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Postal Customer Local

## Helping to Build a Strong Community Through Our Future

By Heather Bennett

Every day we are blessed to live in such a beautiful part of Florida. It's a place where we witness families enjoying quality time together whether it's biking, kayaking, SUPing, swimming or building sandcastles. Children's laughter can be heard all around. However, not all children in our community are able to spend that quality time with their families. Did you know that there are over 1,400 kids in foster care throughout Walton, Okaloosa, Santa Rosa and Escambia counties?

Children are separated from their parents and put into the foster care system due to physical abuse, drug abuse, neglect or incarceration. Their lives are uprooted from the familiarity of their home, for various reasons, to keep them safe. The Department of Children and Families, and the Families First Network find foster homes for these children, either traditional foster homes or group



homes, until they can be reunified with their families, or until they are adopted.

Children in Crisis, in Fort Walton Beach, is a 501©(3) non-profit organization started by caring members of the community to help provide stability and security for those children in our community who are faced with such unimaginable situations.

Children in Crisis created The Children's Neighborhood, a group home, that serves Walton, Okaloosa, Santa Rosa and Escambia counties. Before the opening of The Children's Neighborhood in 2008, there was no emergency shelter in the community for children who were removed from their home on short notice due to an unsafe situation.

In addition to the Emergency Shelter, The Children's Neighborhood consists of five foster homes with a married couple living in each home serving as house parents, a pavilion, playground, a recreation center, a food pantry and a teen transition home with eight apartments for those who have transitioned out of foster care due to their age. In addition to house parents, there's a staff of volunteers that provide support, tutoring the children and helping them with their schoolwork. It's a network of caring people who want these children to feel safe, to laugh and play, and to feel loved. There are 40-50 children living at The Children's Neighborhood on any given day, with roughly 100 per year who come and go or stay. Since its opening in 2008, more than 900 children have been helped.

In the foster care system, more than 60% of children

**OUR FUTURE** 

continued on page 2

#### From the Publisher:

# Happy Birthday, Destin Life!



WOW! Destin Life has published its first anniversary issue! We join several of our partners and friends who are also celebrating special anniversaries at this time. The City of Destin is celebrating its 35th anniversary as an incorporated municipality. Ft. Walton Beach Medical Center is celebrating 45 years; First National Bank and Ashley Vannoy, Market President, is celebrating its first anniversary in the Destin market; headquartered locally, TripShock celebrates 10 years; our

#### **BIRTHDAY**

continued on page

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SEAFOOD HOUSE STEAMER

#### **©** Community

#### **OUR FUTURE**

continued from page 1

are separated from their siblings and placed in separate foster home. This causes them to go through another trauma during an already troubling experience. In addition to providing a home and security for children, the goal of Children in Crisis is to keep sibling groups together in one of their foster homes. So far,

the adoptions through Children in Crisis have resulted in sibling groups being adopted together as well.

It takes millions of dollars a year to operate The Children's Neighborhood. Children in Crisis holds in-house fundraisers and works with local businesses to have fundraisers for them, and of course donations are welcome.

Volunteers are also welcome with opportunities to serve in



Children in Crisis, Inc.
Providing Homes...Keeping Brothers and Sisters Together.

many areas, including helping with fundraisers. In homes, volunteers are also needed to help cook, clean, help with the kids, and other various tasks.



Support for Children in Crisis is very important for their continuation to provide care for the children here in our community, and children are the

future. These are children who may one day be our neighbors, or coworkers or employees. Helping them now is a priority in continuing to build a strong community that will continue to thrive.

For more information on Children in Crisis, please visit: childrenincrisisfl.org

#### **BIRTHDAY**

continued from page 1

local Destin Rotary Club is celebrating its 40th; Pure & Couture Salon and Destin Pilates Center at City Market—10 years; Beverly Hills Day Spa—14 years; New Life Church—2 years; VReality on Okaloosa Island – 6 months; The Market Shops—6 years; White Wilson's Little Black Dress Party—10 years; and the Northwest Florida Ballet—50 years!

If we've learned anything in

the past year, it's that stories about people in our community (heroes, business owners, organization leaders, students and others) who have turned their circumstances into a positive are the ones that endure in the minds of readers. That truth is reflected in so many Destin Life stories that continue to enthrall, the ones readers flock to online (MyDestinLife.com), email to friends or share through Facebook or Instagram, nearly all involve our own communities' overcomers or generous lo-



cals and organizations working to help others. And all help to foster a connection to and within our dynamic community.

For those of us working at Destin Life, our first year is a big deal. We love that you tell us you adore reading about the folks within its pages and prefer doing business with those in our local community. SmallBizTrends.com relays this fact: "For small businesses, positive returns are often present with hyperlocal newspapers because the papers publish community news and events. By association, your ad finds its way onto a local reader's radar screen... Small community newspapers are actually growing, even while their larger counterparts are struggling." Many of you have given us your testimony as to the business you've garnered through your ads and stories

Destin Life thanks its inaugural partners for being a forerunner in joining the Destin Life family, as well as new partners having come onboard during the year, entrusting us to promote you and tell your stories. So, as we delve into our second year, we want to continue



to relay your positive messages, reinforce your valuable businesses, extract those little gems and inspirational stories and accomplishments, promote and highlight all the positive and valuable activities in the Destin community. Now at 40 pages, we'll continue to direct mail and distribute 12,000 copies of Destin Life to households and businesses in Destin.

We'll continue to offer you a platform—a community voice—and represent Destin's niche and partners with an opportunity to effectively promote in an affordable way, combining the best of both worlds—marketing and advertising with direct mail plus affordable rates. Our informative and fun website, MyDestinLife. com, will continue to offer additional value: marketing and advertising promotion with our online version of Destin Life, blog posts of feature articles and archived issues.

As you have embraced this publication as your own and we're thriving, as a publication and as a community, naturally our instinct is to celebrate! For those wanting the join the Destin Life family, we are offering a special rate for our anniversary issue only. If you'd like to promote your business, contact me at Publisher@

MyDestinLife.com or 850-660-1444. Visit www.MyDestinLife.com for stories and coupons from the current issue or download the archived issues from the past year. Connect with us: Facebook/DestinLife or Instagram @MyDestinLife.

~ Lori Leath Smith, Publisher

## DESTIN/ife

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#### Community

#### From the Sheriff's Office:

## **Back to School Safety Involves All of Us!**



By Sheriff Larry Ashley

When Okaloosa County students head back to school on August 12th, they will once again be protected by a dedicated team of Okaloosa County Sheriff's Office School Resource Officers (SRO). In fact, our SRO Unit was just named, (for the second time in five years), as Florida's top program! Our Unit has earned seven state and national awards in seven years. We know that level of suc-

cess is not achieved alone. It's a reflection of the commitment to school safety of the OCSO, Superintendent of Schools, Okaloosa County School Board, School District employees, parents and students.

Even with that focus on protecting our kids by all those entities, the truth is, whether you have a child attending school or not, we all have a role to play in school safety. Being vigilant for walkers, bike riders, bus riders, and increased traffic in school zones is the first order of business. We can't stress these five words enough: "Slow down in school zones!"

There were several videos released across our country last year that showed drivers speeding past stopped school buses and young children barely escaping a certain death, thanks to the school bus driver's quick action and alertness. Those close calls should never happen. Please stay focused on the task at hand when you are behind the wheel.

Tips from The National Highway Traffic Safety Administration on the responsibilities of drivers in keeping our kids safe:

- · When backing out of a driveway or leaving a garage, watch out for children walking or bicycling to school.
- When driving in neighborhoods with school zones, watch out for young people who may be thinking about getting to school, but may not be thinking of getting there safely.
- Slow down. Watch for children walking in the street or riding bicycles, especially if there are no sidewalks in neighborhood.

- Watch for children playing and congregating near bus stops.
- Be alert. Children arriving late for the bus may dart into the street without looking for traffic.
- · Learn and obey the school bus laws, as well as the "flashing signal light system" that school bus drivers use to alert motorists of pending actions:
- Yellow flashing lights indicate the bus is preparing to stop to load or unload children. Motorists should slow down and prepare to stop their vehicles.
- Red flashing lights and extended stop arms indicate the bus has stopped and children are getting on or off. Motorists must stop their cars and wait until the red lights stop flashing, the extended stop-arm is withdrawn, and the bus begins moving before they can start driving again.

Texting while driving has always been an extremely dangerous practice. It became a primary offense in Florida July 1st. And remember, beginning October 1st, a driver cannot hold a wireless device in his or her hands if in a school zone or an active work zone with workers present.

You may also want to talk to your kids about distracted walking and that's no joke. So many students are tuned in to their screens while walking they can forget to pay attention to where the sidewalk ends and roadway begins - or to be aware of their surroundings so they don't step in front of a moving vehicle.

Our OCSO SRO's do all in their power to keep our children safe. We ask that you do your part as well - by paying attention and making their safety a top priority.

## From the Mayor's Office



The City of Destin Parks and Recreation Department maintains and operates 30 properties including three sports complexes, two indoor facilities, one boat launch with five ramps, rental pavilions, and twelve public beach trails. As a small city, we are fortunate to have eight waterfront parks to serve our community. Captain Leonard Destin Park is a 3.42-acre parcel on Calhoun Ave. with 280 linear feet of water frontage on the Choctawhatchee Bay. This park holds significant meaning as it is the original homestead of its namesake. The area was a dwelling place and a source of sustenance for Destin's early settlers.

In 2015, the Trust for Public Land purchased the property with Deep Water Horizon Oil Spill Natural Resource Damage Assessment early restoration funds with a vision to create a park and provide public access to

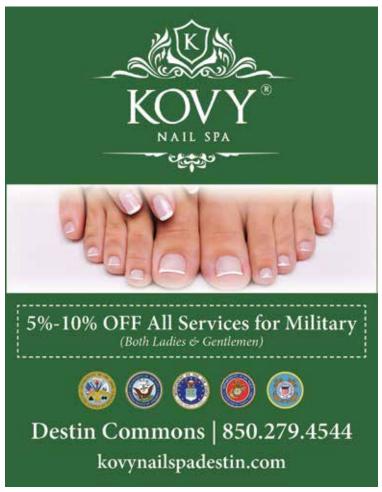
the water and help preserve the history of our community. The park infrastructure includes an accessible beach access, boardwalk and deck with kayak launch, improvements to the existing dock, interpretive elements such as an historical seine boat and

signage, public art, a playground, a splash pad, a restroom and a gravel parking area. Once the Trust for Public Land will give the park to the city along with operations and maintenance funds for

project is complete in 2020, The 10 years.

We are grateful for the partnership between our city, The Trust for Public Land and the Florida Department of Environmental Protection. Not only will this be an impressive park for all to enjoy, it will also preserve a piece of our city's history and celebrate the spirit of Destin. For more information about our parks please visit https://www. cityofdestin.com/270/Facilities-

-Mayor Gary Jarvis







#### **Trends and Treasures!**

#### We Smell (and Taste) Sprinkles!

#### Smallcakes: A Cupcakery

Life is better with sprinkles on top (or on the nose)! Not to be left out, our furry friends love to be pampered with scrumptious pet treats, and yes, with the sprinkles from Smallcakes! August is here, ushering in a new wave of "ALL"



cakes, in all flavors and varieties cupcakes, cookie cakes, "mini" or "mighty" cakes, brownies, cupcakes-in-a-jar, birthday and wedding cake heaven on earth! You can choose from an array of "frostacious" frostings and a variety of cupcake flavors to suit even the pickiest palate! Try Smallcakes for yourself or give a gift of sweets! You'll be a hit when you take them back to school. Make your celebrations personal with custom edible logos and images to go on these tempting treats, baked fresh, with up to 18 flavors to choose from. As seen on the Food Network and Cupcake Wars, "ALL" cakes are perfect for birthdays, school events, grandmothers and grandfathers, moms and dads, anniversaries, celebrations, office or family reunions!

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#### **Pure & Couture Salon**

"They are amazing!" say Pure & Couture customers. "From the sweet front desk staff to the stylists, who come highly recommended by other women with gorgeous hair, everyone is so knowledgeable about everything they do." These famed stylists are experts



in prettied-up ponytails, beautiful braids or an enhanced look with hair extensions to add volume and length for that important day. Pampering customers who become friends, making them look beautiful and feel confident on any special day is the team's passion. Pure & Couture works with you offering beauty services for weddings, special events, consultations and trial sessions including airbrush makeup, blowouts, lash extensions, spray tanning and hair extensions. Color specialists freshen up your look! Everything from cuts and colors, blow outs, trims, highlights, all over color, root touch up, and corrective color, the team can make it happen. Even Pure & Couture's owner, Adrienne Brackett, likes to be pampered with fresh color and extensions.

(850) 424-3935 pureandcouture.com

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any questions. Even our local, talented Luna Ballroom, Dancing with the Stars dancers, Eric Luna (5x World Champion) and his instructors (two are #8 and #10 in the world) take time for recovery at Cryo850 to keep up their world class performances! Whether you're a dancer, an athlete, a mom or dad, a student, a



business person, whoever—you can benefit from an improved immune system, metabolism boost, better sleep, reinforcement of cognitive abilities, inflammation and pain management, improved athletic performance, and antiaging. Experience the advantages of the Igloo!

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#### Impressive Days, Notable Nights

#### **Dressing Room Boutique & Art Gallery**

The Dressing Room exists to provide every fashionista with quality fashion at a reasonable



price. Owner Abbie understands how you want to put your best foot forward, and strive to improve your confidence and self-image by providing you with the tools necessary to make the right first impressions—and the best fashion statements of the upcoming season! Destin Life found some

of the latest trends-weekend outfits, fun and flirty jumpsuits, boyfriend jeans and rompers. And, a treasure, those espadrilles will take you to new heights with yoga mat insoles! Abbie has collected the perfect ensembles, in style, and just right for all body types. As the expert, she listens to you and works to help you show off your best self! Pick up super cute pieces that embrace the current trends, mix and match, add a brilliant shot of color or sheen along with sassiness and personal style; pump up your basics with a little flare, and you'll always look your best!

(850) 218-8776 dressing-room-boutique.shoptiques.com

#### Weddings! Birthdays! Babies! Oh, My!

#### Frill Seekers Gifts and Personalized Fabulous Finds

Are you a savvy party planner? A bride-to-be? All say Frill Seekers Gifts is THE place to go for fun and exciting custom home, wedding, event and party goods. There's so much...from cups, napkins, koozies and stir sticks to invitations, stationery, programs and placards. How about a shatterproof cup like the one above designed for a new Destin beach house to showcase the homeowner's monogram? Be assured...Frill Seekers has something to fit your taste and budget for your house warming, wedding, bridal shower, Girl's Trip, birthday, baby shower, graduation, anniversary, holiday party or simple formal dinner party - Frill Seekers has you



covered! Voted "Best Gift Shop in Destin," take a shop tour with co-founder Heidi LoCicero to see what trend and treasures are on the best seller list at frillseekersgifts.com!

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plumbing fixtures, lighting fixtures and hardware needs this fall? Are you ready to remodel your bathroom, powder room or kitchen? Building a house? The Fixture Exchange can show you how to enhance your living areas and restore delightful, calming serenity or break into a bold, new look. Whether it's plumbing fixtures, lighting fixtures, door hardware or pure and simple design, The Fixture Exchange works with hundreds of manufacturers. They satisfy every budget for homeowners, builders, designers and architects. Welcome to their beautiful showroom at City Market Bayside to view gorgeous options. Open 9 a.m. to 5 p.m., Monday through Friday; closed Saturday and Sunday.

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## Local Pro: Krisy Anderson, Beverly Hills Day Spa

A Midwest girl who moved here 14 years ago from Joplin, Missouri, meet Beverly Hills Day Spa owner Krisy Anderson. She always knew she wanted to own her own business, and that dream became a reality after working two years for Betsey Beebee at

Beverly Hills Day Spa. She explains, "I really was looking for a small, quaint salon to work in, and hit it off immediately with Betsey. She was the perfect mentor for me, because I was able to learn more about skincare and facials from her, as I was more experienced with massages, even

though I was licensed in both."

Betsey wanted to spend more time with her family and ultimately wanted to move back to Enterprise, Ala. So, during that second year, Krisy was basically running the salon. She purchased the salon from Betsey in 2007, and soon remodeled it to make it her own. She says, "Owning your own business is never easy, because it's your life—you're really married to it. But, it's truly my calling; my love for what I do has gotten me through the good times and the bad." She goes on to say, "I feel blessed to do what I do and have made many lasting friendships and relationships."

When asked what her motto for her business would be, she replies, "We want clients to feel as beautiful on the inside as on the outside, and to come in and leave feeling like a star."

This married mom of two kids, Kristianna, 11, and Will, 8, knows how stressful life can be, and how important it is to be able to relax. She loves to exercise and stay active so she can keep up with her kids and, of course, her two rescued bulldogs, Dixie and Jazz.

Come in and see what Krisy and Beverly Hills Day Spa has

to offer. They're located at 114 Palmetto Street, #6, in Destin. Be sure to check out the back-toschool specials in August, and if you're a local, be sure to mention it and a receive 10% discount.



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resale & boutique

## **Upcoming Events**

#### **27th Annual Emerald Coast Poker Run Is Here!**

On Saturday, August 10, The Emerald Coast Foundation will be holding the original EMER-

ALD COAST POKER RUN, one of the largest and most popular charity Poker runs in the U.S. which rounds out the end of "Boat Week." Boat Week kicks off on August 7th, Wednesday through Saturday. Proceeds from Emerald Coast Boat Week and Poker Run benefit Children's Charities of the Emerald



Coast Foundation. As of Boat Week last year, the Emerald Coast Foundation has raised more than \$2.5 million dollars for our local kids in need. For a schedule of Boat Week Events, Aug. 7 - 10, visit emeraldcoastpokerrun.com/events.

#### 15th Annual CVHN Big Give on September 27th

Join Children's Volunteer Health Network for the 15th Annual CVHN Big Give on September 27th at Bud & Alley's in Seaside! Tickets on sale now cvhnkids.org/the-big-give. CVHN provides dental and vision care to underserved children throughout Walton and



Okaloosa Counties. Visit www. cvhnkids.org for more information."

#### Grillin' at Eggs on the

Bay Breeze Patio will host the sixth annual "Eggs on the Beach" Big Green Egg Grilling Competition, Sept. 28 at Seascape Resort in Miramar



#### Beach. Registration is currently open for non-profit, backyard



**EVENTS** continued on page 8

**Community** 

## Rockwell Tharp Ladies Boutique Shares More Fashion Trends

By Kristi Rockwell and Cameron Tharp

How exciting! We are so enthusiastic about fashion and due to an overwhelming response, Rockwell Tharp was asked to provide and continue an extended column on wonderful fashion trends for The Gulf Coast.

Last month we covered some extremely popular trends that you cannot miss:

- Pretty belle sleeves and statement sleeves are an absolute must.
- Dresses, tunics, boots and shoes with colorful embroidery and lots of it! Apparel with beautiful embroidery is extremely popular right now.
- Tassels—tassel dresses, tassel earrings-basically, anything with tassels.
- Boots—and not just any boots—amazing, unique statement boots. Try dressing from your boots or shoes and work up from there. One of the first things people take note of is your boots and shoes.

If you incorporate any of the above into your daily selections, you are off to a great start. However, there are some other amazing trends that are lighting up the boutique right now. One is the beautiful SPF sun block dresses with special moisture wicking and cooling technologies built into the fabrics. These amazing dresses block the harmful UV sunlight. Additionally, they are mostly wrinkle free and travel very well.

Artistic, one-of-a-kind designs continue to be a huge hit. Items you can't find everywhere else. Unique handmade and hand-blown glass delicately crafted into beautiful jewelry pieces, such as necklaces and bracelets. Particularly, items that have a story behind them and that aren't mass produced are quite special. Styles and designers that you can connect to, enjoy wearing and have meaning are invaluable.

Now, on to colors and prints. This is always a fun one! It's nice to step outside the box and have some fun. So, what are colors that are classy and exciting this year? Red, yellow, pink, powder blue, colorful ombre mixtures and of



Made in Italy amazing new collection of python dresses.



Artistic hand blown glass necklaces designed by a local artist using special glass developed by NASA.

**course, nice classy white dresses** are a must for living near the beach. It's really nice to have a dress that really stands out and is different than what everyone else is wearing. Go

with unique designs that have bold, bright pops of color.

**Animal prints!** Technically, it's not a color, but it might as well be. Specifically, python, crocodile and leopard prints is



Coral and pink python modern cowboy boots designed by Rockwell Tharp, white pull on designer pants and one-of-a-kind vintage Gucci with custom designed braiding and strap.

a trend here to stay on apparel, boots and shoes. Take a close look at python dresses, shirts and shorts, especially on silk textiles.

At Rockwell Tharp, you will find exclusive sophistication and unique styles paired with a nice blend of island, beach, western and European styles. It's not about being all of one, but having an excellent harmonized blend of different styles that help you stand out and feel beautiful from the inside out. Come experience the ultimate by shopping with us. **All are welcome here!** Most important: Find styles that are unique and interesting and consider your accessories when bringing it all together. Artistic and stylish accessories can be just as important as your outfit. You can find it all at Rockwell Tharp Ladies Boutique. Rockwell Tharp is located in Sandestin Golf & Beach Resort in the heart of The Village of Baytowne Wharf. *II Cor 5:7* 



Rockwell Tharp Ladies Boutique Sandestin Golf and Beach Resort The Village of Baytowne Wharf 141 Fisherman's Cove, Miramar Beach 808-268-6131 - www.RockwellTharp.com

#### **©** Community

#### **EVENTS**

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and corporate cook teams. The grand prize for the main event is a large Big Green Egg (valued at \$1,110). Proceeds from Eggs on the Beach benefit The Fisher House of the Emerald Coast and Food for Thought. In the past five years, Eggs on the Beach has raised more than \$100,000 for local charities.

To register a non-profit team, email susan@baybreezepatio. com. To register a cook team, sign up as a sponsor, or purchase a taster ticket, visit www. EggsontheBeach.com or visit Bay Breeze Patio at 32 Forest Shore Drive, Miramar Beach. For questions, call, Bay Breeze Patio at 850-269-4666.

#### Save the Date for Animoré Benefitting Alaqua Animal Refuge

October 18-19, 2019 Future Home of Alaqua Animal Refuge, Freeport, Florida

#### 100 Point and Cult Wine Dinner

#### • Friday, October 18 •

Be one of the first to dine in this unique setting at Alaqua's future home. Features cocktail reception, intimate musical performance, and exquisite private chef-prepared dinner with distinctive wines.

#### Inaugural Barn Jam

#### • Saturday, October 19 •

Join some of Nashville's top singer/songwriters for an outdoor festival of music and community! The event begins with acoustic performances in the round featuring Billy Dawson, Aaron Barker, and Jon Nite. Together, these award-winning performers have written some of the best top hits to come out of Music City that will be sure to have the crowd singing along. New Orleans' roots rocker Eric Lindell will also perform and bring his soulful sounds to Alaqua.

The Barn Jam will include a wide variety of food trucks, beverages, a silent auction, and a variety of seating options (from general admission to exclusive VIP Patrons).

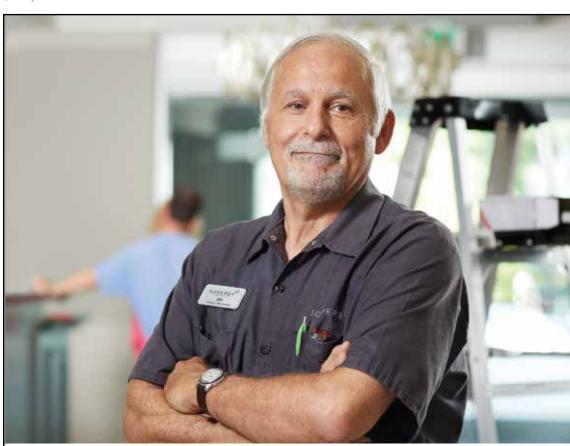
Sponsorship opportunities available; Call 850-880-6694 or email lhood@alaqua.org.











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#### TO DO IN DESTIN! AUGUST 2019

•••• 3 ••••• Farmer's Market | 9am-1pm |

Grand Boulevard **Rock The Dock Free Concert** 

Series | 7pm | Harborwalk Village Karaoke | 7:30pm | World Of Beer Destin

Shark Island 'JAWS' Movie Showing | 7:30pm | Crab Island **Dueling Pianos** | 8:30pm |

Captain Jack's Dueling Piano Bar



Beach Church Service | 7:30am | Henderson Beach State Park Beach Church Service | 7:30am | Crab Trap Destin

Beach Church Service | 7:30am l Crab Trap, Okaloosa Island Boardwalk

Sunset Beach Church Service 5:30pm | Henderson Beach State Park

Free Beach Bonfire/SIN Night |

5pm | Royal Palm Grille Hydroflight Monday | 6:30pm | Village of Baytowne Wharf

Monday Movie Night | 8pm | Harborwalk Village

Music Bingo | 6pm | World of

Free Beach Bonfire | 6pm | The Bay Restaurant

Fat Tuesday Parade | 6:30pm | Harborwalk Village

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

**Boomin' Tuesdays/Fireworks** 7pm | Village of Baytowne Wharf Free Movies on the Beach | 8pm

l Okaloosa Island Boardwalk Free Outdoor Main Stage Concert | 9pm | AJs Destin

Farmer's Market | 9am | Seascape Towne Center

**BOTE Destin Paddle** | 5pm | Norriego Pointe Wednesday Night Free Concert

Series | 7pm | Baytowne Wharf Trivia Night | 7pm | World Of Beer Destin

Free Fireworks | 9pm | Okaloosa Island Boardwalk

Throwback Thursday | 6:30pm | Harborwalk Village

Magical Thursday | 7pm | Village of Baytowne Wharf

Karaoke | 8pm | Harry Ts Lighthouse

**Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar Fireworks | 9pm | Harborwalk

Ladies Night | 9:30pm | McGuires Destin

**Teen Night** | 10pm | Fudpuckers

**Ladies Night** | 5pm | Cuvee Kitchen + Wine Bar

Free Beach Bonfire | 5pm | Royal Palm Grille

Family Fun Fest | 6pm | Seascape Towne Center

Karaoke | 8pm | Dock on the Island Dueling Pianos | 8:30pm |

Captain Jack's Dueling Piano Bar · · 10 · Farmer's Market | 9am-1pm |

Grand Boulevard Autos in August | 11am |

Baytowne Wharf Cornhole Tournament | 1:30pm | Grayton Beer Brewpub

**Rock The Dock Free Concert** Series | 7pm | Harborwalk Village Karaoke | 7:30pm | World Of Beer Destin

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Beach Church Service | 7:30am | Henderson Beach State Park Beach Church Service | 7:30am |

Crab Trap Destin Beach Church Service | 7:30am l Crab Trap, Okaloosa Island

Boardwalk Sunset Beach Church Service

5:30pm | Henderson Beach State Park

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

Monday Movie Night | 8pm | Harborwalk Village

Music Bingo | 6pm | World of

Fat Tuesday Parade | 6:30pm | Harborwalk Village

Trivia Night | 7pm | Village Door at Seascape Rock'N Bingo | 7pm | Landsharks

**Boomin' Tuesdays/Fireworks** 7pm | Village of Baytowne Wharf l Okaloosa Island Boardwalk

Free Outdoor Main Stage Concert | 9pm | AJs Destin

Farmer's Market | 9am | Seascape Towne Center

**BOTE Destin Paddle | 5pm |** Norriego Pointe

**Dueling Pianos** | 5pm | Shunk Gulley 30a Free Beach Bonfire | 6pm | The

Bay Restaurant Wednesday Night Free Concert

Series | 7pm | Baytowne Wharf Trivia Night | 7pm | World Of

Trucks & Boats Powerboat Parade | 8pm | Harborwalk Village Free Fireworks | 9pm | Okaloosa Island Boardwalk

**Live Music** | 10pm | AJs Destin

Throwback Thursday | 6:30pm | Harborwalk Village

Karaoke | 8pm | Harry Ts Lighthouse

**Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar Fireworks | 9pm | Harborwalk Village

Ladies Night | 9:30pm | McGuires Destin

**Teen Night** | 10pm | Fudpuckers Destin

16 ••• Free Beach Bonfire | 6pm | Royal Palm Grille

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar Karaoke | 8pm | Dock on the

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Paddle at the Porch | 9am | Back

Farmer's Market | 9am-1pm | Grand Boulevard

**Emerald Coast Powerboat** Poker Run | 10am | Destin **Rock The Dock Free Concert Series** | 7pm | Harborwalk Village Karaoke | 7:30pm | World Of

Beer Destin Summer Movies in the Park 7:30pm | Uptown Station at Fort Walton Beach

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Beach Church Service | 7:30am | Henderson Beach State Park Beach Church Service | 7:30am | Crab Trap Destin

l Crab Trap, Okaloosa Island Boardwalk

Sunset Beach Church Service | 5:30pm | Henderson Beach State Park

Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille · • 20 •

Music Bingo | 6pm | World of Beer

Trivia Night | 7pm | Village Door

Rock'N Bingo | 7pm | Landsharks

Free Outdoor Main Stage Concert | 9pm | AJs Destin



Farmer's Market | 9am | Seascape Towne Center **BOTE Destin Paddle** | 5pm | Norriego Pointe

Free Beach Bonfire | 6pm | The **Bay Restaurant** Wednesday Night Free Concert

Series | 7pm | Baytowne Wharf Trivia Night | 7pm | World Of Beer Destin

**Bubbly Baytowne** | 5pm | Baytowne Wharf

Food For Thought Stock the **Pantry Party** | 5:30pm | 132 Market Street, SRB Karaoke | 8pm | Harry Ts

Lighthouse Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar **Ladies Night** | 9:30pm | McGuires Destin

Teen Night | 10pm | Fudpuckers Destin

•••• 23 •••••



Free Beach Bonfire | 6pm | Royal

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar Karaoke | 8pm | Dock on the Island

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Farmer's Market | 9am-1pm | Grand Boulevard

Karaoke | 7:30pm | World Of Beer Destin

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Beach Church Service | 7:30am | Henderson Beach State Park

Beach Church Service | 7:30am | Crab Trap Destin

Beach Church Service | 7:30am l Crab Trap, Okaloosa Island Boardwalk

Sunset Beach Church Service 5:30pm | Henderson Beach State Park

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

Music Bingo | 6pm | World of

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Free Outdoor Main Stage Concert | 9pm | AJs Destin

•••• 28 Farmer's **Farmer's Market** | 9am |

Seascape Towne Center **BOTE Destin Paddle** | 5pm | Norriego Pointe

Free Beach Bonfire | 6pm | The Bay Restaurant

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf Trivia Night | 7pm | World Of Beer Destin

**Destin \$5 Wine Tour** | 5pm | ABC Liauors

Free Beach Bonfire/SIN Night 6pm | Royal Palm Grille

Music Bingo | 6pm | World of Beer **Trivia Night** | 7pm | Village Door at Seascape Rock'N Bingo | 7pm | Landsharks

Free Outdoor Main Stage Concert | 9pm | AJs Destin

Farmer's Market | 9am-1pm | Grand Boulevard

Karaoke | 7:30pm | World Of Beer Destin **Dueling Pianos** | 8:30pm |

Captain Jack's Dueling Piano Bar



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#### Hometown Hero: Shervin Rassa

Servant leader is a term that comes up often when people talk about Shervin Rassa. As the CEO of the Boys & Girls Clubs of the Emerald Coast (BGCEC), he has dedicated his career to youth development. He joined the Boys & Girls Club Movement 18 years ago as an area director in Tampa. He went on to serve in several leadership roles in Tampa and Danville, Va. before moving to the Emerald Coast organization in 2012. Since then, Rassa has become well-known along the Emerald Coast for his passion and dedication to developing our youth into future leaders in our community. As the CEO of BGCEC, he oversees eight

clubs across three counties, serving 3,200 children from has clubs from Pensacola to DeFuniak Springs.

"Shervin Rassa is an exemplary nonprofit CEO," said Heather Ruiz, former board member and senior director of marketing & leasing at Destin Commons. "Shervin challenges not only his staff and board to serve as mentors and shining examples of adults mentoring our youth, but he challenges the entire community to get active, give back and make it a priority to develop our young people."

His work stretches beyond his own organization to build relationships and create partnerships



that support programs across the area. For example, club members regularly volunteer at Food for Thought, stuffing backpacks and working in the garden. After Hurricane Michael, he organized two trips for members and staff to deliver assistance to Bay County. The BGCEC was able to deliver 5,000 pounds of water, non-perishable food and toiletries to those in need, along with bikes, games and stuffed animals to children in the surrounding neighborhoods.

Rassa works just as hard to develop his staff as he does his members, fostering an environment of empowerment and cultivating growth. He has ensured that development opportunities are available to his staff by not only giving them the time to do so, but also allocating the budget. After joining BGCEC he started a tuition reimbursement program that has enabled numerous staff members to go back to college who would otherwise not have been able to afford it.

"Shervin's first concern has always been the youth who we serve, but he knows that would not be possible without dedicated and trained staff," Crystal Mayes, BGCEC administrator of financial advancement, said. "You will not find a more caring and capable boss in any organization.'

When he isn't serving the BGCEC, Rassa enjoys spending time with his wife, Michele and four children. An avid golfer, he also enjoys spending time on the water and cheering on the Florida Gators!

## Derrick Brooks to Speak at Boys & Girls Club Fundraiser

Girls Clubs 6th Annual Stake & Burger Dinner featuring key-

Thursday, Aug. 29 from 6 to 9 p.m. at Hilton Sandestin. Pen-

Sports fans, join the Boys & note speaker Derrick Brooks on sacola native, Derrick Brooks was drafted by the Tampa Bay Buccaneers in the first round of

the 1995 NFL Draft, where he remained to play his entire 14 season professional career. He is widely considered one of the best linebackers in NFL history. An 11-time Pro Bowl selection and nine-time All-Pro, Brooks was named AP NFL Defensive Player of the Year in 2002, and earned a Super Bowl ring with the Buccaneers in Super Bowl XXXVII. Prior to playing for the Buccaneers, Brooks attended FSU, where he was a member of the 1993 Seminoles National Championship team. Recognized as often for his hard work in the community as he is for his hard hits on the football field, Brooks has been the recipient of several prestigious awards, including being a co-recipient of the 2000 Walter Payton/NFL Man of the Year award, the 2003 Bart Starr Award, the 2004 Bryon "Whizzer" White Award, and the 2008 JB Award through the NFL Players Association, all of which recognize an NFL player for their commitment to their community.

General admission tickets are \$125 and include admission to the event, a build-your-own-



burger bar, a drink ticket, and the opportunity to win and bid on incredible silent auction items. VIP tickets are \$175, and include an opportunity to mingle with Derrick during a VIP reception prior to the event.

General admission tickets are \$125 and include admission to the event, a build-your-ownburger bar, a drink ticket, and the opportunity to win and bid on incredible silent auction items. VIP tickets are \$175, and include an opportunity to mingle with one of the best linebackers in NFL History during a VIP reception.

To learn more about this event or to purchase tickets, visit www.emeraldcoastbgc.org.



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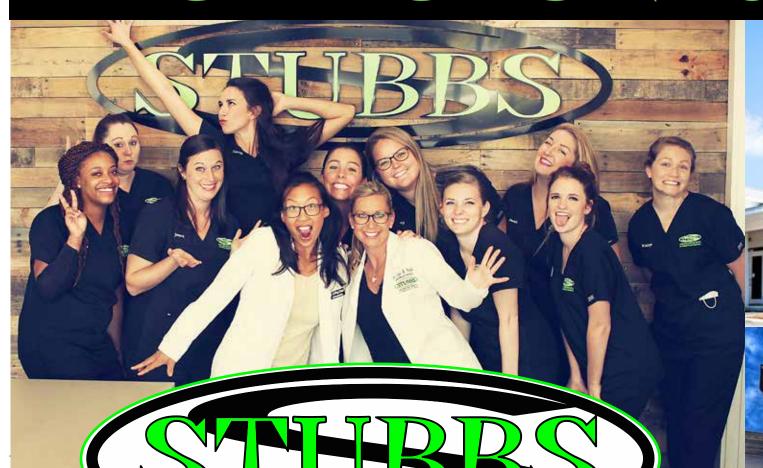


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Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughter's comfort. — Micha K.



## FNB Celebrates First Year with Unprecedented Regional Growth



By Ashley Vannoy, Market President First National Bank, Grand Boulevard

I'm truly excited to be celebrating my first year with First National Bank (FNB) as Market President from my office in Grand Boulevard! This month's issue is about anniversaries and milestones, and turning age 51 in August has me at many of them

You might recall my first few articles in this publication

about my experience outside the brick and mortar of a bank and navigating the amazing and exciting waters of "coworking." "Coworking" is not like "cosleeping" with your children. But rather, it is sharing office space with myriads of different businesses that are running their companies right next door. For this "mature" commercial lender, it's really rewarding to be literally as close to the point of sale for financial services as humanly possible. I also get the joy of returning the favor with business leads to my fellow tenants, and watching their businesses literally explode with growth first hand. I wouldn't have that opportunity from inside a bank as clients have to make it a point to come inside to discuss financing needs or have the frustrating task of researching it online. They see me as their trusted advisor instead of just another financial sales person.

I have also enjoyed watch-

ing the north end of Okaloosa and Walton counties expand as affordable housing comes online for the workforce. St. Joe's commercial and retail luxury offerings in Santa Rosa Beach allow local small businesses the ability to expand without breaking the bank with brick and mortar. One of the most common problems with this type of business expansion is the lack of collateral that can be pledged for the loan since there is no real estate purchase involved. I recommend SBA's 7a program to local restaurants and hospitality related local businesses for this type of situation. With a 75% SBA guarantee, it allows for extended amortizations and smaller monthly payments on equipment to allow them to lease such high-end space.

Too, I partner with mortgage originators to assist them with residential loans for homes and condos that might not fit the secondary market guidelines. Such guidelines as "having too many rentals in the condominium project" or "lack of sufficient insurance coverage by the HOA" can become problematic with secondary market mortgage products. I offer a portfolio loan with terms that mirror a commercial loan to get their deals done. One would think banks and mortgage originators would be fierce competitors! However, the mortgage originators I've worked with here for years want very much to provide their realtors with a source for their deals if they can't help them, and I am happy to be introduced to new great clients for FNB in this

Finally, there is an unprecedented banking turnover that is affecting the whole panhandle's banking customers at the moment. About six months ago, BB&T announced its purchase of SunTrust and changed the name to Truist. Summit Bank was recently purchased by Ban-

corp South. First Florida Bank has been purchased by The First, A National Association, and the transaction was valued at \$85 Million. Destin has always been the gold star market for banks looking to add to their geographic footprint as mine did last year. Acquisitions advance their strategies of building regional community banks across the Gulf South region. It was just a matter of time for banks both large and small to regain strength enough to play offensively instead of defensively.

With changes in bank ownership come changes in fees, rates, terms, and conditions upon maturities and renewals. By the way, we are expecting two more drops in the prime rate (currently 5.5%) before the end of the year! If your bank is merging or your rate is above prime, please give me a call on my cell at 850-533-7389



Community

## Parsing the Windstorm Deductibles



By Victoria Ostrosky INSURANCE ZONE

Hurricane deductible. Wind/ Hail deductible. Named Storm deductible. These are synonymous terms, right? Wrong. If you don't know which deductible you have, you may one day deal with more than damage to your home, but severe damage to your bank account as well. For wind coverage in Florida, vou'll generally see one of these three deductibles listed on your policy, along with your All Other Perils (AOP) deductible.

I'm originally from Michigan where we get the occasional tornado and frequent thunderstorm with accompanying awesome lightning displays. In Arizona, where I lived, we had mile-wide dust storms, or haboobs, as they're referred to there. But Florida and other Gulf states are different. Living in such close proximity to the emerald water and chamois soft white sand, you're going to pay some dues. And part of those dues come in the form of various wind deductibles.

According to the NAIC's (National Association of Insurance Commissioners) blog from May 17th of this year, "[H]urricane and named storm deductibles were introduced as a risk-sharing mechanism, by having the policyholder bear more of the risks, without raising overall premiums to unaffordable levels.

Sounds good, so, let's discuss them, shall we?

First, though, what is the All Other Perils (AOP) deductible and how does it differ from the hurricane/wind-hail/named storm deductible? Your AOP deductible applies to losses caused by perils other than wind, such as fire or theft, smoke or water damage (other than flood). AOP deductible options are usually offered between \$500 and up to \$10,000 per occurrence. Most insureds carry either a \$1,000 or \$2,500 AOP deductible on their homeowner's policy.

Wind deductibles, however, are typically a percentage of the Dwelling Limit, or Coverage A, with options ranging from 2% up to 10%. A higher percentage means more exposure and a lower

Let's briefly look at these three deductibles and what they mean to

When a policy is written with the Wind/Hail Deductible, this option results in the greatest exposure to you, the insured. This coverage is triggered by any type of wind event including a thunderstorm, tropical depression, or hurricane. If a strong windstorm results in a tree falling on your roof, you would file a claim under this deductible. If you have \$400,000 of coverage on your dwelling and are carrying a 2% wind/hail deductible, you'll be out of pocket the first \$8,000 of the claim.

The next type of wind deductible is the Named Storm Deductible. This one is triggered when the National Weather Service declares a weather event to be a named storm or hurricane. For example, take Tropical Storm Barry the other week. With this deductible, if TS Barry would have damaged your home, you could be filing your claim under your Named Storm deductible and not your AOP deductible.

The third type of wind deductible option is the Hurricane Deductible. This one is triggered when the National Weather Service declares the storm a hurricane. We all remember Hurricane Michael last October.

The most preferred type of deductible which creates the least exposure is the Hurricane Deductible. Any wind event not rated as a hurricane that damages your home would fall under your AOP deductible resulting in less out of pocket expense to you.

Under the official website of the Division of Consumer Services, (https://www.myfloridacfo. com/Division/Consumers/FloridasHurricaneDeductible.htm) it defines when your hurricane deductible applies:

"According to s. 627.4025, Florida Statutes, the Hurricane Deductible applies only in the event of a named hurricane. The duration of a hurricane in which the Hurricane Deductible would apply includes the time period:

- 1) Beginning at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center, and
  - 2) Ending 72 hours following

the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center."

Keep in mind, carriers can have variations on coverage language, restrictions, and exclusions. So, you always need to read your specific policy to know your exact coverages.

Most admitted carriers in Florida offer the Hurricane deductible. Many surplus lines carriers offer the Wind/Hail or Named Storm deductibles. Make sure you know what you have.

Insurance can be confusing, and it's always best to contact your agent to discuss your wind deductible and other coverages in your policy to ensure your coverages are customized for your unique needs.

Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and



watch our informative video on 'Home owners Insurance and Umbrella,' or call 850.424.6979. Victoria Ostrosky, author of this article, is an Agent/CSR





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**Ashley Vannoy** Market President MLO#675371

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## **All You Need is Love:** Bringing the Community Together Through Love for Coffee, People and Business

By Lori Leath Smith

On an ordinary day in January of this year, a dream began to form in local Rev. Dee Chernicky's mind and heart. As a wife, mother, author, weekly radio host and successful business entrepreneur, the former owner of Shakes in Destin was seeking to offer a gathering place that would foster interaction, ignite passion and inspire others. And as she was inspired by the John Waller song, Awakening (The Coffee Song), that happened to stream through her iPad, the idea of a coffee shop developed. "After all, coffee is something that brings people together, creates a sense of community and is a great tool for discipleship," Dee says.

A few months later, Just Love Coffee Café opened! Located in the former McAllister's spot, this sense of community is what Just Love Coffee Café is all about. "Coffee shops offer a gathering place for so many because of their unique ability to fulfill many needs: socializing, study-

ing, working, taking a break, reading, and, of course, great coffee in an atmosphere that uplifts and makes us feel like we belong," says Dee. She envisions Just Love as a community hub, encouraging civic and non-profit groups to meet for lunch and dinner, and locals to do everything from grabbing a bite to eat, hanging out, scheduling a business meeting to getting work done—whatever—with their favorite cup of coffee in a positive, non-demanding atmosphere.

"We hope to offer more than a traditional coffee shop and make it really fun and accessible," Dee says. "Our desire is to help meet the needs of our diverse community, while giving the community the space it wants to meet together." There is a large seating space area suitable for fundraisers, bible study and youth groups and others complete with a stage that can be used for all kinds of events that Just Love can cater. It comes complete with a mic and speakers, and eventually will be used



also for Friday open mic nights. Also planned are Youth Wednesdays and Sunday Jazz from 10 a.m. – 2 p.m. Customers have access to a conference room perfect for meetings and interviews with a white board, TV screen, etc. as well.

The Destin location is part of

a larger family. Officially established in 2009, Just Love Coffee brand was birthed in Ethiopia. Just Love Coffee Roasters founder Rob Webb and his wife, Emily, wanted to adopt children. So, in 2009, Rob landed in Ethiopia to meet his new adoptive daughters. Little did he know

the experience would not only change his life, but the lives of so many others. Through the experience of financial strain that comes with adoption, and hearing many stories of sacrifice and determination by other adoptive families, the business of using hand-roasted coffees to help others whose passion was to "just love" surfaced. The company's first brick-and-mortar location opened in 2011 in Murfreesboro, Tenn. Now, Just Love Coffee is a national brand; if you've visited Texas, Michigan or Nashville's historic Music Row, you might have already seen one. The Destin location is the 18th franchise.

Dee says she initially didn't plan on owning a franchise. But to appease her husband, Wayne, while on a business trip, she attended a meeting in Murfreesboro, Tenn., and was drawn into the Just Love company mission, integrity and concept. In keeping with the company's drive to help others, Dee says "We will be reaching out to local shelters, working with Harvest House and helping to feed the homeless in our area each month."

Just Love's creative and diverse menu goes well beyond the typical fare, offering coffeeaccompanying breakfast and lunch options unlike anything in Destin. Examples include gluten-free options for waffles; avocado toast on 0 net carb bread, great for keto diets or diabetics. There's sourdough, 7-grain, 0 carb turmeric, raw organic, coconut, vegan gluten-free wraps that can contain such healthy delectables such as egg with avocado, cheese and tomato; and vegan options. There's even healthy organic smoothies with additives available such as protein, collagen and spirulina.

And finally, but importantly, this is no ordinary coffee! "All of our coffee is hand-roasted at the facility in Murfreesboro, Tenn., to ensure freshness, aroma and taste," says Dee, "and is savored all around the world!"

"My heart is that every guest that walks through the door experiences genuine and sincere customer service, a sense of belonging and a joyful satisfaction in their food and, of course, their flavorful coffee," she says.



Our day school program offers a unique and positive learning opportunity for all students. We enroll students PreK through 6th grade. Each classroom is set to serve multiple grade levels, and we always keep an 8-to-1 student/teacher ratio. At Compass Rose Academy we use a blend of hands-on curriculum and a more traditional workbook curriculum that allows for a multi-sensory approach to learning. The best way to truly see, feel, and understand how CRA works is to see it in action. We are open for classroom observations with an appointment. Call today to schedule a time!



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Q. My friend just moved into a nursing home. Will Medicare pay for this care if I have to do so as well? - Suzie

**A.** In most cases, no, Medicare will not cover the cost of a nursing home. In fact, Medicare does not cover any Long Term Care services. This includes Nursing Home, Home Health Care, etc. This is often misunderstood because Medicare will cover a Skilled Nursing Facility after a hospital stay. However, you need to meet certain requirements in order to qualify for Skilled Nursing Care. In addition, Skilled Nursing is short term in nature. Long Term Care services are largely custodial in nature. In other words, are not required to be conducted by a nurse or under a doctor's care. There are two options to cover the cost of Long Term Care needs. First, you could purchase a Long Term Care policy. These policies are designed to pay the costs associated with Nursing Homes and other Long Term Care facilities. The second option is to pay out of pocket. If your assets and income are low enough, you could qualify for Medicaid, which would assist in the cost. Feel free to reach out to us for a personal consultation. We will analyze your specific circumstance to help simplify the Medicare maze and find the best solution for your Long Term Care needs.

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#### The ReefBoard Makes Debut on the Emerald Coast

Something exciting, and new, is making a splash on the Emerald Coast.

The ReefBoard provides families a unique view of the various sea life in our clear gulf waters. Comparable to snorkeling, only without the hassle of breathing through a tube, swimming fatigue or leaking masks, the ReefBoard is solidly constructed similar to a kayak but instead of sitting "in" it, you lay flat on top of it and place your head into a neoprene padded face rest which doubles as a sun-blocker and allows for the best view into the water below.

The board is light weight, only 15 pounds, which is easily carried to and from the beach by users of nearly any age or physical condition. They fit easily in any size vehicle or even golf-cart. Popular uses in the area have included shell-hunting, visiting the artificial reefs, crabbing, scalloping, turtle watching and exploring the panhandle's dune lakes and natural springs.

Currently ReefBoards are available for rent in 33 countries. The Florida Panhandle is added



to the list through an exclusive agreement by the manufacturer to bring the ReefBoard experience to visitors and locals alike!

Equally as unique as the ReefBoard itself, is the business approach to how the rentals are being facilitated. Instead of opening rental shops throughout thearea, which could be perceived as competition to the already established and popular rental businesses, ReefBoard is flipping the traditional business model on its head. ReefBoard is being offered for wholesale rental to local businesses and vacation home owners. Instead of investing in expensive overhead (rent, staff, drivers, etc) they are investing in the local business community.

The goal is to leverage the magnetic attention and popularity of the ReefBoard to promote

and champion the success of existing businesses. The exchange is mutually beneficial (of course) but is designed to bring profits to the business owner without requiring a significant capital investment.

#### **IDEAL PARTNERS:**

Rental shops, vacation rental home owners, hotel/resorts, snorkel charters, and retail store owners.

#### **HERE IS HOW IT WORKS:**

Business owners rent a supply of ReefBoards at a discounted wholesale rate.

The business than rents out the ReefBoard to their clients/customers and keep 100% of the revenue for themselves.

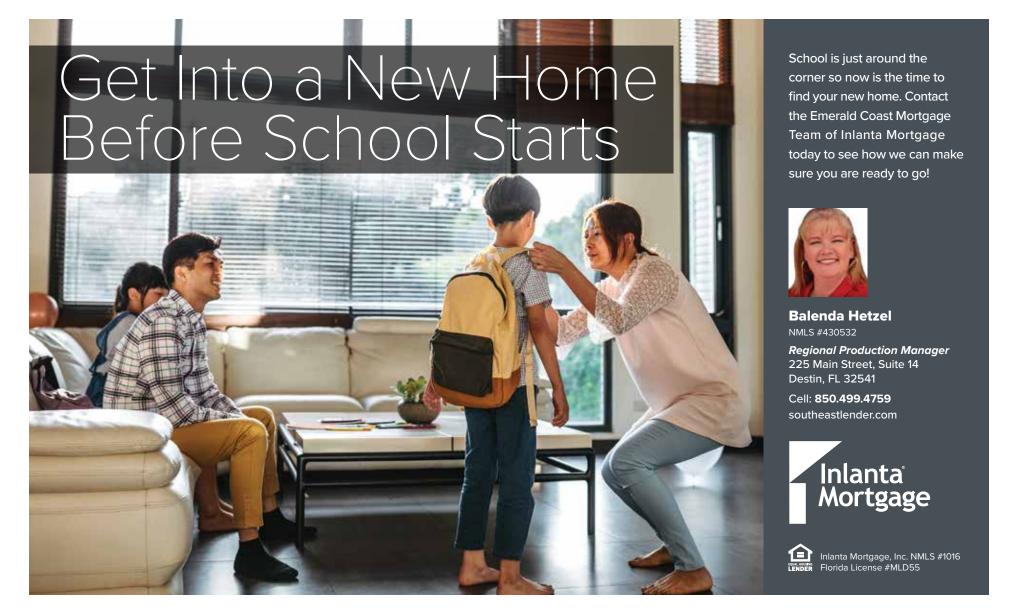
When the season is over, or the agreement expires, the Reef-



Boards are returned. That means zero maintenance or storage for the business owner.

Additionally, ReefBoard will be advertising their vendor partners and the availability to rent the ReefBoard throughout the panhandle at participating locations. Marketing materials, graphics, social media posts, videos and more will be provided to assist with the promotion of the rental availability. ReefBoard is also aligned with THEO, and a portion of the profits are donated to the 501 (c) Friends of South WaltonSea Turtles. #CleanDarkFlat

If you are interested in learning more about offering Reef-Boards inside your business, please email info@reefboardrentals.com, call 850-333-0020 or go to our website www.reefboardrentals.com.





#### **Renter Horror Stories**



By Daniel Jones, NORTON INSURANCE

It's no secret our economy relies heavily on the hospitality industry, but there are plenty of secrets Property Managers (PMs for short) keep to themselves. It's for your own good; you really don't want to know every time they have to clean suntan lotion out of the microwave. PMs quietly keep the gears of our town greased and we want to honor those brave men and women by sharing some of their stories.

"Short Term spring break rental... college students put TONS of LIVE crawfish in the pool!! The cleaners went to clean for the next guests and got quite a surprise."

"One spring break some college kids checked-out of a beach house. The cleaner kept saying it smelled like pee in the master bathroom. Well, I guess whoever stayed in that bedroom couldn't



make it the additional two feet to the bathroom and peed in the dresser drawer. It soaked into the wood and we literally could not get the smell out.. It smelled horrible."

"They always bring more people than are allowed. It's a dead giveaway when '4 adults and 2 kids' go through 30 towels in two days and ask for more. When I came by to drop off more towels, I saw like 25 suitcases and 40 people in the house. They told me, 'oh they are just staying down the road'. Sure they are.'

"I once had a renter demand

someone come and clean behind the fridge. I have no idea what they were doing behind the

fridge or why it was so urgent."

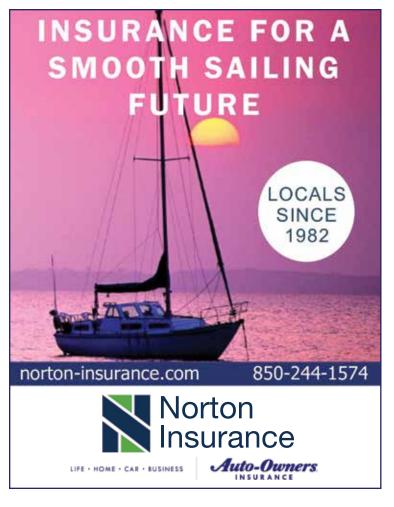
"I had a girl come to the office to check-in that was clearly college age. I looked up the reservation under the name she gave me, but it was definitely not her. We have a strict noone-under-25 rental policy and when I asked for her ID she said she forgot it and tried to pass it off. I called the number on the reservation and it was her mom who had booked the reservation. I told them unless an adult could physically be there, they would have to find somewhere else to stay. The girl was too embarrassed to argue after that."

"People ask for refunds when the weather isn't perfect, even if they have been here all week. Do they skip mortgage payments when they aren't home?"

It certainly brings new mean-

ing to "renters insurance." Give us a call if Norton Insurance can do anything for your rental! Some may call them local heroes, but we know them as the Property Manager next door. Thanks for all you do and for your contribution to this article!







#### **Community**

#### **Summer Time**

## **ENERGY TIPS**

by Emerald Coast Energy Solutions



By Chris Balzer

Summer is in full swing with the heat index reaching 100+ degrees on most days. If you are searching for ways to use less energy and increase comfort, try doing some or all of these valuable summer time energy tips.

#### **Switch to LED Lighting**

Consider replacing your incandescent bulbs with LED bulbs, which operate at a lower wattage and produce much less heat. LED bulbs also use 75% less energy and last 50 times longer than traditional bulbs, saving you money on electricity and replacement costs. Incandescent bulbs can reach temperatures of 120° or higher. If you still have these bulbs in your home, it's like having tiny ovens heating up your cool air.

#### **Use the Barbecue Grill**

Trying to cook in a hot, steamy kitchen can be unbearable, especially when it's hot and steamy outside as well. Kitchens are full of heat-producing appliances: ovens and stoves can raise your kitchen's temperature up to 10°. To save yourself the sweat (and the higher utility bills), try using the microwave whenever possible, since it uses just one-third the energy that an oven does and produces only a fraction of the heat. Another great way to take the heat out of the kitchen is to cook outdoors. Pop some burgers on the grill or invite some friends over for a barbecue. You can enjoy the great weather while you avoid raising the temperature in your home.

#### **Wash with Cold Water**

Avoid using hot water whenever possible because 90% of the energy used by your washing machine goes toward heating the water; doing your laundry on either the cold or warm cycle will save you a tremendous amount of electricity. When you're done, take

advantage of the warm weather and dry your clothes outside instead of putting them through the dryer. You'll both save energy and avoid raising the temperature of your home with heat-generating appliances. The same logic applies to dishes as well. Use cold

water and let them air dry instead of running them through the drying cycle.

#### Keep the Sun Out and the Cool Air In

The summer sun is great for tanning, great for your mood,

Emerald Coast
Energy Solutions

Hard to cool rooms? High Energy Bills?
Looking to go Green?

Green Solutions to High Energy Bills:
Radiant Barrier - Blow In Insulation
Thermal Inspections - Max Cap Crawl Space
System - ERG Window Film
Financing Available

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www.TrustECES.com

Committed to Excellence & Integrity

and great for beaches, picnics and sunsets. However, it's not so great if you want to keep your house cool. Sunlight coming through your windows will heat up your home, causing you to spend more on air conditioning. Try drawing the blinds during the hottest parts of the day, especially if your windows are facing south. If you didn't want to block your view by drawing blinds or shades, there are advances in solar films which are virtually clear and block 94% of radiant heat and 99.9% of UV rays. Also, if you're planning to invest in landscaping, keep in mind that trees provide great natural shade. Strategically placed shrubs, trees and vines can block sunlight

from your windows, roof and walls, saving you \$100 – \$250 per year in cooling costs.

If you are looking for more energy saving tips this summer, schedule a complimentary inspection to learn ways you can save energy or give us a call at 850-588-2870. You can also follow us on YouTube, Instagram and Facebook. Just search for Trusteces.

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 money 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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# Destin High School Update It's A Yes for Destin United Methodist Church Site



Warren Buffett said it very well when he said, "Someone is sitting in the shade today because someone planted a tree a long time ago." That's what education and teaching are all about – planting seeds of knowledge, so that the students in our community will be best equipped to go out, enrich the lives of others and make a positive impact worldwide in their chosen profession.

The Governing Board of Destin High School, Inc. announced plans to move forward into a contract to purchase Destin United Methodist Church's Beach Drive campus, with the goal of opening in August of 2020. Initially, DHS will have 9th and 10th grade inaugural classes; the following year the high school will expand to offer 9th, 10th and 11th, and then all four high school grades, in year

three. Additionally, the board is committed to offering most high school sports programs, as requested by parents and prospective students.

A vote was taken in July by parishioners of DUMC and HELM (their Administrative Counsel). Results of the vote were positive with DUMC agreeing to move forward. DUMC would move to Grace Lutheran and Grace Lutheran would lease the DUMC sanctuary from DHS. This positive vote will allow DUMC to enter into contracts to sell their property (8+ acres) to DHS and to purchase the Grace Lutheran Church campus. It also enables the Governing Board of DHS to now move forward into a contract for sale with DUMC and move forward with the many tasks to open the new school by August of 2020.

66

Most awesome news
I've heard!
-S. Grice, Destin resident

66

Congratulations Destin High School Board! Y'all have put in so much time and effort and we are so excited to see the progress!

-K. Brannon, Destin Mom

66

It's like a dog finding a good home. It's where they were meant to be.

-H. Stone, Future DHS student

66

This is great news! -B. Flynn, Destin Dad

66

Congratulations! So needed for Destin students and their families! -J. McCabe, Destin fan

66

AMAZING news! Great job! We look forward to pouring into this in the months/years to come! #4kids #bigwin!
-J. Saviola, DHS supporter

66

Such wonderful news and thank you to the DHS board for all of their hard work!

-Dr. and Mrs. Bawa, Destin parents

# It's Almost Time! Paddle at the Porch Brings a Day of Competition and Fun



tration is now open on Paddle-

Guru.com. Join us for one of

Destin's largest beach parties!

Racers and spectators are wel-

BOTE and The Back Porch

Seafood & Oyster House; title

sponsor Destin ER; gold spon-

sors Emerald Coast Conven-

tion & Visitors Bureau and

ResortQuest by Wyndham

Vacation Rentals; silver spon-

sors Blanken Management,

Thank you to race partners

Life's A Beach, Sleep Number Store #10939, and Wet, Inc.; accommodations sponsors The Islander, Newman-Dailey Resort Properties, Inc., and Vacasa; bronze sponsors Battle Beauties Fashion and Emerald Bay Golf Club; media sponsors 102.1 The Wave, 103.1 The Blaze, Destin Life, Highway 98 Country, K2 Media, Land Air Sea Productions and Q92; and beverage sponsors 3rd Planet Brewing, Buffalo Rock Company, and Destin Brewery!

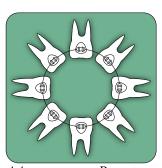








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# Mestin Nining, Events & Entertainment

Y ay what? College football Is back; that's what!!!

There's no place like the South; we embrace this time of year like nowhere else. We love our college football and the whole world knows it. So, let's ease on into August and enjoy the last official month of summer in our little slice of paradise. There are so many awesome, amazing and exciting days lined up for us to enjoy, one day at a time. As we've been saying all summer long, take our lead and follow us to some of the best eateries, music venues, and football watching meccas this great land has to offer. And we'll keep our eyes and ears open for August 24th, the first day of the 2019 College Football season!

#### Tailfins Alehouse and **Ovster Bar**

With stunning views of the Destin Harbor, your favorite foods and drinks and live tunes daily, Tailfins' Entertainment Complex delivers an incredible mix of friendly and fun atmosphere with breathtaking views—a com-



bination that's hard to match. Featuring three levels of indoor and outdoor dining, overlooking the Destin Boardwalk and water including live music on the top deck and fully stocked full service bar. It's a popular stop for local favorite bands and from all-over bands that love to perform here. And TV's everywhere you look so you can watch your favorite teams compete again in 2019. Be sure to catch the scrumptious Early Bird Specials M-F from 4 p.m. to 7 p.m. featuring Tailfins' famous Alaskan Snow Crab ~ Steamed Crab Clusters with New Potatoes & Corn, \$19.95. All during August you can come by and enjoy live music on the docks and Dueling DJs every Fri. & Sat. night. 850.650.1200 | On the Harbor in Destin | tailfinsdestin.com

#### Landshark's Pizza

Hungry, thirsty, maybe a little of both? Come in and visit Landshark's Pizza! Owners Brian and Sue Hassmann have created the local's favorite pizza, buffalo wings and sports pub and bar that serves great pizza AND awesome wings plus many other scrumptious eats for folks of all ages. There's plenty of seating for everyone and TVs galore, plus fun and games all week long—all you need for a great time out. Top that off with a



friendly and accommodating staff and exciting atmosphere and the choice is easy to make. Sportsfans from all over come and watch all their favorite teams on countless regional and national sports networks including PGA Golf, Nascar, and oh yes, college football,

too; and there's a fully stocked, full-service bar with 95 different bourbons and 30 beers on draft! With plenty of parking out back, you can bring your family and friends by for some great food, enticing drinks, fun and games and a super great time!

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

#### Tequila's Sports Bar & Grill

Ready to shake it up a little, and we mean literally—Tequila's Sports Bar & Grill has quickly become a local favorite. Stop in today and let them fix up some of their world class jumbo-sized Margaritas, sure to set the mood to fiesta time anytime. Plus some of the best seats in the neighborhood for football season, too.

A fusion of sports bar food and delightful Mexican dishes, this locally-owned option for delicious Mexican Cuisine in Miramar Beach combines traditional authentic Mexican recipes with local coastal tastes and bar type fare. Some locals' favorite menu options include Quesadilla Mexico



and Tequila's Bowl, sure to satisfy any appetite. Try an order of garlic shrimp that comes with rice and refried beans - delightful spicy goodness. And, on beautiful days, enjoy a beautiful meal, great food and drinks on the outdoor patio!

EAT, DRINK, FIESTA!! OPEN 11 a.m. to 9:30 p.m., Fri. and Sat. 11 a.m. to 2 a.m. 850.279.6402 | 11225 U.S. 98 W. Miramar Beach | tequilasdestin.com

#### 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 summer. 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-famouswith-the-tourists Destin Harbor restaurant offers a waterside Tiki Village experience out back. Oh, and bring your dancing shoes as Club Bimini becomes one of the Harbor's hottest night clubs. AJ's #TributeTuesdays beginning at 9 p.m. is a hit with free admission! Come in for #PrimeRibThursdays, where AJ's famous tender, juicy Prime Rib is served - \$16.95, 4 p.m. to close every Thursday. Did someone say Jumbotron? Your favorite football teams are back on the Big Screen folks!!! 850.837.1913 | 116 Harbor Blvd., Destin | ajsdestin.com

# A Locals Favorite For Over 30 Years!

#### **AUGUST LIVE MUSIC!**

**Mondays:** Cole Jordan

Roshambo

**Kyle LaMonica Tuesdays:** 

**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

Open Daily from 11 am-2 am Lunch Specials M-F for \$9.99 Slacker Sunday Oyster Brunch 11 am

#### 288 Harbor Blvd, Destin (850) 837-3645

Facebook: www.facebook.com/BoathouseOysterBar www.boathouseoysterbardestin.com

RESTAURANTS

continued on page 4 of guide



# Pestin Nining

#### **Events, Music & Specials**

#### **Boathouse Oyster Bar**

Daily Lunch Specials M-F \$9.99 Slacker Sunday Oyster Brunch - 11am **MUSIC** 

AUGUST 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 a' Brac

**SPECIALS...**Voted Best Crab Cakes in Destin 5 Years in a Row! MUSIC.

Live Entertainment... Wednesday: Solo Musician Thursdays: Karaoke - 7pm Fridays: Jones & Company - 7pm Saturdays: Teal Magnolias - 7pm Late Night! 11pm - 4am Latin Night Fridays & Saturdays Music and Dancing Upstairs/Downstairs

#### Landshark's Pizza

Monday through Friday Happy Hour Specials 3-6pm

Perfect accompaniment to daily menu specials

Well Drinks \$5 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!

Corona Bottles \$2.5 | House Margaritas
Wednesday - Landshark's 'WINGSDAY' & Bourbon Club

AWARD-WINNING Buffalo Hot Wings just .69 cents each - All flavor sauces and rubs. \$2 OFF ALL TOP-SHELF BOURBONS. Minimum order of 10. \*Ranch & Blue Cheese Dressings for wings are .50 cents each. Carrots &

Friday - Mini-Monster Calzone w/Ricotta & Mozzarella Friday

Choice of two regular fillings AND comes with a Domestic Draft Brewskie or a Soft Drink included.

Two Toppings \$9.99. Additional Toppings \$0.50. Premium Toppings \$1. Add Steak \$1.50

#### **Tailfins Alehouse** and Oyster Bar

Double Happy Hour 4pm to 7pm & 10pm to close, Monday - Friday. Early Bird Specials: Mon. - Fri. 4pm to 7pm

Alaskan Snow Crab

Steamed Crab Clusters with New Potatoes & Corn, \$19.95

Fresh Catch

Blackened, Grilled or Fried served w/ Mash Potatoes & Vegetables, \$17.95 Baja Fish Tacos

Blackened, Grilled or Fried served w/ chips & salsa, \$14.95

**New Orleans Cajun Shrimp** 

with New Potatoes and Corn, \$16.95 Kansas City Baby Back Ribs

Served w/ Pit Style Beans & French Fries, 1/2 Rack \$12.95 / Full Rack

All 5 great specials Mon-Fri 4pm-7pm.

Happy Hour Drinks—\$3 Bud lights. \$ \*house wines. \$15 Domestic bottle but \$5 Award-Winning Seafood Gumbo du

August Live Music:

2, 3: Spunk Monkees

9. 10: Get Sideways

16. 17: Spunk Monkees

23, 24: Fortag

30, 31, Sept. 1: Velcro Pygmies

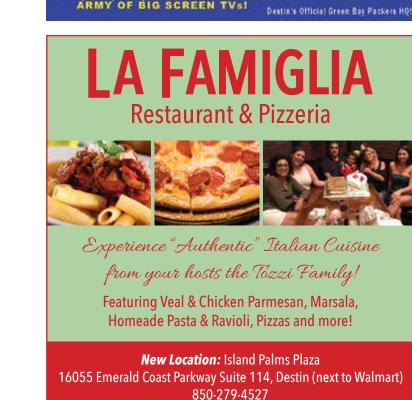
#### Tequila's Sports Bar &

Taco Tuesdays:

2 Chicken or Steak, Soft or Hard Taco 3 Margarita Sizes: Jumbo, Mega and 0 3 Grande Margaritas \$14.99

Daily Lunch Specials Monday - Frid







# E Entertainment Schedule

5 long Island iced teas \* well drinks. ckets. Mix or match. ring Happy Hour.

Fiesta Every Saturday with Latin Saturdays! DJ Alacranero on the mix with #Salsa, #Merengue and #Bachata and much more! No cover all night long. Fiesta from 10pm to 2am! Come and watch all the action on Big Screen TVs! MLB, NBA, PGA, MLS

#### La Famiglia Restaurant

#### Lunch Menu starts at \$7.99

Family recipes are the secret ingredients.

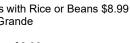
Brick Oven Pizzas, Homemade Pastas and so much more. Appetizers - Salads - Sides - Carni - Seafood - Children's Menu

Beverages - Desserts

Wine Down Wednesdays

\$3 glass of House Wine all day and 20% off bottle of wine

**Grill** 









#### The Melting Pot

4PM TO 6PM EVERY DAY BEST HAPPY HOUR IN TOWN! \$3 Bottled Beers, \$4 select wines and draft beers, \$5 select cocktails and \$6 cheese or chocolate fondues! JOIN US EVERY WEDNESDAY FOR OUR CRAVE COMBO AND \$10 OFF

ENJOY a three course fondue meal \$22.95 and \$10 off any bottle of wine every Wednesday night. There is no better excuse for a midweek break! THE LAST TUESDAY OF EVERY MONTH

#### LADIES NIGHT OUT

Grab the girls and join us the last Tuesday of every month for a fourcourse dinner for just \$30 per lady, plus \$5 cocktail and wine specials all

Every Monday Night!

#### BARE NIGHT - BAR AND RESTAU-RANT EMPLOYEE NIGHT

Bar and Restaurant Industry employees join us every Monday night for

#### **MILITARY APPRECIATION**

10% off all food every night.

#### AJ's Destin

AJ's Destin /August Entertainment

#### Lineup BIMINI STAGE

#### August Touring Bands:

1-3: High Demand 8-10: Redshirt Freshman

15-17: Kings Country 22-24: Blackberry Breeze 29-Sept. 1: Miles Flatt

#### Mondays:

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

Tuesdays: JB Dyess 4:30pm DJ Dan Davis 8pm

#### Black Eyed Blonde 9:30pm Wednesdays:

Jason Tyler Findley 4:30pm

#### DJ Charles 8pm

Black Eyed Blonde 9:30pm

#### Thursdays:

Will & Linda 4:30pm DJ Boom 8pm

#### Touring Band 9pm

Fridays:

#### Good 'Nuff 4:30pm DJ Boom 8pm

Touring Bands 9:30pm

#### Saturdays:

Will & Linda 4:30pm

#### DJ Serpent 8pm Touring Band 9:30pm Sundavs:

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

#### **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

Sundays: JB Dyess

#### JUMBOTRON STAGE

Tribute Tuesdays all Summer—

*live concert at 9pm* 8/6: Blink 182 Tribute - Blink 180True

8/13: Heart Breaker - A Tribute to

8/20: WOWU2 - A Tribute to U2 8/27: Nirvanna - A Tribute to Nirvana Live Street Party Concert every

Saturday night at 10pm

8/3: Horseshoe Kitty

**8/10:** NAKD

8/17: Yeah, Probably

8/24: 3HG 8/31: NAKD







## Destin Diving, Events & Entertainment

#### **RESTAURANTS**

continued from page 1 of guide

#### **Boathouse Oyster Bar**

Boathouse Oyster Bar, located in the heart of Destin on the Destin Harbor, specializes in making oysters a delicacy. More local fan favorites include the Tuna Ranch



or Blue Cheese and Trailer Park Nachos—Yum! Other menu items include American staples such as Grilled Cheese and Hot Dogs. And, of course, the oysters are raw, steamed or baked just the way you like 'em! Boathouse has been voted Best Oysters and Best Gumbo for the past 30 years. Show up each weekend to enjoy the delicious crawfish boils until they run out. Don't miss the Slacker Sun-

day Brunch and the Boathouse's own, very popular "Slacker Series" events benefitting Panhandle Animal Welfare Society. Visit the website for details. Come by and enjoy live music, watch your favorite teams play, and take in the amazing and prized views of the Harbor at Boathouse Oyster Bar. 850.837.3645 | 288 Harbor Blvd. Destin | boathouseoysterbardestin.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 entrées while you listen to some lively tunes. There is truly something for everyone at Bric a` Brac in Destin. 850.424.6369 | Shoreline Village Plaza | 824 Hwy. 98 E Destin bricabracdestin.com

#### The Beach House

Located next to the Hilton Sandestin, The Beach House is the newest, fun spot to relax, drink and dine! Here you'll enjoy the magnificent view of the white sandy beaches and emerald waters from every seat, indoors or out! There are a variety of delectable dishes including Grouper tacos, perfectly charred chicken wings or the, we're sure, soon to be famous Beach House burger. And don't forget your dessert—the mini mason delights are a must try! You



can dine in the newly remodeled restaurant and bar or watch the stunning sunsets while you eat on one of the many outdoor escapes! Join for live music several nights a week. Are you a sports fan? The game is always on one of the large TV's. Interested in booking a private event? Contact events@thebeachhousesd.com. Open daily from 11 a.m. – 9 p.m.

850-608-6300 | 4009 S. Sandestin Blvd., Miramar Beach thebeachhoused.com

#### The Melting Pot

Fondue is back and more popular than ever in our beautiful haven. The Melting Pot is the original fondue restaurant where you can enjoy several fondue cooking styles and a variety of unique entrées, salads and unforgettable desserts. But it's more than just a restaurant; it's a unique

destination offering a dining experience unlike any other. This magical fondue restaurant is perfect for the everyday occasion, from a night out with friends or a romantic dinner with your special someone to a promotion celebration with colleagues. Of course what's delicious food without a selection of wines and craft beers to really make it great? No matter what the



occasion or how many courses you choose to partake in, The Melting Pot provides an unforgettable, interactive dining experience that turns moments into memories. Owned and operated by Lucinda Hollis and her fiance, Auburn Bridge, this restaurant is the one place that encourages you "to play with your food." So if you haven't already, be sure to "dip in." 850.269.2227 | 11394 U.S. Huy. 98, Miramar Beach meltingpot.com/destin-fl

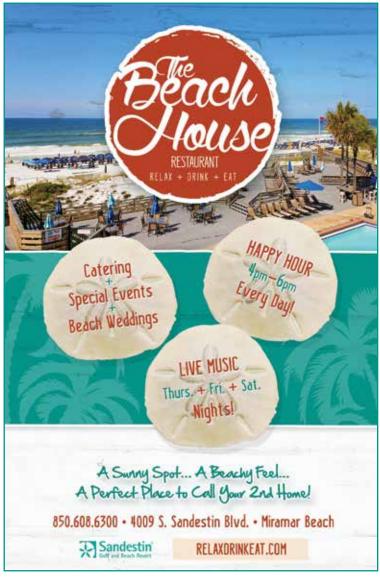
#### La Famiglia Restaurant

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... La Famiglia has earned a reputation 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 ingredients. 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 Tues. through Sun., 11 a.m. to 10 p.m., offering a lunch menu until 3 p.m. 850.279.4527 | 16055 Emerald Coast Pkwy. Ste 114, Destin lafamigliadestin.com







## Tips from the Trainer: How Food Affects My Dog

By Steve Kotowske

With all of the talk lately about DCM, dilated cardiomyopathy, I felt it was wise to step into a discussion about food, health and behavior. First, let's clear the air about DCM. It is not a new disease linked to your dog's food. The first cases were discovered nearly 20 years ago in a paper from the American Veterinary Medical Association in 2001. The 12 cases they described were from between 1997 and 2001 before grain free food was ever available. There are many factors that can be attributed to DCM. Several breeds are more at risk than others. Some breeds have a genetic predisposition to



DCM. Affected breeds include the Doberman Pinscher, Boxer, American Cocker Spaniels, Newfoundlands, Irish Wolfhounds, Portuguese Water Dogs, Mastiffs, and Great Danes. Other breeds, including Labrador Retrievers, Golden Retrievers, Saint Bernards, Springer Spaniels, English Sheepdogs, Afghan hounds, Scottish Deerhounds, Terriers, and English Cocker Spaniels also have a relatively high incidence of the disease. The rise in mixing breeds for designer dogs has likely exacerbated the issue.

How does overall health affect your dog's behavior? My favorite saying about food is, "Feed the body, feed the brain." As humans, we certainly understand this concept. When we eat for pleasure, we sometimes end up not feeling so well, needing to take a nap, or end up with gastro-intestinal upset of some sort. If we do this over and over, we gain weight and start taxing the complex systems of our bodies. Food affects overall health. Just because we 'like' it, doesn't mean it is best to in-

dulge. What this new talk about DCM does for us is encourage us to question our dog's diet. Since taurine appears to be the underlying issue with DCM, you should read labels, ask questions of your food provider. I typically suggest foods from a smaller store where the staff are often better trained at answering your questions about the labels and have access to the answers you need.

Stop looking at pictures and thinking about big brand names, read the label. Remember this valuable tip: no corn, soy, or wheat. They are common allergens for dogs. You should be feeding your dog a diet rich in protein, Omega-3 fatty acids,

anti-oxidants, vitamins and minerals. Probiotics assist in balancing the system in such a way that veterinarians are now regularly doling them out to patients with stomach issues. Your dog might actually benefit from a more complex blend of probiotics and digestive enzymes. I can steer you in the right direction to find them. You might also want to change your dog's treats. I often hear how a dog loves certain treats, then read the label to the owner. They cringe when they hear what the ingredients are. Some ingredients are linked to behavioral issues in human children. I'd venture to say they are also inappropriate for a dog.

## Need Help with your Pet? Classes Offer Training

For parents who've heard "We're bored!" whined a million times this summer, "Back to School" means a big fist pump – and perhaps celebratory "wine."

For parents dropping off their little ones for the first time, it means a million pictures and almost as many tears.

For pooch parents, it means classes offered by Dog-Harmony Inc., a local nonprofit that works to counter why millions of dogs end up at shelters.

Below are some upcoming classes, which are taught by trainers with the highest credentials at Dog-Harmony's headquarters, 237 Market St., off Walton County Road 393 North, Santa Rosa Beach.

#### **FEARS AND PHOBIAS**

**WHEN:** 9 a.m. to 12:30 p.m. Aug. 10

**DESCRIPTION:** THIS CLASS IS FOR HUMANS ONLY. Learn techniques and therapies to help dogs with anxiety about common issues, such as car rides, vet visits, children, fireworks, thunderstorms and nail trims

**COST:** \$40. To register, visit www.Dog-Harmony.org/events.

To help the community and those who work with a high number of dogs, nonprofit rescues and county shelters can send two representatives at no charge. Shelters and rescues can call (850)

376-4190, or email bownnancy@gmail.com to reserve spots.

#### INTRODUCTION TO THERAPY DOGS

**WHEN:** 10 a.m. to 11 a.m. Aug. 19

**DESCRIPTION:** Learn what it takes for you and your dog to pass the test to become an Intermountain Therapy Animal team.

Nancy Bown, founder of Dog-Harmony and a Certified Professional Dog Trainer – Knowledge Assessed (CPDT – KA), will meet your dog, plus outline programs available for therapy dogs, the training needed; and the differences between emotional support dogs, service dogs and therapy dogs.

In Walton and Bay counties, there is a need for Reading Education Assistance Dogs (R.E.A.D.) teams. In the program, children read books to a dog. Dogs are a patient, rapt audience and don't judge. Not only does it improve kids' reading and communication skills, it boosts their confidence, gives them emotional support and teaches empathy for animals.

**COST:** Free

Interested in another training topic? Dog-Harmony is always looking for new topics to cover in their monthly classes. Email your request to hello@dog-harmony.

#### **LUNCH TIME!**

Likely you've heard of "Pop Up" café or restaurant, where chefs test the culinary waters offering their fare in a temporary spot. Dog-Harmony's headquarters, which has a full kitchen, is looking to partner with local chefs who'd like to offer such a treat for locals. They're calling it "Pup Up" café. If interested, call (850) 376-4190.







## Off the Hook

## When Passion and a Dream Collide:

The Story of Lifelong Local Charter Boat Captain Chris Kirby

By Cali Hlavac, To Do In Destin

The history of our lucky little fishing village was built on the blood, sweat, and tears of many local Charter Boat captains. These men fished the beautiful waters of Destin from sunrise to sunset to build a life for their family and are well respected for their efforts. Captain Chris Kirby with Charter Boat Backlash was no exception and truly is an example worth sharing. Chris was born and raised in Niceville, homeschooled within walking distance to Choctawhatchee Bay. At age 9, Chris' Dad built him a make shift push trailer and his first boat: a 10 ft. aluminum johnboat with a 27 thrust trolling motor. From that moment on, Chris turned a passion into a life dream. You will often hear Chris' younger brother say, "He has been training for his job his whole life."

At age 15, Chris landed his first deckhand job aboard the Mary Lou under Captain Pete Bermail.

He learned how to untangle lines, dehook fish, bait hooks, haul ice tubs all while making customers smile. Over the next few years, he worked hard and experimented with different boats, learning different techniques from all of them. He even worked in commercial fishing in the wintertime for extra money.

At 19, he began working on the deck of a boat called the Backlash under Captain Jason Mikel. These





were the derby days where backbreaking work and four tubs of fish to clean were normal; a job not for the faint of heart or the weak minded.

Always striving for more, Chris went to school to receive his hundred-ton Master Captain License at age 21. He then bought his first boat with a dream of starting his own company, as he jumped head first into entrepreneurship where he would spend the next two years with that one boat.

After his second year, Jason approached Chris with the opportunity to purchase the Backlash and grow his fleet. The only way Chris could afford to buy the Backlash was to add a second inshore boat and a hire captain. Chris took a chance, wrote the check for the second boat and started spring break 2014 with \$86 in his bank account, believing there would be light at the end of the tunnel.

On Nov. 1, 2014, Chris became the new owner and Captain















of the 40 ft. Infinity we all know as the Backlash. After 18 years of charter fishing under his belt, the Gulf of Mexico has truly become a huge part of who he is. Growing from a young deckhand to a wellknown and respected Captain, Chris was never handed anything in his career and reached his goals solely based on the bones within his driven, hardworking hands and mind. He now owns Destin Offshore Charters and Destin Inshore Charters, which include an offshore boat, "The Backlash" and two inshore bay boats, The Adios and The Amigo.

When a passion and a dream collide, the results are always exceptional. Captain Chris Kirby is a prime example of the grit and determination that built our beautiful fishing village and is the product of nothing but hard work.



#### Beach Eats: Shrimp

By Susan Benton, 30aEATS.com

#### **Royal Reds**

Shrimp are one of the most valuable and tasty seafoods found in our coastal waters. The primary species of Florida shrimp harvested are brown, white, pink, royal red and rock shrimp.

Each has its own season, is prevalent at different depths of the Gulf and salinity levels, and is found in different locations around Florida. Brown shrimp are ready for harvest in early June, while the white shrimp harvest is September through October. Pink shrimp are usually most abundant in the spring. But, with a current quota of under 350,000 pounds for the entire Gulf of Mexico, royal red shrimp are my utmost favorite.

I discovered royal red shrimp in the late 1990's, as my stepfather's business is in Pensacola, my second home. Since I can remember, I have been brought along on shopping excursions to Joe Patti's Seafood, a local institution founded by Anna and Joe Patti in the early 1930's that mainly sold high quality fish, and is currently owned by their son Frank. I have fond child-hood memories of enjoying the weekends when my stepfather was on call for the hospital, grilling or boiling shrimp together after spending a day on the boat, tubing on the bayou behind our home.

Though shrimp have been consumed by humans since prehistoric times, royal red shrimp were discovered by the U.S. government in the 1950's, and the species were also being developed as an experimental fishery in support from the Bureau of Fisheries, the federal agency that later became NOAA Fisheries. Oceana reports that the commercial fishery of royal red shrimp officially began in 1962 in the Gulf of Mexico, but shrimper's like Frank Patti were already in the works catching them by then. Currently, Frank Patti in his 80's no longer shrimps, but he still holds high court in his special spot by the speaker behind the counter of the bustling waterfront store, calling out the numbers of his customers clamoring to make a purchase. Joe Patti's sees over 100,000 visitors each month, more during peak seasons, and has grown to offer a gourmet deli, prepared foods to go, and has one of the best sushi bars in town. Patti has chosen to import seafood from all over the world, though he does still provide fresh local seafood from Florida Gulf waters, and like me, he still believes that the Gulf shrimp are the best. Again, ask and verify where your shrimp is coming from before you make your purchase.

#### **Grilled Royal Red Shrimp Kabobs**

Serves 4

#### **Ingredients:**

<sup>1</sup>/<sub>4</sub> cup parsley, finely chopped 2 pounds (20-20) Royal Red shrimp, peeled, deveined, tail in tact

½ tsp sea salt

<sup>1</sup>/<sub>2</sub> tsp pepper, freshly ground

2 large yellow bell peppers, cut into 2 inch pieces



1 large sweet onion, cut into 2 inch pieces

- 1 container grape tomatoes
- 2 garlic cloves, crushed and minced
  - 2 tbsp fresh lemon juice
  - 5 tbsp extra virgin olive oil Splash of dry white wine Directions

Soak wooden skewers in water for 30 minutes or use stainless. Mix the parsley, olive oil, lemon

juice, garlic, and splash of wine in a small bowl. Thread the tomatoes, onion, bell pepper and shrimp alternately on the skewers and sprinkle with salt and pepper. Brush with the olive oil mixture and arrange on a platter. Chill, covered, for one hour. Preheat the grill to medium heat.

Arrange the skewers on the grill rack and grill for 3 minutes per side, turning once, until the shrimp are no longer translucent

Note: Due to their delicate texture, the cooking time for Royal Reds must be cut in half. Don't overcook them or they will turn too much

*Tip:* Try Susan's Basil Pesto recipe on the side with this dish at 30aEats.com.

🥶 YAMAHA



646 East Highway 98, Destin. FL 32541





By Melanie Stewart

It's time to meet the Dream Team! Let me introduce the Small Intestine, responsible for absorbing precious nutrients, and his good friend King Pancreas, creator of vital enzymes that release those nutrient gems. As food leaves the stomach, it enters the small intestine and the conversation between the two begins. This is also where your pancreas would like you to remember that you are not a chicken. A chicken has three pancreatic ducts, one for each enzyme. (Protease for protein, Amylase for Starch and Lipase for fat) You, on the other hand, have only one. This means the pancreas must make a choice. The dominate food dictates the dominate enzyme.

In a perfect world, the conversation would go something like this: King Pancreas inquires what food has arrived. The small intestine replies, "An apple, a LIVE enzyme-active food that began breaking down in the mouth because it was chewed so thoroughly, liquefied briefly in the stomach because it wasn't held up by any other foods, and still contains enzymes to support your contribution; just a dash of amylase, please." Or, maybe it's a salad with grilled chicken, the dominant food being protein so, "... hit me up with some Protease, we got a little fat in the dressing. So, a bit of lipase please and a nice variety of LIVE lettuces and other veggies that have pretty much digested themselves, so just a dash of amylase."

As your food is processed in this perfect internal world, the nutrients are extracted and transported via a separate route to your liver, where they will be biochemically processed and distributed to your cells. The balance of the chyme (liquefied food) works its way to the large intestine, or colon.

## Digestion by Design: Part 6

More commonly, the conversation goes like this:

King Pancreas: What have you got?

Small Intestine: I don't know! I can't really tell... it's all fermented and putrefied and I can't tell which food is dominant!

Now enzyme secretion by the pancreas is perturbed. He's fussing at the small intestine, the small intestine is frustrated and they both shout back to the stomach, "What's going on??" To which the stomach replies, "Don't blame me! I'm Switzerland. They neutralized me!!"

Now the imperfectly digested remains travel with difficulty through the digestive tract. We have this highly sophisticated machinery of enzyme activity, hormonal feedback, and nutrient absorption which is now compromised. The balance of the intestinal flora is disturbed as bad bacteria multiply and helpful bacteria are discouraged. In time, the intestinal wall can become porous, what we call leaky gut syndrome, allowing bacteria, fungus and undigested food particles direct access to the bloodstream. This can initiate an immune response that may lead to food allergies, skin rashes and even autoimmune disorders. Any available nutrients are sent to the liver, along with plenty of toxic materials, to be biochemically processed and distributed, stored, or eliminated.

A DEAD food dominated and ill-combined diet puts a lot of stress on the King! It wasn't designed to be used ALL day EVERY day breaking down these modern convenience foods. As a result, enzyme production can weaken, compromising food breakdown and access to all those vital nutrients.

King Pancreas would really like if we would follow our simple rules and eat more LIVE, enzyme active and well-combined meals, so that he can take a bit of a break! He is even willing to sound the alarm, typically in the form of acid indigestion or heartburn! Sadly, the most common response to symptoms is suppression. Rather than honoring the warning, we pop a little purple pill, drink some seltzer or chew an antacid, effectively muting the King.

From a holistic perspective: King Pancreas is your greatest cancer prevention organ. As King, it will demand energy as needed to produce the enzymes that break down the food to access the nutrients needed to keep you alive. And if that means stealing energy from others, so be it! On the other hand, by choosing a well-combined, LIVE food dominated diet, full of enzyme rich foods, the workload is re-

duced. This frees up energy for your immune system, enabling it to better hunt down and destroy pathogens before they can do permanent damage, including cancer cells.

Melanie Stewart has written 2 books for children (Yum Tum, Good Food is Fun! and Yum Tum, We Get it Done!) and one for adults (Yum Tum For Everyone!) all available on Amazon or at: https://www.yumtumnutrition.com/ All content is commentary or opinion and is protected under Free Speech laws. It's not meant to give individual medical advice or to make any health claims on the prevention or curing of diseases.

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#### Fort Walton Beach Medical Center Turns 45

Fort Walton Beach Medical Center (FWBMC) officially opened its doors to receive patients on July 22, 1974, as a 237-bed hospital providing emergency services, labor and delivery, behavioral health and general medical/surgical care. FWBMC stood alone in its current location as a healthcare beacon providing much needed, advanced medical services.

Over the last 45 years, FWBMC has seen a great deal of change, not only in its physical structure, but in the quality of care it provides the community and the accomplishments it have achieved.

With each passing decade FWB Medical Center continues to grow and achieve monumental milestones:

- In the early 1990's HCA Healthcare purchased the hospital and its official name became Fort Walton Beach Medical Center. Rehabilitation Services opened on the 4th floor, helping stroke and joint replacement patients return to daily living activities.
- In the early 2000's, the first open-heart surgery was



performed at FWB Medical Center. Today, FWBMC still remains the only hospital in the tri-county area qualified to perform open-heart surgery.

- In the mid 2000's, FWB Medical Center opened the only Level II Neonatal Intensive Care Unit (NICU) in the tri-county area. The NICU provides care for premature and critically ill babies without having to leave the area.
- In the early 2010's, FWB Medical Center started down the path of becoming a tertiary medical center for the region, where people from all around the southeast would come for the quality care and specialized services being added.
- Opened the tri-county area's only 24/7 pediatric ER o Opened Rehabilitation Institute of NWF in Destin o

- Opened a 30-bed Surgical Care Unit o FWBMC Cancer Care Center becomes associated with UAB Cancer Community Network
- FWBMC purchases the first robotic surgical system in the area for minimally invasive surgery procedures o Became the only Accredited Chest Pain Center and Advanced Primary Stroke Center in the tri-county area In the mid to late 2010's FWB Medical Center was well on their way to becoming the highest level, comprehensive healthcare facility in the tri-county area.
- **2014 2018:** Rated "A" for patient safety
- **2015:** Ranked 4th Highest in the Nation for Infection Prevention
- 2016: Named one of the Top 100 General Hospitals in

the nation, High Performing Hospital for heart failure, and among the Best Stroke Program

- 2016 2018: Rated Highest Quality 3-Star rating for Coronary Artery Bypass Surgery
- gery
   2017: Expanded Emergency Services to Destin by opening Destin ER
- **2017:** Designated as the tri-county area's only Level II Trauma Center
- 2018: Expanded the main ER to 40 exam rooms, roof-top helipad and a new 64-slice CT

Today, FWB Medical Center is a tertiary center seeing patients all across the southeast, as well as in the local community. "We recognize this as an anniversary but also as a celebration and testimony to the many contributions made by our physicians, staff, volunteers and community and look forward to continuing to provide the most advanced, up-to-date quality health care," stated Mitch Mongell. "We embody our mission each and every day - above all else, we are committed to the care and improvement of human life.

Fort Walton Beach Medical Center is a 267-bed full-service hospital and is the only Level II Trauma Center in the Tri-County Area, with over 300 highly respected and qualified physicians. For women and children services, we have 24/7 neonatologists available and the area's only Level II NICU. Its expanded emergency services include a dedicated Pediatric ER, 24/7 Destin ER, an Express tract for minor injuries, and a fullservice 24/7 Fort Walton Beach ER. It is the only acute care hospital in the Tri-County area that offers open heart surgery, an Accredited Advanced Primary Stroke Center, an Accredited Chest Pain Center, and a Cancer Care Center that is accredited by the Commission on Cancer and an Associate of the UAB Birmingham Health System Cancer Community Network. Fort Walton Beach Medical Center also has the only inpatient acute care rehab facility in the tri-county are - The Rehabilitation Institute of Northwest Florida in Destin.





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## Why Throw a Pill or a Shot at Your Pain When You Can Do Pilates?

Pilates is for everyone! In the 20 years I've been teaching, I have trained everyone from grandparents wanting to play with grandkids, moms wanting their pre baby body back to famous professional athletes.

Pilates can be done as the only form of exercise or mixed to complement new trends such as Orange Theory. Even doing Pilates once a week makes a huge difference in strength and flexibility.

One thing that makes Pilates so special is all the muscles are conditioned uniformly. So, you lengthen them as you strengthen. A good Pilates session will feel as though you had a chiropractic adjustment and a massage at the same time; the muscles feel energized and activated. And Pilates is hands down the best exercise available to strengthen the core which will help with back pain and to help keep your spine and muscles flexible.

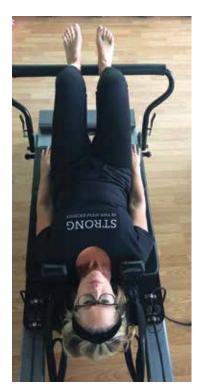
All Pilates is not created equal. Make sure when you choose Pilates to look for a studio that focuses on Joseph Pilates' original teachings. Many hybrid watered down versions are popping up nationwide. You will pay a bit more for a smaller, pure Pilatesbased studio, but the benefits far outweigh the extra charge. You'll

receive hands-on attention that might be unavailable in a larger class and you'll better avoid injury.

I think Joseph Pilates said it best when he said:

In 10 sessions you feel a difference, in 20 you see difference and in 30 you have a new body!

~ Susan A. Dunnam, Co-Owner Destin Pilates and Aerial



Footwork: Strengthens and stretches hips, knees, ankles and feet.

#### **Destin Pilates Testimonial:**

Originally, I would not give Pilates a shot, because it seemed like something that was just for the ladies. As I got older and learned more about my body and how to maintain it, Pilates made even more sense. I still avoided it. I would go through times where I would go to the gym, start a workout program and would always tell myself that none of it would do any good if I didn't get a good stretch in at least twice a week. I never seemed to be able to find the time to get that done. I walked around always feeling like I needed to go to the chiropractor or get a massage or get on the foam roller or on a lacrosse ball; but none of those remedies would give me long term relief.

I finally decided to give Pilates a try after a few months of waking up in the middle of the night with pain in the front of my hips. This was new to me. I've had trouble with my hamstrings, upper and lower back and could get temporary relief through the above mentioned tools, but I had no idea how to really take care of my hips. It was waking me up at night. And being a chef who works late nights and gets up early to take the kids to school, having my sleep messed with does not work for me at all.

So, I gave Pilates a try. I'd say it took only two classes before my hips were giving me no pain at all. But not only that, it fixed my posture (like most people, I look at my computer and phone too much). I was getting all of the relief

I got from massage, chiropractor, etc. except this was increasing my muscle strength through resistance, so I could maintain my body's natural alignment.

After 10 classes, (just when I thought I must be mastering all of the moves, haha) Susan started to ramp up the intensity. I would

leave the class soaked through like I had just finished an intense workout at Crossfit. One thing that I really like is that you can make the resistance as hard as you want to. You truly get out what you put into it. I noticed that I was engaging my core muscles in daily movements, keeping my back safe from strain. It really just became a natural thing after doing the repetitions on the reformer.

After 20 classes (where I currently am), I have started to see the difference. I feel taller, my muscles feel longer, my hamstrings are getting stronger and I have more energy. I have been motivated to start a healthy eating plan and have



Mermaid: Stretches side, waist, shoulders, hips and inner thighs.

lost 15 pounds so far. I know I am on a great track to maintain good health in my future.

As the moves get a little more complicated, I am glad to have Susan's expertise. She knows when to back off of an exercise or to recommend a stretch if something feels "off." Some sessions can almost seem like a rehabilitation if I have some pains that need to be worked on. But each week those little pains are getting fewer and fewer, and that's why I wish I would've started Pilates long ago.

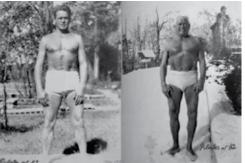
~ Jack McGuckin, Executive Chef, Bijoux Bistro

## If your spine is inflexible at 30, you are OLD. If your spine is flexible at 60, you are YOUNG.

"Live your Life, and Forget your Age!" ~ Norman Vincent Peale







Joseph Pilates 50s & 80s



Destin Pilates Client - 80s

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## **Update from the Hormone Restoration Center**



By Dr. Richard Chern, M.D.

This month we would like to thank all the Destin Life readers for your amazing support and let you in on all our latest news! We have added some new providers and new therapies!

Susan Griffin, APRN, is one of the region's premiere bioidentical hormone therapy providers and has been caring for patients in this area for several years. She began providing bioidentical hormone pellet therapy in Crestview over three years ago and has now agreed to join our team and not only provide care in our Miramar Beach and Pensacola offices, but also expand our reach into new areas. Sue's patients care for her as much as she cares for them and we have already seen patients drive over five hours to see her. Adding her to our team is already making an impact. We are currently offering a \$50 DISCOUNT to patients who have seen Sue in the past who choose to get their hormone pellets at our Miramar Beach location.

Susan is also highly experienced with Vaginal Rejuvenation and we are excited to announce we are adding this treatment at all of our clinics. Call 850-837-1271 to get on our schedule!

Guys, not to be left out, we have also added new therapies for Erectile Dysfunction that can help those who have been struggling with little or no response to Viagra and similar medications! Call 850-837-1271 to get on the schedule!

Our next new therapy is Peptide Therapy. Similar to Stem Cells and Exosomes, these thera-

HORMONE Restoration Center Look Healthy, Feel Alive

pies are producing miraculous R results in areas such as Dementia, Parkinson's, Alzheimers, Repair-

ing Tendon and Bone Injuries, Skin Rejuvenation and more. We are already seeing amazing results with these therapies!

Lastly, we are planning on opening several new clinics in the region and can't wait to announce their openings over the next couple of months. Stay tuned! You will soon see locations opening near friends or family who will be able to experience the benefits so many readers have already experienced.

If you are interested in ANY of these treatments, please call us today for an appointment at 850-837-1271. Truly amazing things are happening at The Hormone

success. Thank you again.

Sincerely, Dr Richard Chern, MD Dr Richard Chern, MD has specialized in bio-identical hormones, thyroid treatment, and aesthetics. He has helped thousands of patients who travel from around the country and around the world to improve all aspects of their health. He has now begun treating with peptides which is the next era of antiaging and body regeneration. Call his office today for an appointment at 850-837-1271.

Restoration Center and I am very happy Destin Life readers have been such a big part of our

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Dr. Richard Chern, MD

12889 Hwy 98W, Suite 107B Miramar Beach, FL 850-837-1271

thehormonerestorationcenter.com



#### **National Exercise With Your Child Week**



By Lisa Leath Turpin, Health AND FITNESS COACH

Good health should be a family affair. So, during the second week in August, we observe National Exercise With Your Child week. Children learn and develop from what they see their parents do. When parents practice a healthy lifestyle, the children are more likely to follow. The key to developing lifelong healthy fitness habits is to start young. Your children can also get a head start on sports and Physical Education if they already understand and have good exercise habits. Being active is important for proper bone growth, muscle development and



brain function. Exercise strengthens the heart, keeps arteries and veins clear, strengthens the lungs, reduces blood sugar levels, controls weight, and helps give a better outlook on life. Exercising together is the ultimate bonding activity for families especially in a world where electronics and technology cause disconnect and isolation.

According to the Centers for Disease Control and prevention, about one-third of American children ages 10-17 are overweight or obese, and fewer than 25% of children get the recommended 60 minutes of moderate-intensity physical activity per day recommended by the American Medical Association.

The American Council on Exercise (ACE) beautifully names the top 10 reasons why children should exercise (acefitness.org/ education-and-resources). I have combined into five reasons:

- Children who are active 60 minutes per day demonstrate lower rates of obesity.
- Greater rates of activity in children have been associated with higher test scores in reading and math. Frequent physical activity is also associated with improved behavior in the classroom and beyond.
- Physical (body) and cognitive (brain) development go hand-inhand. While this continues for life, this relationship is most critical at a young age. When kids are active, their brains develop, allowing for new types of activity. Aerobic ac-

tivity is shown to increase the size of essential brain structures and number of neural connections.

- Frequent activities requiring a high degree of balance and coordination have been associated with improved emotional response.
- Frequent exercise decreases symptoms of depression and anxiety in children. Regular exercise with children promotes selfefficacy with regard to health and self-image.
  - A family that exercises to-

gether stays together! This August, put down the iPad and iPhone, hop on a bike or put on your hiking boots and get going. If your kid is old enough, go to the gym together. Here in Destin join beach boot camps or utilize our pristine waters and go paddleboarding or surfing. The benefits are priceless!

Be Active 850!





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## Pastor's Ponderings: Habits for a Greater You



By Local Pastor Dave Holland

The fear of the Lord is the beginning of wisdom. Proverbs 1:7

As Destin Life celebrates its first anniversary, let's take a moment to reflect on the kind of foundation that produces greatness—whether it be in a newspaper or in life.

Great people are not so different from you or me. They are certainly tempted to do bad things. They are not necessarily smarter or more beautiful. But they have little, daily habits that are like building blocks developing into grand buildings. Let's look at some heart attitudes that produces personal and spiritual greatness.

Exceptional people almost always have searching minds. They hunger to learn, to know more. They are motivated to hear, see and do new things. Whether they are a mechanic solving an engine problem or a scholar studying fresh research-great people have a fundamental curiosity.

Vincent Van Gogh studied the heavens and saw God in the starry night he would later paint. Albert Einstein investigated the intricacies of the universe and said something to the effect, "how could there not be a God?" What are you doing this year to feed your natural curiosity? Eugene Peterson's translation of Proverbs 1:7 in The Message: adds insight for us:

Start with GOD — the first step in learning is bowing down to GOD; only fools thumb their noses at such wisdom and learning.

Peterson understands that "fear" is better understood by the word "awe" or as many translations of the Bible put it "reverence." To be in awe of God is to bow to His wisdom, greatness and glory. Although it includes the idea of worship, it does not end there. It radiates out from our adoration and devotion to our everyday conduct that sees each moment as the Lord's time, each relationship as the Lord's opportunity, each duty as the Lord's command, and each blessing as the Lord's gift. Your mind and thoughts thrive when you have an attitude of humble awe that leads to action.

The search for knowledge stretches the molecules of your mind. Learning is for the soul what aerobics is for the heart-motivating, strengthening and empowering. Somehow, you end up enlarged in mind and spirit. By the investigation of God's wisdom your spiritual house is built. If you search for God and truth with your whole heart ,you will find them.

Recently I was in Ogallala, Nebraska, observing the bald eagles that perch in the trees beside the Platte River. They sat motionless for hours watching for fish to pass by in the river below. At just the right moment, like a heat-seeking missile, an eagle swept down with one powerful wave of his wings and snatched a fish from the river. Eagles are born to fish but it was his patient precision that struck me. Darting down and piercing his prey the eagle swooped back up to his perch in one seamless motion. It was breathtaking.

I was reminded of Isaiah the prophet who said, "But those who wait on the LORD shall renew their strength; they shall mount up with wings like eagles..." If you have an inquiring mind and are willing to wait on the Lord's wisdom you can mount up with wings as eagles and soar. Your mind has a tremendous capacity for learning and growing. You can accomplish that which you were born to do. Every woman has a purpose she is called to. Every man has a destiny waiting to be discovered. It's there for those who inquire and search for it with all of their heart.

# VISIT MYDESTINLIFE.COM FOR MORE FROM OUR COLUMNISTS



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#### Musing



By Sean Dietrich

It's night and I am on a beach in Destin, Florida. I am sitting on the shore, watching the mighty Gulf of Mexico. It never stops moving.

Never.

A few hours ago, I was in a beach bar having dinner with an old friend. He looked good. He's a family man now, with a good job in Birmingham. Two kids. A nice wife. I haven't seen him in decades. Not since we were ugly young men, operating nail-guns together.

Long ago, we had things in common. His father left before he was born. Mine died when I was a boy.

Back then, we had the same idea on life. Namely, that life wasn't fair.

We had fun tonight. There was a band playing Top Forty hits. The lead guitarist sang "Brown Eyed Girl" like a donkey with a sinus infection. And people danced.

#### **Destin**

My friend and his wife ordered fruity drinks and twostepped until they were sweaty. I said "Goodnight, Gracie" and left early. On my way home, I stopped

On my way home, I stopped here. And the memories came back by the metric ton.

This used to be my beach. I haven't been here in years. We lived a few streets over. Our family's old house was yellow. And tiny. I slept on a pull-out sofa. My sister slept with my mother.

I would sit on the back-porch steps when I couldn't sleep, and look at the night. And I'd wonder things. Important things.

Things like: why does the Pope wear pointy hats? Who invented drive-thru liquor stores? Is it bad luck to be superstitious? And why does it seem like life is out to get me?

Anyway, this town has changed. Once upon a time, Destin was a sleepy fishing village. It had one traffic light—two at the most. It wasn't swallowed by chain restaurants. There were only a few dives, a Shell Station, and the docks on the harbor.

But progress brought thousands of traffic lights, high-rise condos, and two Walmarts, located ten miles apart.

Two.

The old docks on the harbor were where I first got kissed. It was during the annual Fishing Rodeo. I sat on wood planks. My feet dangling. A girl sat beside me.

I was the most UN-hand-



That night, I stared at the Big

Nothingness that hovers over

the face of the Gulf. And I told

the sky I wanted to start over. I

wanted to begin again. I wanted

to be someone else. Someone

who wasn't ugly. I wanted a dif-

ferent life-one that wasn't un-

some boy in four counties, and she knew it. She felt bad for me. And, since people our age were kissing, she kissed me.

As soon as she planted one on me, I could tell that she wished she hadn't. I've never felt so hideous.

Those docks are gone now. They tore them down to build an amusement park resort with zip lines, jugglers, fire swallowers, and funnel cakes.

But at least this little patch of sand is still mine. It's the same place where I celebrated the five-year anniversary of my father's death, a lifetime ago.

I'll never forget it. It was two in the morning. I was a teenager. I waded into black water until I was chest-deep. I got lost in the stars. I closed my eyes. I held my breath.

I dunked myself.

I leaned backward into the Gulf. When I emerged again, I cried. Not because I felt different, but because I felt nothing.

I thought it would be a baptism of sorts. I'd hoped I'd feel different. But that's not the way life works. You get what you get and you don't pitch a fit. There's no use fighting it.

So I walked home in wet clothes and fell asleep on a cheap sofa bed in a yellow house.

That was a hundred eons ago. And tonight, I realize that I was wrong. So wrong, in fact, I had to write about it.

People do get to start over. Every day, you get a brand, new sunrise. Nobodies become somebodies. Ugly people discover there's no such thing as ugliness. Fatherless boys with nail-guns become family men who dance with their wives. And the magnificent Gulf of Mexico will never stop moving.

Life isn't fair. But it's beautiful. And so are you.





Real Estate

## The A.C.E.S. of Real Estate Investing – Part 1



By Gail Pelto

In my ad, I talk about how not to gamble when choosing a real estate agent, something we all agree that we don't want to roll the dice on.

Staying with this theme, let's talk about a winning hand: The ACES of Real Estate Investing, one of the best hands you can have when it comes to securing your financial future!

Why is investing in real estate a secure, long-term benefit for both you and your families? First let's think about this...

As humans we have some basic needs...food, shelter and water that give us all peace of mind and security, don't they?

Now, I don't sell food or drink, although I enjoy a great meal and some good wine every now and again. However, what I do sell is shelter—homes, condos and apartment buildings; and because shelter is a basic need for all of us, that makes Investing in real estate one of the best decisions we can make.

Let's first review "why" real estate is a great investment vehicle. I call it the "A.C.E.S. Plus" of Real Estate

#### A = Appreciation.

Normally real estate goes up in value thus off-setting inflation. On average 3-6% per year in most cases. Not bad compared to our cars that go down 20%+ the minute we drive out of the dealership!

#### C = Cash Flow.

We can rent a property out and have some extra cash flow every month, and somebody else paying the bills. That's when I say, what a country!

#### **E= Equity Build Up.**

If you want an investment property and you have a tenant paying your monthly mortgage payments, not only are they giving you cash flow, they're also paying down that mortgage for you! That's allowing you to own your investment property free and clear much faster and it never comes out of your own pocket. That's when I say scary, what a great country!

#### **S= Shelter Your Taxes.**

There are some great tax benefits from owning investment real estate that may offset other income you make, thus enabling you to keep more of your hardearned income.

Now the "Plus." Yes there's one more thing about investing in real estate and it's called "Leverage!" Think about this: When you buy \$200,000 worth of stocks, how much do you have to pay for those stocks upfront? That's right, \$200,000 of your hard cash!

On the other hand, with real estate, let's say you went out and bought a \$200,000 condo or home. All you have to put down is between 5 to 25% of your total investment and you still own an asset worth \$200,000... AND you have the tenant paying off that mortgage AND the

government is giving you some terrific tax benefits.

So, yes, investing in real estate can be a great decision; however it must be done right. In next month's article we'll talk about the different types of properties and how to invest in them correctly.

One last thing, although I'm a great real estate agent, I am not a CPA, attorney or tax advisor. So, please seek the advice from a person who is confident and licensed in those areas before making any investment decisions. Just sayin'...because it's the right thing to do!

We'll see you next time and if you have any questions for buying, selling or investing... Hey, I'm here! Gail Pelto—call me at 850-374-0454. Check out some terrific opportunities at www. GailPelto.com.





Want to know the Value of YOUR home here on the Emerald Coast? Find out! Go to: www.DestinAgentGail.com

#### Ok...Pick a Number! ANY Number... Ok...Roll the Dice!



With 3400+ of us in our local association, selecting your Real Estate Agent shouldn't just be a **roll of the dice**...should it? After all, you're dealing with one of your biggest investments, right? Before you make this BIG decision, ask the agent:

- Do they have a Full-Time Marketing Agency and Coach?
- Do they have a "Pro-Active" Marketing Plan of Action?
- Do they have an Iron-Clad Performance Guarantee?
- Do they have the Power of 170,000+ Agents around the world?
- Do they "Pro-Actively" search daily for Buyers for their Sellers and Sellers for their buyers...there is a difference!

"I would highly recommend Gail Pelto to anyone who wants a realtor who can get things done!"

- Melanie Kercher, Crystal Beach

Do YOU need to sell? Are YOU looking for a new Investment Property? Or maybe you want to know what's going on in today's real estate market. Let's talk! Gambling is not an option... Winning is!



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By Maurice Stouse FINANCIAL ADVISOR AND Branch Manager

Now that we have crossed mid-year, it's a good time to not only assess things about our "giving,' but also to start the year-end planning process as well. The United States (and its citizens) are among the most charitable, giving nations in the world. And even though tax laws have made some changes to charitable giving, investors and savers alike are not only thinking about "how" and "what" they are giving, but also how they might be able to be smarter givers. The question is, how do you do it?

Giving is motivated by the three Ts: Time, Talent and Treasure. This article is focused on the giving of treasure. Raymond James produced a "white paper" last year on charitable giving. It explores several ideas and has suggestions on how to give more smartly of vour Treasure.

It all starts with a review of today's givers, the "who." If you looked at some numbers, you will find that a giver is typically a mature American (88%) and 72% of all givers are classified as baby boomers. Next, what are their causes? The study says the top four are: 31% to religious institutions; 14% for education; 12% to human services and 11% to foundations. And lastly, where do the givers typically come from? The leaders are Utah, D.C., Mississippi and

So, how and why are people giving? According to the paper, people want to make a difference, to create a legacy and to act upon a sense of moral duty.

## **Becoming a Smarter Giver**

There are incentives as well: Potentially lower taxes, managing their wealth and guidance on estate planning. Giving can be as straightforward as a cash or check donation. This can be cumbersome, however, if you have several nonprofits that you want to support.

An idea growing in popularity and utilization is the Donor Advised Fund or DAF. Raymond James calls it "the new face of giving' and it is the fastest growing charitable vehicle in America. DAFs are public charities and qualify under IRS section 501(c)3. The way that they work is that they take in contributions from the giver by way of cash (or check), but also securities (stocks and bonds for example). Depending on someone's situation, a tax deduction might even apply. The DAF in turn takes the contributions and invests them into mutual funds for growth or income or preservation of capital.

Note the wording of "donor advised." That means that the donor can directly ask the DAF to periodically, or when they would like to, send contributions on to another charity. That charity could be educational (a college, university or any educational nonprofit), religious (church), human services or foundations (educational, athletic as example). In the meantime, any amounts not gifted out can be left to grow and accumulate over time, for many years.

In the end, giving is simpler, one contribution, to one charity that can then be dispersed as you request or advise. Many firms allow you to do this online or even delegate it to your advisor, at your direction. You can title or name the account as well. These accounts also allow you to name successor donor advisors or a final recipient charity of the value of the account at your death. Many people appreciate having this available for making donations to their schools, churches, hospitals and various local or national/international

If you would like to learn more, feel free to request a copy of the Raymond James white paper: Giving Wisely by

emailing me: Maurice.stouse@ raymondjames.com.

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@raymondiames.com.

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## Up, down or sideways: Keep your head on straight when markets move.

Some investors have learned how to ride out the most stomach-churning market cycles. Others follow the urge to jump out mid-ride. So what can you do to play it smart in a roller coaster of a market?

For starters, you can turn to us. We can help you find a clear way forward before fear or concerns take over with a strategy tailored to your situation. In our experience, perspective is the ticket to helping endure the ups and downs as you pursue your financial goals. Contact us to learn how we can help.



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#### By MATTHEW VANDERFORD

I love the comedy skit "Who's on First" by Abbott & Costello. I remember the first time I heard it - I was a young kid who loved baseball and loved to laugh. When I heard the routine, I thought it was genius!! So, what does this all have to do with insurance and claims? EVERYTHING!! Because hearing is passive, we hear noises around us all the time and don't react, but listening...listening is an art - more accurately, a skill. If you don't listen, you miss the whole joke of the best baseball comedy routine ever, and you better believe, insurance companies spend a considerable amount of energy and resources to "listen" to what you're saying when you file a claim to eliminate fraud.

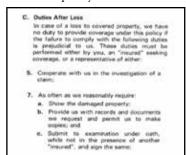
For example, when you call your insurance company to make a claim or talk to someone, what comes on the line and greets you most often is a statement like or very similar to: "This line is recorded to ensure quality and customer service." Now, because we hear that a lot nowadays, we get used to those disclaimers and

## Listening is an Art: Part 1

really don't hear the nuance of what's being stated: "By listening to this message and continuing this call, YOU consent to OUR listening to and the recording of everything you are going to say; and what you say, can, and will be used in our investigation of your claim."

This article isn't a scare article or an article about how big and bad insurance companies are. On the contrary, the reason I wanted to write this piece is to help people understand that words are powerful, powerful enough to cause good claims to go bad and get denied because someone said something that someone else didn't agree on.

For your reading please.... here's a snippet from a common insurance policy:



As stated in 7C, an examination under oath is exactly what it means, an examination under oath (commonly known as depositions) where everything you have, are and will say are being recorded to later be fact checked, further investigated, used to determine whether or not those being deposed will make for good witnesses (for or against the claim), and whether or not, based on the testimony and other "evidences" collected, if this claim should defended in court with a jury of peers or settled now.

On the side of the insurance companies, active listening is a skill that carrier reps and adjusters are well versed in. There is a great deal of training on how to listen to an insured telling their side of events, and how to interpret what the adjuster has just heard, against non-verbal clues that may be telling a different story. This is the first line of defense for a carrier against fraud. And because insurance fraud is real, methods on detecting fraud are paramount to an insurance carrier's health and solvency.

This is important, because unless a policy is a named peril policy, all other insurance policies provide coverage for everything (unless excluded). And when a claim is filed, it is not the duty of the insured to prove what happened for coverage to be granted, but the duty of the insurer (your insurance company here), to prove your claim is not valid. So, if you were an insurance company, what would you do to save

money all while in the name of good and fair claim settlement practices? You guessed it...Stop Fraud!

So, if insurance personnel and claims reps are trained in the art and skill of active listening, then it only makes sense to help develop that same art and skill when speaking to those who are really listening to everything you have to say. Because when you take the time to really listen to what people are saying, you can better gauge how your words will be perceived.

And words make all the difference in the world. Words make a difference between coverage and denial. Words are what your policy is made up of and it's those very words that are argued against by highly skilled and trained "word smiths" (otherwise known as attorneys), who use more words to prove their point that your claim may or may not have value.

"Without continual growth and progress, such words as improvement, achievement, and success have no meaning" -Benjamin Franklin





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.







## A Driving Force to Create and Beautify

By Ron Sandstead, Flutterby Antiques on Main St.

Creating art does not require a lot of tools or equipment. An artist can work with the simplest of things. Give them some charcoal, a hammer, a chisel, clay, tile, paint or even broken glass and they will make something beautiful. For those of us who are artistically challenged, it has always been a mystery how this process works. To quote Vanessa Hogge, a famous ceramic artist: "There seems to be some driving force that propels artists forward — to create the next thing. It is like a search for intense beauty. No mat-

ter how wonderful their artwork, they are always trying to improve on what they have already created — to move on and make it even better – more beautiful."

Water color artist Peggy Rowe grew up and graduated high school in Pensacola. She became interested in painting in high



Peggy Rowe

school and still considers it a fun hobby. She has two adult children and has spent most of her professional life working as a design consultant. Throughout her life, painting has been her way of relaxing and relieving stress. She loves water colors and considers painting with them her passion although sometimes, she likes to "mix it up a little" and paints with oils and chalk. Peggy does not display her work in galleries, but often participates in art festivals where she sells her paintings. She also paints and sells greeting cards.

Peggy chose to paint a Great Blue Heron standing in a Koi pond for her banner. We are all familiar with these stately birds and their slow movements when hunting. Standing 4 feet tall and flying with a 6 foot wingspan, they are hard to miss. One thing is certain. They don't like being disturbed and will start squawking if you get too close. Peggy's portrayal of a heron stalking Koi in a pond is one many of us are familiar with. Typically, it doesn't end well for the fish. For her painting, Peggy used her soft colors and lightly flowing paint to create a scene of peace and beauty. She created the essence of a tranquil summer afternoon – unless this is your back yard and your Koi pond. Then you are having a heart attack trying to get outside to rescue your fish. Well done, Peggy!

"Find Joy in Art" is not just a slogan for Kathleen Broaderick. They are words she lives by. A Florida native, Kathleen grew up in the Ft. Lauderdale area and went to Florida State University majoring in advertising. In her final year at FSU, she took a watercolor painting class and her passion for art began. After living in Niceville for 15 years, she and her husband Paul moved to Miramar Beach. In the summer of 2017, Kathleen opened her studio CHROMA on 30A in South Walton County. She has been mar-



Kathleen Broaderick

ried for 30 years, is the mother of two adult children and has been living her dream of creating and teaching art in her studio. She is comfortable teaching all mediums but prefers using oil for her best work. With her online presence at https://chroma30a.com/contact, she has an extensive following both in the U.S. and internationally.

For her banner, Kathleen Broaderick chose to paint a seagull on a white sand beach. When you study the painting, there are several things that are striking. The seagull is standing alone facing into the sun. The gull seems to be half asleep. Yes. It is resting. But, there is more. It is a traveler. It can fly. It is free. I am reminded of the story "Jonathan Livingston Seagull" by Richard Bach. As Jonathan said, "We're free to go where we wish and to be what we are." Of course the story of Jonathan and freedom is really about us. And so, the painting by Kathleen is... Just Right!

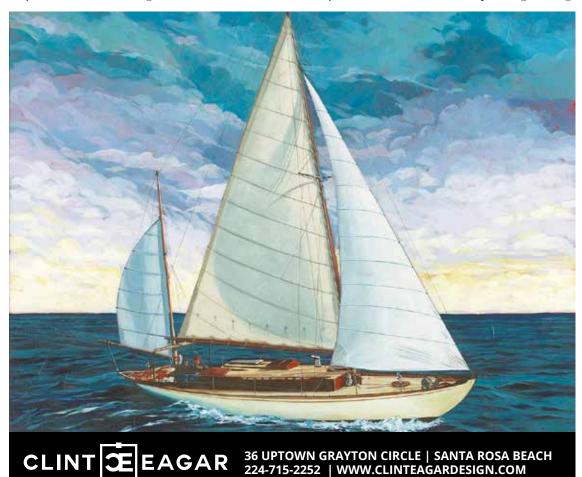
Every project has a beginning. There are always meetings and brainstorming sessions. Invariably, there are those people who connect with your ideas and decide to join you in your mission. Myra Williams, Vice President of Marketing for the Howard Group,



Myra Williams

was one of those people and became one of our early supporters. Over several months, Myra suggested a variety of ways to market our project to the city and to our local artists. One of our first

**DRIVING**continued next page



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## Kelly Pierre: Poster Contest Winner!

Mattie Kelly Arts Foundation (MKAF) names popular Destin artist, Kelly Pierre, the 2019 Festival of the Arts poster contest winner. Born and raised in Southern Louisiana, Kelly Pierre's passion for arts sparked at a young age. As a child, Pierre spent a lot of his time sketching marine life from the deck of his family's shrimping boat. He uses multiple mediums, oils, acrylics, clay, wood, and metal because Pierre believes that working with just one media is restrictive to his artistic process and prefers to allow each idea to manifest on its own. Pierre's studio is located on the Harborwalk Village in Destin where he finds inspiration in the wildlife and beauty of the local Gulf.

As the annual poster art contest winner, Pierre receives a cash prize of \$500. The winning poster becomes the signature artwork to promote the 24th annual festival poster, postcards, the festival guide, t-shirts, and souvenirs, on the MKAF website, social media pages and more. Festival attend-



ees are invited to view Pierre's winning art at this year's Festival of the Arts, where the artwork will be available for purchase. In addition, the art is featured on this year's official poster, festival t-shirt, and bundled note cards.

The MKAF Festival of the Arts is one of the most anticipated cultural events of the year. The 24th annual event is set for October 26-27, 2019 at the Mattie Kelly Cultural Arts Village in Destin.

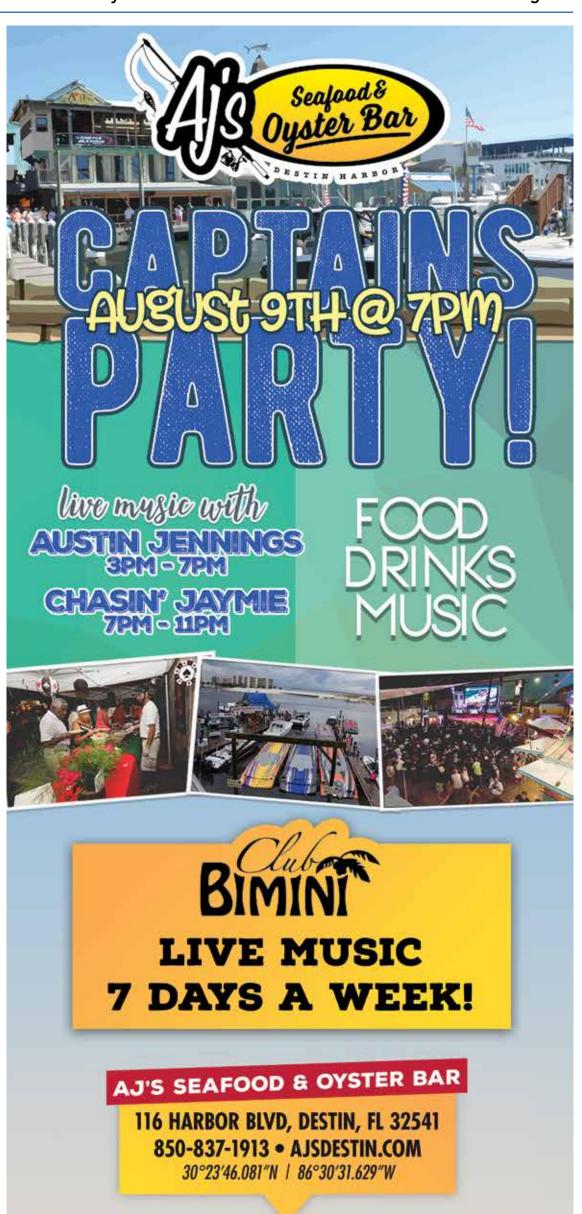
To make a tax-deductible donation or provide corporate sponsorships or learn more about the Festival of the Arts, visit mattickellyartsfoundation.org or call (850) 650-2226. The deadline for sponsorship opportunities is September 20, 2019.

#### **DRIVING**

continued from previous page

steps was producing a rack card that explained our project and how to participate. When it came time to get banner sponsors, Myra presented our project to Keith Howard, and our second sponsor was on board! Thank you Keith Howard, Myra and the Howard Group team for believing in what Destin can be. You truly are Destin heroes!





#### Around Town

#### **Fore Her Seeks Breast Cancer Patients in Need**

Local non-profit, Fore Her, is currently accepting requests from breast cancer patients in need of financial assistance. The Santa Rosa Beach based organization provides monetary support to women across the Emerald Coast



who are battling breast cancer, allowing those patients to request funds for whatever is most pressing—whether that's paying the mortgage or even an auto repair. Fore Her is a 501(c)3 organization that was started in memory of Founder Amy Walsh's mother and aunt, who both lost their battle with breast cancer. "The community has generously supported our organization over the last six years, and we want to make sure

these funds get to those in need," Walsh said. Those in need of financial assistance can go to www. foreher.org/get-help to submit a request. For more information about Fore Her, their upcoming fundraising events, or to make a donation, visit www.foreher.org or e-mail The Hive Creative Consulting at info@thehivecreativeconsulting.com.

#### PJ's Opens!

PJ's Pasta, Pizza and Ice Cream has opened in Miramar Beach offering freshly made salads, pasta, pizza and yummy hand dipped Hershey's Ice cream. Chef



Nasri has proudly served the emerald coast for the past 34 years. Marie will cater your events with extra attention to all details. Eat in or pick up lunch or dinner for the fam. Try Marie's homemade lasagna, pizza rolls (appetizer), a cool chicken feta wrap or a hearty Marie's Cuban. All come with pasta salad, chips or fruit as the side. And for dessert, you've got to try the Banana Split! That's three scoops of your favorite #Hershey's ice cream flavors in between beautifully ripe bananas and topped with chocolate, caramel, whipped cream, chopped peanuts and, of course, a cherry or two! Customize your own! You're always treated like family at PJ's Pasta, Pizza, Ice Cream!

Open 11:00 a.m. - 9:00 p.m. daily. (850) 842-2294

#### Two Years of Divine Favor -**New Life Church**

Two years ago, Pastors Shawn and Holly Baker celebrated the inaugural launch of New Life Church. On Sunday, August 11, they, along with their New Life Church family, will be celebrating the unprecedented favor of God for a startup church. In the last two years, this ministry paid cash for six acres in Santa Rosa Beach in order to erect a 32,000 square foot worship facility they will call home.

You are welcome to join New Life Church to help celebrate their two-year anniversary on Sunday, August 11 at 10:30 a.m. at their temporary home at 178 N Geronimo St. in Miramar Beach, Fla. For more information, visit www.newlifesrb.com.

#### **Smoke on the Coast a HUGE Success**

Destin Commons' 9th Annual Smoke on the Coast BBQ & Firework Festival held in July raised more than \$88,000 for 18 local charities, making this the largest donation to date.

#### **People's Choice Awards**

1st – Destin Rotary Club 2nd - Hub City Smokehouse/ Habitat for Humanity

#### Judge's Pick Awards

1st - Smokin' Hot Wheels BBQ/Niceville Rotary Club

2nd - Café Rico/Dog Har-

#### **Spirit Awards**

1st – Boys & Girls Clubs of the **Emerald Coast** 

2nd - Destin Rotary Club

#### **Community Bible Study Class Begins!**

First Class August 27th Community Bible Study (CBS) is an international, inter-denominational organization committed to helping people grow in their re-

lationship with Jesus Christ by exploring the Bible. CBS classes are structured, in-depth studies of the Bible. Classes are comprised of people from many different churches who gather for in-depth Bible study because it complements their local church and helps them grow spiritually. Class members belong to and actively support their local church; many are servants and leaders in their congregations. CBS concentrates on the essentials of the Christian faith, not on denominational differences. Through love and respect for one another, Christians can hold differing views on matters that are not essential to salvation. The goal of CBS is to build unity in the church in the midst of Christian diversity. Everyone is welcome and made to feel comfortable in their class regardless of background, education, church involvement,

The first introductory meeting begins on Tues., Aug. 27, from at 7-8:30 p.m. at the Destin campus of Destiny Worship Center, 122 Poinciana Blvd., in Miramar Beach. Each student will receive a study guide; beginning topic will be the book of Galatians. Men and women in the area are invited to come and bring a friend!

ethnicity or economic status.

For more information, please contact Rod Cameron, 501-804-5900, RodinDestin@gmail.com or Pam Cameron, 501-690-8521, PamCameron 16@gmail.com.

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#### **BODY CRYOTHERAPY...**

#### Health & Wellness

Improves the immune system, boosts metabolism, promotes sleep, and reinforces cognitive capabilities. Releases adrenaline and endorphins. Boosts collagen and elastin. Combine with Red Light Therapy for brighter skin, increased libido and an overall boost in energy.

#### Inflammation & Pain Management

Releases endorphins. Acts as a natural anesthesia to address joint and muscle pain and inflammation. Improves joint functionality, motor capacity and mobility. Expedites physical therapy and post-surgical recovery. Add Localized Cryotherapy to zone in on specific areas of pain.

#### Athletic Performance

Improves fitness performance reduces recovery time from injuries. Increases oxygen and nutrient rich blood flow to the muscles and joints. Decreases inflammation, muscle fatigue, and delayed onset muscle sorenes Combine with Red Light Therapy or Pagani Recovery Therapy for contrast hot/cold therapy. Add Compression Therapy to address limb fatigue.

#### Anti-Aging

Speeds up the cell regeneration process. Expels toxins and triggers the production of collagen and elastin. Reduces wrinkles and cellulite and soothes inflammation of skin conditions like eczema, psoriasis and dermatitis. Add Red Light Therapy for a healthier looking glow. Try the Pagani Italian Body Contouring System to reach deeper epidural levels for skin rejuvenation or to freeze fat and cellulite

#### Other Services Available:

- · LOCALIZED CRYOTHERAPY
- · RED LIGHT THERAPY COMPRESSION THERAPY
- · PAGANI RECOVERY THERAPY
- BODYWORK & MASSAGE THERAPY
- · PAGANI ITALIAN BODY CONTOURING



4495 Furling Lane | Suite 10 | Destin A la carte and memberships available 850-279-4145 | cryo850.com

## **Local Coupons**

#### **CRY0850**

**20% OFF OF ANY PAGANI FACIAL OR BODY CONTOURING SERVICE OR PACKAGE** 

\*ANTI-AGING AND ACNE FACIALS \*SKIN REJUVENATION
\*BODY CONTOURING \*FAT FREEZING \*CELLULITE REDUCTION
\*MUSCLE RELAXATION

Offer expires 8/31/19 4495 Furling Lane, Suite 10, Destin 850-279-4145 | Cryo850.com

#### **LA FAMIGLIA ITALIAN RESTAURANT**

**10% OFF YOUR MEAL** 

(EXCLUDING DRINKS)

Offer expires 8/31/19 16055 Emerald Coast Parkway Suite 114, Destin Next to Walmart | 850-279-4527

## **Local Coupons**

## BEVERLY HILLS DAY SPA

## BACK TO SCHOOL SPECIAL \$10 OFF SKINCARE TREATMENT

Not valid with any other offers.

Offer expires 8/31/19
Palmetta Plaza, Palmetto St., Suite 6, Destin
850-654-8944

## CURRENTS RESALE & BOUTIQUE

#### **10% OFF ENTIRE PURCHASE**

**OPEN MON-FRI 10-5; SAT 10-4** 

Offer expires 8/31/19 4507 Furling Ln., Suite 104, Destin 850-830-6013

#### **VREALITY**

**BOGO** 

#### **30-MINUTE SESSION**

GET TWO 30-MINUTE SESSIONS, PER PERSON, FOR THE PRICE OF ONE! \$25 VALUE!

Offer expires 8/31/19
1318 Miracle Strip Pkwy SE, Okaloosa Island
thevreality.com | 850-296-0878

## AVA'S FURNITURE & DESIGN

#### **10% OFF ONE ITEM**

Offer expires 8/31/19 Miramar Plaza 12889 Emerald Coast Pkwy, Miramar Beach, FL 850-424-6767

#### HEALTHSOURCE CHIROPRACTIC OF DESTIN

#### BACK-TO-SCHOOL AND SPORTS PHYSICALS FOR STUDENTS \$35

Offer expires 8/31/19 35008 Emerald Coast Pkwy., Suite 202 850-654-6912

#### **TAILFINS**

## ALASKAN CRAB LEGS DINNER WITH CORN AND NEW POTATOES, \$19.95

(Monday- Friday 4pm til 7pm)

Offer expires 8/31/19 172 Harbor Boulevard, Destin 850-650-1200

## SEASIDE PREMIUM CABINETS

FREE DOOR PULLS ON ORDERS OF 10
CABINETS OR MORE

Offer expires 8/31/19 4010 Commons Dr W., Suite 116, Destin 850-533-6801

#### **OTTO'S CAR WASH**

#### **WASH CLUB MEMBERSHIP**

THE ULTIMATE WASH PACKAGE \$54.98/MONTH THE SUPREME WASH PACKAGE \$43.98/MONTH

Offer expires 8/31/19 34709 Emerald Coast Pkwy, Destin 850-974-9994

#### TEQUILA'S SPORTS BAR & GRILL

3 GRANDE MARGARITAS FOR \$14.99

Offer expires 8/31/19 11225 US-98 W, Miramar Beach 850-279-6402

#### THE GROUTSMITH

\$50 OFF ORDER OF \$500 OR MORE \$30 OFF ORDER OF \$200 OR MORE (WITH COUPON)

> Offer expires 8/31/19 Serving Northwest Florida 850-367-3100

#### **AIRESERV**

\$49.99 SYSTEM TUNE UP SPECIAL

**FOR FIRST TIME CUSTOMERS** 

Offer expires 8/31/19 850-678-9522 www.aireservec.com

#### **BRIC À BRAC**

#### 1 FREE APPETIZER

W/PURCHASE OF 2 ADULT ENTREES

(Limit 1 per table)

Offer expires 8/31/19
Shoreline Village Plaza | 824 Highway 98 E Destin
850-424-6369

#### KOVY NAIL SPA DESTIN

10% OFF SERVICES FOR MILITARY

Offer expires 8/31/19 4273 Legendary Dr., Destin 850-279-4544 | KovyNailSpaDestin.com

#### **VREALITY**

**BOGO** 

#### 30-MINITE SESSION

GET TWO 30-MINUTE SESSIONS, PER PERSON, FOR THE PRICE OF ONE! \$25 VALUE!

Offer expires 8/31/19
1318 Miracle Strip Pkwy SE, Okaloosa Island
thevreality.com | 850-296-0878

# SUBWAY BOGO ANY SUB WITH ANY DRINK PURCHASE

\*EXTRAS ADDITIONAL

Offer expires 8/31/19
34940 Emerald Coast Pkwy, Destin
15017 Emerald Coast Pkwy, Destin (Inside Walmart)
10859 Emerald Coast Pkwy, Destin (Emporium Center)



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