any other on the Destin Harbor.

On Ascension Day every year, local pastors gather behind Brotula's on the Harbor to bless charter fishing boats, boat captains, crews and passengers for a safe and bountiful busy season. Many captains attribute the success of their season not to luck, but to these blessings. This tradition has held for many years, even as Destin evolved from a small fishing community to the World's Luckiest Little Fishing Village it is today.

The Blessing of the Fleet began in May 1958 with about 12 boats and has since grown to over 150 boats in 2018. Numbers like this make it the largest Blessing of the Fleet in the country, with families making it tradition and participating every year.

"We started participating in the Blessing of the Fleet on my father-in-law's charter boat in 1995," says Heather Thomas of Destin Vacation Boat Rentals. "Destin has changed a lot since then, so we really enjoy this part of Destin tradition that celebrates the faith and sense of community that our little fishing village was built on. When you line up with all of the other boats on the Harbor waiting to be blessed, there's this sense of togetherness... it's really special."

While it was started by the Episcopal church, it has since evolved into a community of pastors and all churches bannin together for the greater good, and the Blessing of the Fleet is open to all believers and non-believers alike. The hope is that any commercial vessel and its captain will feel welcome on the water. Any vessel with a crew that makes its living on the sea that wishes to be blessed can line up and wait its turn in a parade-like fashion. Boats can register by calling 850.837.6324 or by visiting immanuel@iacdestin.org.

The "blessing" will happen this year on May 30, 2019, on the water behind Brotula's in Destin. A short church service precedes the blessing beginning at 4 p.m., with the actual blessing starting at 5 p.m. Come one, come all and celebrate the kick off of summer and wishing all the boat captains well!



Photo by iacdestin.org



Circa 1975



Photo by Marguerite Parker

Could it be that The World's Luckiest Little Fishing Village is "Lucky" because it's Blessed?



Photo by The Good Life Destin



Photo by Marguerite Parker

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 Wellness

Digestion by Design: Part 3



BY MELANIE STEWART,
YUM TUM NUTRITION

It might come as a surprise to learn that the number one trigger of daytime fatigue and poor performance is actually not sleep, stress or even food related - it's dehydration. So, before we move on to the stomach, let's talk about how to hydrate properly. Your

goal is to consume half your body weight in ounces of water daily. More if you workout and sweat! However, one of the worst things you can do is drown your meal with a lot of liquid!

To enhance digestion it is better to hydrate BETWEEN meals. When we over-drink with our meal we actually hinder digestion by diluting the gastric juices, making them less effective at breaking down food properly. As a result, nutrient absorption is compromised and symptoms of indigestion may increase. You are better off drinking a large glass of water 15 to 30 minutes BEFORE you plan to eat. This will not only help you stay hydrated; it also helps to curb your hunger, making you less likely to over eat.

On a side note, did you know

that water consumption increases the rate at which you burn calories? Even more so if it's cold. However, if you are a fan of cold or iced drinks, it is essential that you consume them on an empty stomach ONLY, no less than 30 minutes before you eat. Drinking iced or cold liquids with a meal will not only delay the digestive function, it also solidifies fats making them harder to digest. On an empty stomach, cold liquids help curb your hunger and raise your metabolism.

To achieve your goal, try this schedule:

- 2 glasses upon arising helps to activate internal organs and improves regular bowel function.
- 1 glass 15 - 30 minutes BEFORE breakfast or one hour after
- 1 glass 15 - 30 minutes BEFORE lunch
- 1 glass mid afternoon
- 1 glass 15 - 30 minutes BEFORE dinner
- 1 glass before your shower helps to prevent dehydration

- 1 glass before bed helps prevent heart attack and stroke

So what can you drink with your meal? Sipping coffee, hot tea, red wine or room temperature water with your meal is okay. Since you are hydrating between meals thirst should not be an issue. You just need enough liquid to help you swallow.

All forms of soda or flavored drinks should be eliminated if they contain refined sugar or artificial sweeteners, both a weight loss nightmare that offer zero positive contributions! Pure, fresh water has the added bonus of helping to detoxify, making your digestive system more efficient. For variety, try adding some cranberry juice, citrus, mint, cucumber, ginger, strawberry or basil to your water.

Here's a simple recipe you can try with some amazing health benefits:

Pour 8 ounces of pure organic cranberry juice (not cranberry juice cocktail!) into a one gallon glass container. Add the juice (and pulp for more fiber and bioflavonoids) of 4 lemons. Fill with good clean filtered water. Add Stevia to taste (optional)

Why we drink this:

- Cranberry's acidity helps keep the liver's detoxification pathways open, acts as a digestive aid for the waste material stuck in the lymphatic system (this can help with tissue saturation and help reduce cellulite), helps to reduce and clear mild urinary bladder infections and can improve the strength of connective tissue.
- Lemon works to detoxify the liver and kidneys, aids in liquefying congested bile ducts, provides anti-oxidants and electrolytes, helps oxygenate the body, and helps to promote peristalses. It is also a rich source of the immune boosting vitamin C, has good quantities of electrolytes such as potassium, calcium and magnesium and is a tremendous source of citrus bioflavonoid anti-oxidant phytonutrients.

Melanie Stewart provides personal coaching and corporate seminars and workshops that are relevant and empowering and will leave you with a unique blend of meaningful education and practical tools, tips and techniques. For more information, you can fill out the contact form at: <https://www.yumtumnutrition.com/> or email: melanie@yumtumnutrition.com

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Animal Chiropractic Available in Destin!

We all want to be healthy, but we also want our pets to be pain free and vibrant, too. One of the most beneficial ways we can help them could be through animal chiropractic, now available in Destin.

Chiropractic care for animals is one of the fastest growing and most valuable occupations available in animal healthcare today. Veterinary chiropractic, also known as animal chiropractic, is the practice of spinal manipulation or manual therapy for animals. Animal chiropractors specialize in treating the neurological and musculoskeletal systems of animals by performing adjustments to their joints and vertebrae to alleviate pain, restore balance and improve performance. Patients might include not only your pets, but also zoo animals, live-stock and race horses.

Animal chiropractic has become a quickly developing field in animal alternative medicine. By working in conjunction with veterinarians, animal chiropractors aid in restoring your pet's optimal health by treating the whole



patient. Animal chiropractic is "NOT" intended to assume the primary health care responsibility of animals or replace veterinary medicine.

Today, more people recognize that loving and caring for their pets extends beyond providing food and shelter. Quality pet healthcare is no longer limited to spaying and immunizations. With the emerging field of animal chi-

ropractic, people are appreciating new ways for their pets to achieve and maintain optimal health. Animal chiropractic offers non-surgical, drug-free options for correcting bone, disc, and soft-tissue disorders related to improper spinal configuration and movement.

Animal chiropractic has been beneficial for performance animals, injured animals, athletes, show animals and family pets.

Whether to enhance performance, address injury or illness or simply for preventative care, Animal Chiropractic can make a positive difference in your animal's life.

In addition to providing expert chiropractic care to her human patients, Dr. Jess Whidden aka the "Animal Cracker" at Emerald Coast Chiropractic is a member and certified by the American

Veterinary Chiropractic Association (AVCA). She recently completed the animal chiropractic certification program at Parker University in Dallas, Texas to bring a new aspect of chiropractic care to the Emerald Coast for your animals big and small! These services are provided at the Destin Harbor office for canines and on site for large animals and special situations.

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Musing

Blessed by Mom

To celebrate this Mother's Day, Destin Life asked, "What blesses (or blessed) you about your mom?"



My mother blesses me with unconditional love, guidance, and wisdom that has molded me into the person I am today. She has been my rock and biggest cheerleader as I navigate through life. -Bobby Parker, Marketing Manager, Howard Hospitality



My mother in law, Karen Jones, shows me how to live life to the fullest. She is the busiest person I know yet always makes family and her relationships a priority. She's one of my favorite people! -Melissa Jones, Norton Insurance



My mother, Leslie Sheekley, has blessed me with values and morals that have shaped me to be the hardworking, caring and loving person I am today. -Taylor Sheekley, Proffitt PR

and culture even if I didn't succeed in any of those talents, but gained a great appreciation in discovering a world of art. -Marcia Hull, CEO, Mattie Kelly Arts Foundation



My mother, Lois Dokey, has not only been a blessing, but an inspiration. Despite insurmountable odds, she not only beat cancer once, but twice. She is a remarkable example of what it means to be a "fighter" and not give up. Pictured is my mom on her 80th birthday with me and two daughters, Elizabeth (left) and Jenna (right). -Catherine Card, City of Destin



My mom taught me to be honest and be tough! She was an amazing businesswoman who focused a lot of energy on her little project. -Mary Anne Windes, Real Estate Professionals

My mother, Ouida Peterson Rojas, was a stay-at-home mother while I and my two siblings were being raised. It wasn't until the youngest child completed high school that she entered into a real estate career... fast forward and she is still selling real estate at age 86!

Not only was she and remains my best friend, she was a Cub Scout and Girl Scout leader, drove me to tap, ballet and piano lessons each week and made sure I experienced a world of art

MOM continued next page

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MOM

continued from previous page

My mom has blessed me by being so open minded to some of my crazy ideas! She was always the most supportive, even when she didn't always agree with me. And for that, I'm so blessed!

-Cali Hlavac, To Do In Destin and Destin Life Contributor



catch more flies with honey than with vinegar" and "If you can't say something nice, don't say anything at all." I've never heard her disparage anyone or pass judgment on poor choices. When my mother says "Bless her heart" she actually means it. "It's not my favorite" is the most she will ever say to show distaste. Her voice stays in my head as I navigate relationships, children and my career and I strive to stay gracious and kind. If I can be half the woman she is, I am truly blessed. Happy Mothers Day, Callie!

-Amy Milligan, Cryo850

My mother taught me many things—honesty, generosity, kindness and love. She has always been there for me. She is my mother and best friend.

-Debra Henry, CPA

My mom doesn't blink an eye to order me an air fryer for Mother's Day even though she knows I can't cook! As my mom, she sees past that and affirms my desire to take care of my family in a healthier way. I hope I don't burn the house down!

-Ashley Vannoy, First National Bank



My precious mother blesses me every single day with her words of wisdom, positive outlook on life, beautiful smile that lights up a room, her endless love and incredibly good genes!

-Jessica Proffitt, President Proffitt PR

My mother taught us by example the importance of being gracious and kind. Always full of southern colloquialisms, she was quick to remind us "You



My mom blessed me with Strength and Laughter. She was a fearless, single mom who encouraged me to have a good time, as long as it didn't hurt anybody, and to go after my dreams. Thank you, Verna Pelto.

-Gail Pelto, Realtor, Keller Williams Realty Emerald Coast



Carol, my Mom was a blessing in so many ways. She was compassionate and loving yet firm. She instilled in me to be a gentleman, to always give my best and to never quit.

-Scott Miller, Director of Sales, Destin Life



As Destin Life publisher, I want to wish all mothers a Happy Mother's Day from my family to yours!

I am a first generation American and it is because of my mother's bravery and resilient, "never quit" mentality that I live in this country and enjoy the privileges not afforded to so many. To my siblings and I, she passed her creative spirit, a drive to lead, and a self-propelled motivation to create change. We are blessed to have such a Momma!

-Shantelle Dedicke, President and Chief Creative Officer, Frances Roy Agency



The most important blessing is from my children to their Grandmother and I had them answer the question. Emm: She's always there for me. She always makes strawberries with chocolate. I love when I am with her because she makes her Oma bread. Reid: I think Oma is great because she makes me comfortable and she's really nice and sweet and cares about everybody. Brant: I love that my Grandmother is there to talk too. I also love that Oma brings the family together.

-Chris Balzar, Emerald Coast Energy Solutions

My birth mother gave me life; my adopted mother taught me how to live!

-Ann Kief

She was always kind. No matter the turmoil; no matter the situation. She was always forgiving. She showed love and forgiveness to people who wronged her. And she never lost that spirit.

-Dave White, Publisher SoWal Life



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Musing

Pastor's Ponderings: Go Fish



BY RETIRED PASTOR
DAVE HOLLAND

When he had finished speaking, he said to Simon, "Put out into deep water, and let down the nets for a catch." Luke 5:1-11

Ever had a hard day at work and all you can think of is getting home? You finally walk through the door of your house and all you can think about is getting into something comfortable, sitting in your favorite

chair and relaxing. Jesus calls at such a time as this.

Luke invites us to see how Christ speaks to people. He calls us in our vulnerable moments; He beckons us when it is not convenient. His love often demands sacrifice. Peter and the boys were tired and probably frustrated at their failure to catch fish. They were probably deep inside their heads when the Rabbi asked to use their boat. They were unprepared for a Carpenter/Rabbi to tell them to fish where they had just failed.

The Lord is teaching multitudes of people who crowd in close to hear him. He suddenly conscripts Peter and his boat to use as a makeshift pulpit. You never know when Jesus is going to get into your boat.

Peter and the boys had just come back from a long night of frustrating, fruitless fishing. They had to be thinking about how they wouldn't make any

money and probably wouldn't eat. Amid their weariness, Jesus says, "let's go fish!"

Jesus doesn't ask Peter whether he feels like casting nets for fish. So, Peter explains to Jesus that they have been fishing all night and hadn't caught a thing, "No fish biting today



Jesus," he seems to say.

Isn't that the way we respond when the Lord calls us? "Yes Lord, but I had a long day," or "You don't understand how busy I've been Lord." Too often when Jesus comes to get into the boat of our life, we have excuses for Him. Are we ready to be obedient no matter how we feel?

It took about two seconds for

Peter to come out with his next response though, "BUT, if you say so, we'll try again." I'm sure there Peter wanted to know how they were possibly going to catch fish in the middle of the day. Yet, he chooses to obey. Peter and the fishermen soon saw the miracle of a huge catch. Doing what God asks doesn't always make sense, and it's not always logical, it takes trust and faith. These guys put their nets in the boat; they go where Jesus instructs and cast their nets in the water - again. Their nets come up bursting with fish!

Obedience requires determination. You must choose to listen to Jesus. Many priorities will tug for your attention, but you must decide to focus on Jesus. Trust that following His direction will be the most effective, important, and wisest decision you can make. The disciples learned

that it wasn't about their logic, nets, or ability to fish - it was all about Jesus. Will you determine to listen to Jesus and cast your nets again?

I let Jesus get in my boat a long time ago. He shows himself to be a steady companion and faithful friend. He has called me to fish in places I never dreamed I would go. It starts with a simple call, and if you're not too distracted today, you will hear Him knocking - Jesus speaks to those who are listening. Let him reveal Himself to you, listen for His call to fish for Him - let the miracle begin!

Rev. David Holland pastored for forty years before retiring with his wife Jonie here in Destin. His life mission is to teach Christ clearly through his life and the Word of God. Originally from Southern California Pastor Dave has ministered in Pennsylvania, Massachusetts, Nebraska and Colorado before settling here on the Emerald Coast.

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Mother



BY SEAN DIETRICH

You've met her before. You know her—sort of. You just haven't had a chance to talk to her yet. Most people don't get that chance.

That's because she's a behind-the-scenes woman. She's hard-working. She's busy.

Most days, she's at the elementary school, cleaning. She even works Saturdays. She is there when the first employee arrives; she is there after the last one leaves. She is there when others enjoy the weekend.

She begins each day with an energy drink. She pushes her custodian cart through hallways. She empties trash, picks up refuse, cleans the lunchroom.

She scrubs windows, desks, walls, and toilets. She vacuums classrooms, buffs floors, changes light bulbs, and even cleans up vomit during stomach-bug season.

When the sun is sinking, you'll see her out by the school dumpster pausing for a breather.

After she clocks out, she drives to Walmart. There, she buys a roasted chicken—the biggest one they have—and a few cans of vegetables. It's not exactly supper fit for kings, but it's for her family.

Speaking of family. After Walmart, she drives to the babysitter's house to pick up her kids. Her children run to her when they see her. They love their mama. And she loves them. In

fact, these aren't just her kids, these are her greatest achievements.

She left a bad marriage to give them the moon. She works two jobs to make sure they have decent clothes.

She has two girls, ages four and six. They eat supper; she does dishes. They watch Netflix; she does laundry.

They fall asleep. She carries them into bedrooms. She dresses them in Disney pajamas. She tucks them in. And after she turns off bedroom lights, she watches their faces for a long time.

She can't get over how precious they are. When they were babies, people said the joys of new motherhood would eventually wear off. They haven't.

She closes their door. She still has work to do. She brews coffee, cracks open textbooks. She is enrolled in online college. She does homework until she is purple in the face. She takes an Earth Science exam; she scores an 82. Her English 2 homework; she score a 95.

College isn't difficult, just time

consuming. Getting a GED was MUCH harder. She dropped out of high school at age seventeen and didn't go back until a lifetime later. She had to start from Square One to get that GED.

And now she is on her last college semester before she'll have an Associates degree.

A real, honest-to-God degree.

That will be a big day. There will be nobody to celebrate with her except for her two kids, but it will be a big day nonetheless. The graduation ceremony will end, and they will go out for Mexican. Mama might even have a margarita.

Next semester, the real schooling starts. She'll begin with the basic anatomy classes, chemistry, computer. It won't be long before she'll be ready for clinicals.

And if all goes well, in a few years her kids will be able to watch their mother wear a stethoscope for a living.

She tries not to think about that. She wants to stay focused on today, not tomorrow. So, she tries not to think about the light at the end of the tunnel. She doesn't

think about what it will feel like to be called "nurse."

She doesn't let herself think about what it will be like to finish school. She only lets herself think about work at the elementary school tomorrow. She thinks about Walmart rotisserie chicken.

You've seen her. You've waved to her. You've passed her in traffic. She goes unnoticed to some. To some—she's a woman with a push broom. But that's okay. To her two girls, she is the most important human ever manufactured by Heaven.

She blushes easily. She doesn't like attention. In fact, she says she'd probably die from embar-

assment if anyone were to ever, say, write about how beautiful she is.

Well. Tough.

Happy Mother's Day.



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 Business

Beachworx is Turning One!

The Destin Life office is located at Beachworx in Destin, which is celebrating its first year! So, we asked Steven Franco, President & CEO, the question, “What is Beachworx? We want others to understand just how fortunate we are to have a co-working and networking space so convenient to all we do!”

What is Beachworx?

“It’s a shared office space for business owners and professionals to work in a flexible, affordable, energetic, and modern coworking space without having to commit to long term contracts and binding agreements,” says Steven. “It’s a state-of-the-art workplace, constantly innovative, to provide the very best office environment for locals and visitors alike.”

Steven says there are different options according to how you like or want to work. You can work in private offices where you can have your own executive office suite in the heart of Destin.



Or, he says, you can also work at a dedicated desk. Have your own private desk in a shared office suite with one or two others. The flexibility encompasses a twist between traditional executive office suites and modern coworking.

There’s also Hot Desks. First come first served, these desks are the most affordable options in a traditional coworking setup. Surround yourself with success and work in the shared cowork-

ing space with access to all the amenities.

And if you need meeting space, there are board rooms ranging in size that are all equipped with full multimedia capabilities such as Flat Screen TVs, Apple TV & Chromecast for easy presentation, glass whiteboards, conference phones, and more.

Additional business support services include mail and package handling, roadside digital billboard advertising, notary, locker rentals, digital imaging (printing, scanning, copying, etc.), and reception and admin-

istrative services.

The membership includes a Member Spotlight where you can get your business featured on Beachworx social media channels and member directories to increase your exposure and introduce you to existing members, visitors and professionals; use of The Hub, a space used for having lunch and casual meetings between members, an area to connect and grow outside of regular client meetings; amenities such as coffee, tea, water, snacks, WiFi access, printing and free parking; beachNETworx, an exclusive in-

vitiation only access to personal and professional networking events, seminars and workshops hosted by Beachworx; and opportunities for collaboration, networking and community involvement.

Steven says Beachworx plans in 2019 and 2020 to expand its footprint across northwest Florida into South Walton County, Panama City Beach / Panama City, and Fort Walton Beach. In addition, Beachworx is targeting select sites along Hwy. 30a in South Walton to open Coworking Cafés.

Join Steven, Andy, Lacey and the rest of the partners of Beachworx for a Birthday Bash, May 22, 5:30-7:30 p.m. “This is our way of saying THANK YOU to our family, members and friends of Beachworx throughout the community for all the support we’ve received in launching this venture over this first year,” says Steven.

“And stay tuned,” he says, “as Beachworx leads the way in servicing the new mobile workforce and changes how business is conducted along the Emerald Coast!”



Beachworx
1st Birthday
Please Come Celebrate!
MAY 22 | 5:30-7:30PM

Our way of saying Thank You!
Thanks family, members and friends of Beachworx throughout the community for all the support we’ve received in launching this venture over this 1st year. Beachworx is a resource for everyone in the 850.

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Network at Contractors Connect in May

Boost your sponsorship opportunities, promote and expose your services to contractors while benefiting homeless children in our area! Contractors Connect, the premier networking event for local contractors, will host its next meetup on Thursday, May 9 from 5:30 to 7:30 p.m. at AJ’s on the Destin Harbor. Presented in partnership with the Building Industry Association of Okaloosa & Walton Counties, a professional organization of builders, developers, and associates, it’s \$10 to attend and includes one free draft beer, light appetizers, and the opportunity to win in multiple giveaways.

Sponsored by Harris Insurance, the featured contractor for the May event is JP Carducci, Inc. Construction Services of Fort Walton Beach. JP Carducci, Inc. is a full-service construction company experienced in cus-



CONTRACTORS CONNECT
MAY 9 • 5:30-7:30PM

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tom home building, kitchen and bathroom remodels and more.

The May meetup will benefit the Fort Walton Beach Women’s Club’s Project S3, an effort that aims to help homeless students by making them “safe, secure and successful.” There are currently more than one thousand students in Okaloosa County who qualify as homeless. The Fort Walton Beach Woman’s Club is collecting supplies and funds for students at four schools: Elliott Point Elementary School, Pryor Middle School, Shalimar

Elementary School and Wright Elementary School. Please bring donations of deodorant, shampoo, soap, sanitary wipes, toothbrushes and/or toothpaste.

For more information about this event, Contractors Connect or its sponsorship opportunities, contact The Hive Creative Consulting at info@thehivecreativeconsulting.com, and visit www.contractors-connect.com to purchase tickets.



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“Because the ones who want to change the world are not afraid to get out in it.”

Meet Our Local Pros: Carrow Window Films

Chris and Beth Carrow of Carrow Window Films and 30A Tint & Tidy moved to the Emerald Coast in September of 2017, settling in not too long before Hurricane Michael hit—not the most auspicious greeting for this couple from Waterville, Illinois, a small town located 25 minutes from St. Louis. However, because of the energy and passion they bring to the window tinting business, they are fostering success for their clients with a promise great things to come.

Chris founded the business, then known as Window Tint Central, in 1999. “I was always determined to bring a higher level of professionalism to the industry. My philosophy was simple—to exceed a customer’s expectations by taking the time to understand their needs and provide a tai-

lored solution at a competitive price,” he says. “That’s our goal; no matter the size of the project, we treat every customer with the same service and professional attitude that people expect.”

In what is a very familiar story, Chris and Beth first learned about the area while on vacation in Destin. “The area is just so beautiful, and the climate and growing economy made this the perfect place to relocate our business and family.”

For Chris, the business isn’t as simple as installing window shading, it’s an investment that can return an energy savings of as much as 25% per year, as well as provide a better relaxed shade of penetrating sunlight. “With more than 25 years experience in the business and extensive product knowledge, we can meet

the needs of any client, large or small, residential or commercial. We’ve seen it all. We work with 10 different American manufacturers. So, no matter the preference or specific need, we can provide the right fit.”

“For instance,” he continues, “when a customer experiences fading on an interior floor, we’ll recommend a ‘Dual-reflective’ film by Suntech that has been shown to greatly reduce and slow the fading process. If a customer is complaining about high energy bills but doesn’t want to change the tint of their glass, we have a clear ceramic film produced by Huper Optik that restricts the infrared energy while allowing the light fully transit the film. There’s also a solar-controlled safety film by 3M that stops 70% of the heat transfer and a UV reduction of

99.9%. This film is so intense, when used on a vehicle it will prevent most “snatch and grab” robberies, because when the thief smashes the window, the glass will not shatter, and sometimes a rock will bounce right off the window.” Chris says in today’s market, there are hundreds of products from which to choose that fit a variety of circumstances.

His goal is to provide outstanding customer service. “From analyzing the needs of a customer, selecting the right product, to superior installation, our goal is a happy customer.”

If you’re in the market for window treatments, give Carrow Window Films a call at 850-974-2264 or visit www.CarrowWindowFilms.com.



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New Internet Options: Emerald Harbor Communications

BY RITA SHERWOOD

An Air Force brat who attended Max Bruner Junior High has finally come back to his roots, primarily to be closer to his mother, and then ultimately opening up his own business.



Meet Israel, “Izzy” Bocanegra of Emerald Harbor Communications. A proud Navy Veteran from a military family, with a background in all things electronic since 1985, including avionics and telecommunications, Izzy saw a need for some local competition with Internet, phones and IPTV. When asked why he’d want to even compete with giants like Cox Communications, MediaCom and Century Link, he says “I can’t tell you how many people have complained to me about those services.” He goes on to explain how our local area is a Tier Four market, which means it’s a small rural area, and how the big companies have pretty much abandoned us. Izzy states, “We’re committed to our locals, all we have to do is treat people right, deliver a great ser-

vice with a solid network, and we’ll make it.”

What makes Izzy’s WISP (Wireless Internet Service Provider) business unique are small, fixed wireless antennas combined with fiber optics. With fixed wireless technologies there is no need

for cable or wires to run through our neighborhoods, rather it is point-to-point wireless from the tower to the home or business. These are not large antennas like you see with cellphone companies, but are much smaller and still

deliver great service. Izzy says, “Our internet combined with You Tube TV allows people of the Emerald Coast to now cut the cord and watch those local channels, keeping up with local news and weather.” Considering we’re in Hurricane Alley, that’s probably not a bad idea!

And what motivated him to start his own business? Well, after a three-week retirement, he knew he had to do something besides hang out at Destin’s own Harbor Cigars. Or did he? Funny thing is, it all has to do with cigars and maybe bourbon or two. Izzy credits his success in opening his business with making some stellar contacts at Harbor Cigars; so much in fact, he named his business Emerald Harbor Communications.

So since January of this year,

Emerald Harbor Communications has been live. Right now they’re located in Miramar Beach, and can service Destin, Miramar Beach and Sandestin. Soon to come is Santa Rosa Beach to 30A, and then Niceville to Crestview. They service all accounts big and small, from residential to commercial, and even rental properties.

And what’s a fun fact about Izzy that you’d probably never guess? He’s an actor! With credits ranging from 20 different movies to dozens of TV commercials and several TV shows, look him up on IMDb, a popular source for movie, TV and celebrity content. He says he really enjoyed being artistic and using a different part of his brain, although

for the techie, it wasn’t really his passion. Good thing the tech won out because now my dear locals, we have another choice for Internet, phones and TV. Now who’s willing to cut the cord with me?

You can reach Izzy at Emerald Harbor Communications at Izzy@EHCinternet.com, or at (850) 585-2987.



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 Community

Is Now a Good Time to Buy or Sell My Property?



BY GAIL PELTO

GREAT QUESTION! Yes! It's a good time for Buyers AND Sellers! Inventory is lower this year over the same time last year in our area and, thankfully, prices are stable...so far. Funny

though, some investor/owners have told me, "I'm going to wait until the end of summer so I can pocket the high rent I'm getting." I understand. Heck, we all want to net as much money as possible, right? However, that concerns me and let me share why: because LOTS of Sellers wait until the end of the summer season, then the market gets flooded with inventory and the supply and demand rule can kick in - more inventory competing for fewer buyers which can

cause fewer sales and maybe even a lower selling price. So, if you're thinking about selling this year, DON'T WAIT! If you go on the market now, chances are you'll be under contract by late June or July, and then it can take another 30 to 45 more days to close and guess what...IT WILL BE THE END OF THE HIGH RENT SEASON! It's prime time for primary property sellers too, especially if buyers have school age children.

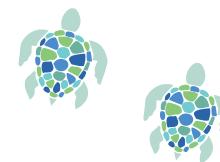
Are you a buyer? Time to

speaking with your lender because rates are trending higher again and you should consider locking in your rate NOW. If you're looking to buy, buy while you can afford today what you might not be able to afford tomorrow!

I hope this information makes sense and is helpful. My mission, as a professional real estate agent, is to help you achieve your real estate goals. So, before you make the decision to buy or sell, let's chat! Call me at 850-374-0454 or send me an email,

Gail.Pelto@KW.com.

Gail Pelto is a full-time Realtor and frequent contributor to Destin Life. She is a Destin resident and an active board member with the Destin Rotary Club, the Mattie Kelly Arts Foundation, and is President of the Destin Chapter of Master Networks.



Emerald Coast Scapes: Enhance the Environment

BY KYLE AICHELE

Imagine a city or town with no lawns, plants, flowers or even trees. Boring right! I feel like sometimes I take these simple yet beautiful agricultural things for granted. When you have a new property or you want to update a property and you begin to add trees, the lawn and eventually plants and flowers, there is so much benefit that one is adding to the environment. For in-

stance a 50' by 50' lawn creates enough oxygen for a family of four. Well-maintained lawns also are crucial to preventing insects such as some ticks that carry Lyme disease and mosquitoes which can also carry diseases.

The more plants we have help clean the air from dust and smoke particles and ultimately make the air cleaner. Lawns also help prevent soil erosion which, if not cared for, can create dam-

age to foundations and other permanent structures and can cost homeowners thousands of dollars to repair. It is our job as a landscaping company to use the best technology and tools to provide a safe and environmentally friendly process. If you are looking at your property and would like to see grass where there is dirt or would like an instant vegetation wall to cover up your electric meter or pool equipment, we would love to help. For example, see the photo where this yard was originally nothing but pine straw before we started, but now has been transformed. Not only will you be getting rid of the eye sore, but you'll be immediately enhancing the environment.



One thing I love about this area is that it is already currently beautiful, which did not happen

overnight. There were generations before us that wanted

to make this area a better and more beautiful place to live. So, I encourage us all to keep passing on a more beautiful place for our future generations.

So, just how ARE you picking your real estate agent?



With 3400+ agents in our local association, it shouldn't be a raffle...should it? After all, you're dealing with one of your biggest investments, right? Before you make this BIG decision, ask the agent:

- Are they a Full-Time, Committed Agent?
- Do they have a Proven Marketing Plan of Action?
- Do they have Performance Guarantee?
- Do they have the Power of 400+ Agents in their office?
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- Andy & Laura Hughes, Sandestin

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For the Love of Destin and Art

BY RON SANDSTEAD,
FLUTTERBY ANTIQUES

I love art – and artists. Their ability to paint what they see has always fascinated me. Many in my family are artists and I can admit to having a little of the genetic tendency — but nothing like what we are getting for our banners. Our banners are something special because our artists are so talented and different.

They all have different personalities, life experiences and painting techniques. Color, shapes, movement and mood all influence the artist and the painting. The result is that each piece is unique. We are so blessed with their generosity. What a gift it is for them to share their talent with us in Destin. Here are our next two featured artists: Libbo Morgan and Ann Hopkins.

Libbo (Elizabeth Pearce) Morgan grew up in Tuscaloosa, Ala. and has been an artist all her life. Her love of art came together in high school and she graduated with an arts degree from the University of Alabama. As a young mother, she has her hands full with two young children and another on the way. As busy as she is, she still finds time to paint. Libbo often uses painting to go to her “happy place,” finding it calming for her.

For her banner, Libbo created a beautiful impressionistic painting of beach and water. It is a picture of calm and tranquility and draws you into the mood. In many ways, it reminds me of when I first came to Destin and spent hours alone on the beach. I would sit in the sand just listening and feeling. Quietly studying the painting, you can almost hear the bird calls and breeze gently moving the water into waves. Certainly, this one is a beauty.

Libbo has also been busy painting murals. She has recently completed a new logo painting for Harbor Docks and a flower mural at Camile’s on Old 98. Although she doesn’t display her work in local galleries, she does participate in several local arts festivals including the Mattie Kelly Arts Festival.

I’ve known Ann Hopkins many years now and can truly say she is one of a kind. The best way for me to describe her is that she is a complex mixture of talent, quick wit and southern charm. Her artwork reflects this



mixture. From Alabama, she is a graduate of Auburn and has been a long-time resident of the Destin area with her husband Ed. She was a beauty contestant in the 60’s representing Alabama in the Miss USA contest, taught school many years, raised

two daughters, has written and published two novels, and has owned two local antique stores traveling to Europe frequently for new treasures. During all this time, she has worked as an artist with her artwork being sold throughout the U.S. and Eu-

rope. Her first works were water colors, but the last 20 years she has preferred using acrylics. Painting is like therapy for her. She says she “smiles during the whole painting process.”

Ann’s painting of sailboats is a good example of her work with pastels. The sailboats are painted sitting idle in the early morning mist. They are somewhat indistinct. The sails are up and luffing, ready for a day of quietly moving across the water. The main sense of this painting is quiet and calm. No hurry. Just waiting for the wind. But the

promise of adventure is there. As a sailor, I have experienced this moment in time. Early morning - no wind - sails up - fog across the water – quiet – and water calm, just waiting for the day and the adventure to begin. This painting brings back so many memories. It makes me smile.

Ann’s artwork can be found at her store “Antiques on Holiday” behind Smith’s Antique Mall on Hwy. 98. Her books “Judge Not” and “Family Trust” can be found in Barnes and Noble and on Amazon.

24TH ANNUAL CONCERTS IN THE VILLAGE

THURSDAYS
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and
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Soft drinks and bottled water available. Enter a charity drawing to win fabulous prizes during intermission. All tickets and table sales final. Pets, tables larger than two feet or drones are not permitted. Purchase tickets at the gate.

APRIL 25 Shania Twain A Tribute to Shania Twain	MAY 24 On the Border The Ultimate Eagles Tribute	JUNE 13 Back To Avalon A Tribute to Heart	SEPT 19 Casey Kearney
MAY 2 Fly-by Radio	MAY 30 Blackberry Breeze	JUNE 20 Monsters of Yacht	SEPT 26 Emerald Coast Blues Brothers
MAY 9 Velcro Pygmies	JUNE 6 Triggerproof	JUNE 27 The Maxx	OCT 3 Déjà Vu
MAY 16 Az-izZ		SEPT 12 Rust and Gold A Tribute to Neil Young	OCT 10 Forrest Williams Band

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 Music

MKAF Concert Series in Full Swing!

The Mattie Kelly Arts Foundation (MKAF), a not-for-profit charitable arts organization, has kicked off its concert series. You can purchase tickets at the gate each concert, which opens at 6 p.m. and begins at 7 p.m. You'll have the opportunity to enter a live raffle drawing to win prize packages during intermission; event profits help fund the foundation's community outreach programs, serving those who lack access to the arts in our

community.

Bring a lawn chair, picnic and wine or purchase food and beverages on site prepared by a featured restaurant or food trucks. Admission is \$15 for adults; children (12 and under) and MKAF members are free.

Those interested in becoming a MKAF member can learn more at <https://www.mattiekellyartsfoundation.org/membership.html>. Children 17 and under must be accompanied by

a parent or guardian. All sales are final, sorry, no refunds. Pets, tables larger than two feet and drones are not permitted.

MKAF thanks the following Partners: BrightView Landscape, Frances Roy Agency, Saltwater Restaurants, Silver Sands Premium Outlets, Grand Boulevard Sandestin Town Center, Howard Group, Howard Hospitality, Ocean Reef Vacation Rentals & Real Estate, Old Bay Steamer, ResortQuest by Wyn-

dham Vacation Rentals, Destin Commons Coins for a Cause, A Superior Air Conditioning, Acentria/Nationwide Insurance, J. Ely Business Services, Ft. Walton Beach Medical Center/Twin Cities Hospital, Okaloosa Gas, Progress Bank, Beauchamp Commercial, Ruth's Chris Steak House, Bay Breeze Patio, Trustmark Bank and Mosquito Authority.



United Way Invites Community to Inaugural Rock United Music Fest

Bring your lawn chair or blanket on Saturday, May 18, 2019, from 10 a.m. – 6 p.m. to enjoy the music of Rowdies Rock, Jacob Mohr Band, Mojo Breeze Band, Thos3Guys, Casey Kearney and the Moos Bros at the ROCK UNITED Music Fest, presented by Gulf Power at the Mattie Kelly Cultural Arts Village. This is a family-friendly,

day-long event to bring together United Way of Okaloosa and Walton Counties donors, advocates, volunteers and the entire community. Along with the favorite local bands, the festival will feature food vendors, local artists, a VIP area, and a fun kids' zone. Festival goers are encouraged to vote for "Fan Favorite" which will be awarded

at the end of the evening (text fanfavorite to 71777). The winning band will receive a donated prize package that includes recording time at Enlightened Studios, opportunity to play at the Mullet Festival and more! The Big Red Truck, Spork Food Truck, beer and wine provided by Beach Liquors, soft drinks and water provided by Buffalo

Rock will be on hand to keep you refreshed throughout the day. A kids' play area will keep the littles busy with games, face-painting and an obstacle course from Bounce Party Play Zone. Stroll through the Arts & Crafts booths and marvel at the craftsmanship of some of the best artisans throughout the southeast. Last year, United Way

awarded over \$661,000 in grants and designated funds to social services in the areas of health, education, and financial stability. Tickets are available online at www.united-way.org. All proceeds from the event will benefit United Way of Okaloosa & Walton Counties. To live better, we must, LIVE UNITED.

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MKAF and E.O. Wilson Biophilia Center Present Nature Rocks!

The Mattie Kelly Arts Foundation (MKAF), a not-for-profit charitable arts organization, blends art, music and nature for a one of a kind summer camp experience! The E.O. Wilson Biophilia Center and Mattie

oasis of natural wonder, with an unparalleled staff. Magic is created with the addition of our nationally acclaimed artist facilitators, nurturing in each child a fun and immersive exploration of arts and nature," Says Mel-

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TO REGISTER, VISIT WWW.EOWILSONCENTER.ORG OR MATTIEKELLYARTSFOUNDATION.ORG

Kelly Arts Foundation are joining forces to offer Nature Rocks. Made possible, in part, by Keith and Laura Howard, this is a two week-long immersive experience including hands-on drumming classes with renowned percussionist Zig Wajler of "Hands on with Zig," theatre and creative writing with award-winning playwright and actress, Nancy Hasty; and dynamic hands-on nature activities featuring live animal ambassadors! A student showcase at the end of each week will feature African beats and a Lion King-style theatre performance for family and friends.

Rising 2nd through 8th graders are invited to register by visiting www.eowilsoncenter.org or www.mattiekellyartsfoundation.org. Two sessions are available, July 15th to 19th (1st Session) and July 22nd to 26th (2nd Session).

"The Biophilia center is an

nie Moore, MKAF Education Director.

"My kids have attended nature rocks for the past three years and will again for a fourth time this coming summer. EO Wilson Biophilia Center is an awesome facility for nature and MKAF's music and theater program is top notch. It is by far the best camp in the area." - Rand Fernandez, Parent and MKAF Member

For more information on MKAF Community Outreach programs, or to join MKAF to receive added valued benefits, including preferred member pricing at special events, or to inquire about getting involved by volunteering or joining the Board of Directors, visit www.mattiekellyartsfoundation.org or call (850) 650-2226 and follow them on Facebook.

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