



NOVEMBER 2019
VOL. 2, NO. 4

DESTIN Life

PRSR STD
ECRWSS - EDDM
U.S. POSTAGE PAID
Santa Rosa Beach, FL
PERMIT NO. #11

Postal Customer Local

Soldiers and First Responders Lay it on the Line Every Day — Will You?

BY LORI LEATH SMITH

Each day approximately 22 U.S. Veterans commit suicide. Let that sink in—22!

“Seriously. One is an outrage and a tragedy,” says Gayle Vann, marketing events coordinator for Legendary Marine. “Short of suicide, our brave men and women, military and first responders across the nation and abroad are struggling with symptoms related to PTSD and other byproducts from defending the front lines.”

Hence, the Emerald Coast Honor Games was born when the vision of Lt. Sean Lynch of the Okaloosa County Sheriff’s Department was realized. Filled with competition, honor, community, fun, food and world class views; the community, competitors, vendors, Veterans, special guests and current “defenders” come together on Nov. 9 to raise funds to support defenders of the front line. Held around the world’s largest U.S. flag, Vann says, “Our overall finan-



cial goal is to raise \$100,000 for five main stream, fully operational entities that exist for one purpose—to support

veterans and first responders in times of need. Our communities, our nation and our planet call upon these brave

men and women to defend our liberties, keep our streets safe, and provide cover in a dark and twisted world,” she says. “We aim to honor them in this way.”

“With the nation’s third largest Veteran population per capita and thousands of first responders along the Emerald Coast, our community must stand united and in total support of these brave men and women defending the front lines in a world of chaos and evil,” says Vann. “Freedom comes at a cost. Whether it’s paying the ultimate sacrifice or leaving loved ones at home when duty calls, every defender sacrifices something,” she says. “The saying, ‘All gave some and some gave all,’ is the truest reality we face.”

With Legendary Marine and Yacht Club, Legendary Marina, Lulu’s restaurant, Destin Middle School and Destin Commons as a one

HONOR GAMES
continued on page 2

JUST LOVE COFFEE CAFE
Breakfast | Lunch | Coffee
985 Highway 98 E, Destin
(850) 353-2232
Catering & Meeting Space Available
Keto, Vegan & Low Carb Friendly
JustLoveCoffeeCafe.com/Destin
See p. 46 for special offer!

What is a Crop Drop?

Making Thanksgiving Great for Struggling Families



BY LORI LEATH SMITH

For Jane Harrison, feeding six children is not easy. And with trying to rebuild life after Hurricane Michael, it’s even harder. Jane and her children evacuated before Michael hit their home in Panama City

CROP DROP
continued on page 2

Experience You Can Trust • *The Locals’ Real Estate Pro*

Mary Anne Windes

CCIM, CRB, CRS, GRI, RRS, e-PRO.

REAL ESTATE PROFESSIONALS
OF DESTIN, INC.



REAL ESTATE PROFESSIONALS
OF NW FLA., INC.



www.Destin-Real-Estate.com | 210A Harbor Blvd. | 850.837.2211

Brotula's

SEAFOOD HOUSE
STEAMER

(850) 460-8900

www.brotulas.com

Chef Inspired Food with
Southern Hospitality at Heart

SHOW MILITARY OR LOCAL ID

(Mention this ad) GET 25% OFF

NOT VALID W/ANY OTHER PROMOTIONS OR DISCOUNTS

WE ❤️
OUR LOCALS

Community

CROP DROP

continued from page 1

last year. But they still feel the storm's effects. "One of my kids has special needs, so I stay home to take care of him. Money is normally tight; it's even harder now after Hurricane Michael. Without help, my kids wouldn't have enough to eat," says Jane.

Meet Brittany and Clint who both have jobs—he has a college degree and works at a local bank while she has a job at a movie theater. But the family's income is still at the poverty level. Sometimes, they even go without utilities to help pay for food and other bills. They need help making ends meet, especially around the holidays.

No one expects their lives to be hit—whether it's by 155 mph winds or—just life.

This Thanksgiving, you'll likely set your table to enjoy a Thanksgiving meal complete with turkey and heaping sides of stuffing. But for the thousands in our area who struggle with hunger, celebrating the holidays can be tough.



Currently, there are approximately 399 sheltered and unsheltered homeless throughout Okaloosa and Walton counties, says Homelessness and Housing Alliance. According to Feeding America, there are 8,720 food insecure children in Okaloosa County alone. Of this group, family incomes are at or below 185% of poverty level. Hunger in Okaloosa and Walton County is a very real issue for children, families, active duty military, and retired veterans struggling each day just to satisfy their basic needs.

One way we can all help this Thanksgiving is through the Annual Crop Drop! On the appointed day each November, Crop Drop Destin UMC and Thrivent Financial, Emerald Coast Group, along with the help of the Destin and surrounding communities gather to help local, struggling families have a good Thanksgiving meal.

Hundreds of brown paper bags and boxes filled with unsold produce line the parking lot of Destin United Methodist Church on this day. Even children with their parents help to

package goods. The sight is so beautiful, if you've lost faith in humanity, this event will cause

"We make a living by what we get; we make a life by what we give."

—Winston Churchill

you to reconsider. Smiling and happy faces of people with generous hearts are rampant. By the end of the day, volunteers will have packed and prayed over 80,000 pounds of produce—potatoes, sweet potatoes, cucumbers, bell peppers, corn and everything in between—to help feed 6,000 local families for Thanksgiving, including Veteran support groups, elderly care services and shelters. Prayer helps to meet spiritual needs as well.

Family-size bags are then loaded into agency vehicles to be transported to food pantries, homeless shelters, and church dispensaries across the Pan-

handle. More than 50 agencies throughout Walton, Okaloosa, and Santa Rosa counties collect and distribute the bagged produce from Crop Drop that feeds an estimated 24,000 individuals each year.

Thrivent Financial started the Crop Drop in 2009 and has hosted it every year. For more than a decade, young and old, families, students, churches, non-profit organizations, bystanders, clubs and other groups have come together to work like a well-oiled machine to lift, sort, pack, move, load, haul and drive the produce.

Crop Drop coordinates with farmers in Florida and Mississippi that glean their fields of the produce that isn't sold to the market place and then a freight company delivers it to Destin.

The Crop Drop will be held Saturday, Nov. 23 from 7:30 a.m. to 12:30 p.m. at Destin United Methodist Church, 200 Beach Drive, Destin. To register, visit www.cropdrop.org, their Facebook page Crop Drop Destin or call 850-586-0585.

HONOR GAMES

continued from page 1

of a kind, world class venue, an "Honor Breakfast" and national anthem will kick off the festivities. Then, the games begin with the third annual "Ruck 22" event, an honorary ruck/march/walk in which the entire community, and children included (with parents present) are invited to join. "We want to provide the community with a unique opportunity to engage, interact and join area soldiers in an honorary ruck march with 22 full laps around Destin Middle School's track," says Vann.

New this year is the "Ruck 22 Challenge" which features 22 movements (all ages and abilities welcome) designed to challenge your fortitude. Movements include running, Burpees, jumping, sit-ups, and other common



movements that can be adjusted to accommodate ANY fitness level or movement limitations. "With these two events alone, your entire family can do something special to let our Veterans know that you stand in support of their sacrifice," says Vann.

The Emerald Coast Honor Games also features a fitness competition with various di-



visions to bring out your best inner warrior. Hundreds of competitors embark on a day of strength, conditioning and grind during four major fitness events. With popular vendors, raffle and silent auction items, special VIPs, local heroes, music, food, kids' area, and other patriotic ways to engage, the Emerald Coast Honor Games provides

our community an opportunity to show our pride and honor. You can come out for one part early, one part later or do it all!

To participate as an athlete, supporter or volunteer or for more information, visit emeraldcoasthonorgames.org.

DESTIN Life

Published Monthly
Mailed FREE to the communities
of Destin, FL (32541)

P.O. Box 1424
Santa Rosa Beach, FL 32459

Editor & Publisher

Lori Leath Smith
publisher@mydestinlife.com

Director, Advertising Sales

Scott Miller
sales@mydestinlife.com

Production & Layout

Kim Harper
graphics@mydestinlife.com

Sales & Contributing Writer

Rita Sherwood

To Advertise

850.660.1444

Destin Life assumes no financial liability for errors or omissions in printed advertising and reserves the right to reject/edit advertising or editorial submissions.

© Copyright 2019 Destin Life



Medicare Questions? We've Got Answers.

GREG DURETTE 842.2400

Your local agency for *Florida Blue* 

Meet our Hometown Hero: **Byron Beplay**

BY RITA L. SHERWOOD

We're honored to introduce Byron Beplay, a local who grew up in Destin and Pensacola, joined the military in 1990 and served our country as a Special Ops Army Ranger. While serving, he participated in the Iraqi and Afghanistan invasions, risking his life to protect ours, as do so many others.

In 2009, he returned home as an instructor and taught a pre scuba dive course for the Army's Special Ops Special Forces Combat Dive School on Eglin Air Force Base. Since then, Byron has worked as a contractor, an underwater welder, and has worked in the medical field's emergency services.

So, what's a formal Special Ops Army Ranger with 13 years of active duty experience to do when the top-secret missions on his movie reel of life ends?

Byron spends his days volunteering for free and delivering medicine, medical care and aid to some of the world's most dangerous places. Currently the director of forward deployed operations for Global Surgical Medical Support Group (GSMSG), Byron takes former military Special Ops Veterans, (1000 members from all branches of the military) and coordinates going into war torn countries like Iraq, to teach tactical combat casualty care. He also leads military teams of nurses, doctors and surgeons that render medical aid and who all volunteer their time in service of others.



Byron says, "In a world that is very inhumane where I've witnessed so much destruction, I want to bring a little humanity." For this Army Ranger who deployed 15 different times, he feels it's an honor to serve others and in turn honor those who made the ultimate sacrifice. In fact, he recently returned from Iraq where he was helping the Kurds.

And how did this all start? Fast forward to last year when Hurricane Michael hit Panama City and Mexico Beach, Byron sprung into action. He started out on foot with merely a rucksack and began rescuing people from the rubble. The next thing he knew, he was coordinating rescue efforts by helicopter, and

soon the total monetary aid he implemented reached 3.5 million dollars.

This admiral feat did not go unnoticed as the founder and president of GSMSG, Aaron Epstein, contacted Byron to offer him a director position with his 501 (c) (3) charitable organization, and the rest is history.

It's important to note that GSMSG goes into conflict zones and austere environments where high quality skills sets are needed most, and is strictly a humanitarian and charitable organization. The volunteers all pledge their time for free and even pay for their own flights to the different countries.

Monetary donations to fund



much needed night vision items as well as local donations such as SUVs are currently needed. To donate, please check out the website, GSMSG.org, Facebook and [Global_Surgical_Medical_Support_Group](https://www.instagram.com/Global_Surgical_Medical_Support_Group) on Instagram.

Thank you Byron for all that you do and for being our local hero in Destin. We're honored for your service.

FEEL LIKE A STAR!



Full Service Day Spa Services:

- Massages
- Skin Care
- Couples' Treatments
- Teeth Whitening

- Manicures | Pedicures
- Childrens' Spa Party
- Body Treatments
- Makeup | Waxing

Hours: Tuesday - Saturday 10am - 5pm
Closed Sunday and Monday

Our goal is for you to feel like a star during and after your visit!

114 Palmetto Drive, Suite 6, Destin, Florida
(850) 654-8544 | BeverlyHillsDaySpa.com

Proud Sponsors of the Hometown Heroes Column!



EMERALD COAST

155 Crystal Beach Dr., Ste. 100, Destin, FL 32541 • 850.837.8880

Wishing You a Bountiful & Happy Thanksgiving!

from our Better Homes and Gardens Real Estate Emerald Coast family to yours!

BeALocalDestin.com

LOCAL'S DISCOUNTS
• 15% OFF Food, Drinks & Merchandise
• Preferential Seating (First Available)
Father Fud
EXPIRES 12.31.2019
COME INTO FUDPUCKER'S TO GET YOUR LOCAL'S CARD
15% OFF FOOD, DRINK & MERCHANDISE
+ PREFERENTIAL SEATING

Food, Fun & Alligators
FUDPUCKER'S
BEACHSIDE BAR & GRILL

BUY ONE MEAL, GET ONE FREE.
"Ya Ain't Been Pucked, Till Ya Been Fudpucked!"
FUDPUCKER'S
One coupon per party of 2 or more per visit. Not valid with any other coupons, special events, discounts, or promotional offers. Valid through 11/30/19
www.fudpucker.com

 Community

Trends & Treasures

Thanksgiving treats, holiday gift ideas, styles and smiles are up for grabs from the Merchants at City Market.

The Game Changer.

Extend Yourself!

Pure & Couture

A stunning before and after—amazing what extensions + a great stylist can do! For all the fall vibes, a Brazilian blowout can take all your frizz away and leave it sleek and sexy. Who on your list wants a beautiful, colorful, trendy transformation this sensational



season? Like magic, Pure & Couture's hand tied hair extensions are a game changer for anyone wanting to add thickness and volume—a BIG answer for hair struggles! Give this gift to someone special and, voila, witness their transformation! Add a bit of color (a healthy, vibrant red is superb for the season) styling, makeup, a pampering facial or even a therapeutic massage and anyone on your list can experience a mighty makeover. You can also give a gift of medical massage or kinesiology in addition to hair care flair. And the talented team also holds certifications in oncology, pregnancy, sports and medical massage, with a mission to provide quality care, resolve specific conditions and assist in improving quality of life for men and women of all ages.

(850) 424-3935

www.pureandcouture.com

The Gift of an Experience.

A Look Like Luxury!

Bijoux De Mer

Go creative or go home we say! Pearls, Tourmalines, exotic gemstones, 18K gold, precious metals, blackened silver for an edgier appeal and more! Custom create your own combo with leathers, stones and pearls in all colors and sizes. Pearls are fun!

Layering is fun! Layering + Pearls = SUPER fun! Bijoux De Mer, meaning “jewels of the sea” in French, is a fitting name for this artistic fine jewelry. Who doesn't love pearls set in gorgeous pieces created by talented hands? And, have you ever heard of Tourmalines? They're versatile semiprecious stones available at Bijoux De Mer in so many scrumptious colors—like candy! Artistic jewelry designer, Renee Launiere, pushes the boundaries of conventional jewelry design. Available in fine jewelry stores, nationwide and internationally, even on luxury cruise lines, her designs are popular with celebrities and featured in runway shows. We're fortunate that the flagship gallery is right here in Destin! You have the opportunity to give that special someone the experience of work-



ing directly with Bijoux De Mer on a perfect piece this holiday season. A one-on-one experience is waiting!

(850) 830-5465

www.bijouxdemer.com

Christmas Cards are Good for the Soul!

Frill Seekers Gifts and Personalized Fabulous Finds

To send or not to send. That is the question. SEND! You might think your Facebook “friends” know what you've been up to this year, because you've posted it. But not everyone spends as much time scrolling their news feed as you might. All those updates and beautifully worded posts are not necessarily reaching those who care about you. Particularly the older generation, who didn't grow up with social media and don't care to figure it out now, would appreciate knowing that you thought enough of them to send a card and letter. You might be surprised to discover, when an elder-



ly relative dies, among the things saved and cherished were cards and letters you took the time to send. While we tend to focus on the benefits to those who receive them, possibly the greatest benefit is to you, the sender. Spending time sharing a greeting with those you hold dear is a priceless gift. Frill Seekers Gifts will help you design and create a beautiful card to match your style, look, feel and budget. Schedule a private appointment or stop by to review the incredible selection of 2019 Thanksgiving and Holiday cards. You'll be glad you sent out greeting cards; after all, it is good for the soul! FrillSeekersGifts@cox.net. If it's personalized...it's from Frill Seekers!

(850) 460-2700

View online at FrillSeekersGifts.com.

Take Time to Chill or Glow CRYO850

What makes the color red so special in Red Light Therapy? It's the light spectrum that actually penetrates the tissue down



into the cellular level. CRYO850's Joovv whole body red light room provides a combination of the red spectrum and the near infrared spectrum. The bright red lights provide topical healing, boost

collagen and elastin, diminish fine lines and wrinkles, help clear acne, rosacea, skin pigmentation issues and psoriasis. The red also counteracts all of the junk blue light from cell phones and computers. The near infrared light is where the real magic happens. This higher nanometer of red light actually penetrates through the tissue to the mitochondria. The process releases ATP energy, breaks apart triglycerides to release fatty acids into the bloodstream, helps eliminate excess nitric oxide and provides a long list of benefits to brain health and disease prevention. Recent studies even show progress in the reversal of memory issues associated with Alzheimer's and Dementia. Ten minutes a day with red light exposure can make all the difference in the world for whole body health! Stop by! “We'll leave the light on for ya.”

(850) 279-4145

www.cryo850.com

Frostitution Should Be Legalized!

Smallcakes Destin

You can experience this cupcake heaven on earth with fan-



ciful, flavorful frostings and a variety of cupcake flavors to suit every taste! Let Smallcakes do your baking this holiday season—custom cakes, cupcakes, cookie cakes, brownies, cupcakes-in-a-jar and more! For your special events, desserts and “wowing” family and friends, make it personal with custom edible logos and images to go on these amazingly tasty treats—large one or smallcakes. The buzz is all about cookie butter, salted caramel, pumpkin s'mores, rocky road, 13 signature flavors, gluten free cupcakes and pecan pie cupcake—moist, delish and delightful. Order gourmet cupcakes, custom cakes and tempting treats

as seen on the Food Network and Cupcake Wars. You get them baked fresh, with up to 18 flavors to choose from, daily. Perfect for holiday parties, office or family gatherings and Christmas events! But don't hesitate to get one during the party, for they will be all gone!

(850) 460-7487

www.smallcakes.net

Dress Like You're

Already Famous

Dressing Room Boutique & Art Gallery

Sweater season is cozy, but sometimes it can leave your wardrobe feeling a little bland. Well, the loong wait is over! They're HERE! The new Spanx snake-



skin print leggings! Spice your wardrobe up with these flirty and figure positive leggings and some statement pieces from the Dressing Room! Or pair your holiday wardrobe with a gorgeous blouse just waiting to meet you at the Dressing Room. Best known for classic style with a twist, the Dressing Room believes fashion evolves, but each person's style is innate, just like a star. Whether you're gift shopping for that classic fit or a modern twist for someone, all of the “fashionistas” on your list will adore a new favorite pair of shoes or accessories. Taking the guesswork out of fashion, the Dressing Room can help you pick out a party worthy top, Teddy Bear coat, oversized knit or this season's pattern trend. Oh, and don't forget the Spanx—a must in every color!

(850) 218-8776

dressing-room-boutique.shoptiques.com





Cutting edge, drug-free therapies and body countouring to enhance physical performance, expedite the recovery process and promote a healthy lifestyle for men and women of all ages.

(850) 279-4145
www.cryo850.com



Celebrate every moment with a Thanksgiving or Christmas card featuring your family photo, name, or company team and logo. Let Frill Seekers create a card to be enjoyed by those you love.

(850) 460-2700
www.frillseekersgifts.com



The perfect combination of trendy and classic clothing styles, offering customers a unique, personalized shopping experience with a stylist.

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



Exquisite and innovative custom jewelry design, with timeless elegance and classic style. Fine jewelry and fun statement pieces by designer Renee Launiere.

(850) 830-5465
www.bijouxdemer.com



The salon's goal is simple—give every client a luxurious experience. Offering a variety of services: hair styling, hair extensions, makeup, blow outs, eye brow styling, facials and massage. Weddings and Special Events a Specialty!

(850) 424-3935
www.pureandcouture.com



Gourmet cupcakes, custom cakes and more, as seen on the Food Network and Cupcake Wars. Baked fresh, with up to 18 flavors to choose from, daily.

(850) 460-7487
www.smallcakes.net

CITY MARKET
 BEACHSIDE & BAYSIDE

Two locations to Shop, Dine & Enjoy!



 Community

Around the Globe with Rockwell Tharp Ladies Boutique

Covering 7 Countries, 15 Cities, 23 days, 37,290 miles (a lap and a half around the world) and of course, some mild jet lag, Rockwell Tharp is back and ready to deliver new fashion to The Emerald Coast! While their flagship store is showcased in the heart of Sandestin, expanding Rockwell Tharp, still reaches to the far ends of the world.

In September, owners and designers, Kristi Rockwell and Cameron Tharp received a very special invitation by the Italian Government to be one of 3 delegates to represent the United States at Milan Fashion Week in Milan, Italy. "It was an honor, a privilege and a blessing to be transported into the center of where so much of the fashion in the world begins, while also proudly representing the United States," said co-owner, Cameron Tharp.

Before Rockwell Tharp embarked on the journey to Italy, as they do 2-3 times a year, they hit the plane running-first stop, Tokyo! And then on to some of their design factories in Thailand and Vietnam, where they spent 18 hour days working tirelessly on some brand new collections that they are now ready to unveil to the Gulf Coast!

"Our goal is to provide our Ladies here on the coast exclusive designs that are fun and classy. Our inner motivation stems from the desire to create very special items for Ladies that they will not find everywhere else. We love unique and are inspired by cultures and trends from around the world," excitedly explained, owner and designer, Kristi Rockwell.

Rockwell Tharp's trip was packed with many adventures, as always. "There is never a dull trip. We meet the most interesting people and wonderful businesses," said Tharp. "One particularly interesting adventure this year, was when we showed up to the airport and asked if we were Rockwell Tharp - we said yes, we are. **And the ladies informed us that they had switched our flight details and we would be flying on the Royal VIP Flight with the Prime Minister,** his wife, his Chief of Staff, Cabinet, Foreign Ministers, secret service, security



All new Rockwell Tharp apparel and boots.



Owner, Kristi Rockwell insisting that we sometimes should stop and smell the roses!



The A/C was free but we did buy some items from her!



All new Rockwell Tharp exclusive boots, apparel and one of a kind stingray handbags.

detail and press corp," continued Tharp. "We were certainly amazed and a bit shocked, honestly. It was quite an experience that encompassed boarding and deplaning from the front of the aircraft down the stairs layered with an ornate red carpet," said Cameron. "We're just two normal down to earth people trying to do cool things - we were kind of at a loss for words," joked Cameron

Their design trip concluded with a fun intimate photo shoot in Santorini, Greece before launching off from short stints in London and Paris for

continued on next page



Kristi Rockwell working late at night cutting and patterning one of the new designs.



Kristi and Cameron taking it in before one of the runway shows.



Rockwell Tharp apparel coupled with Manchester crocodile leather boots with fringe.



All new Rockwell Tharp exclusive boots, apparel and one of a kind stingray handbag.

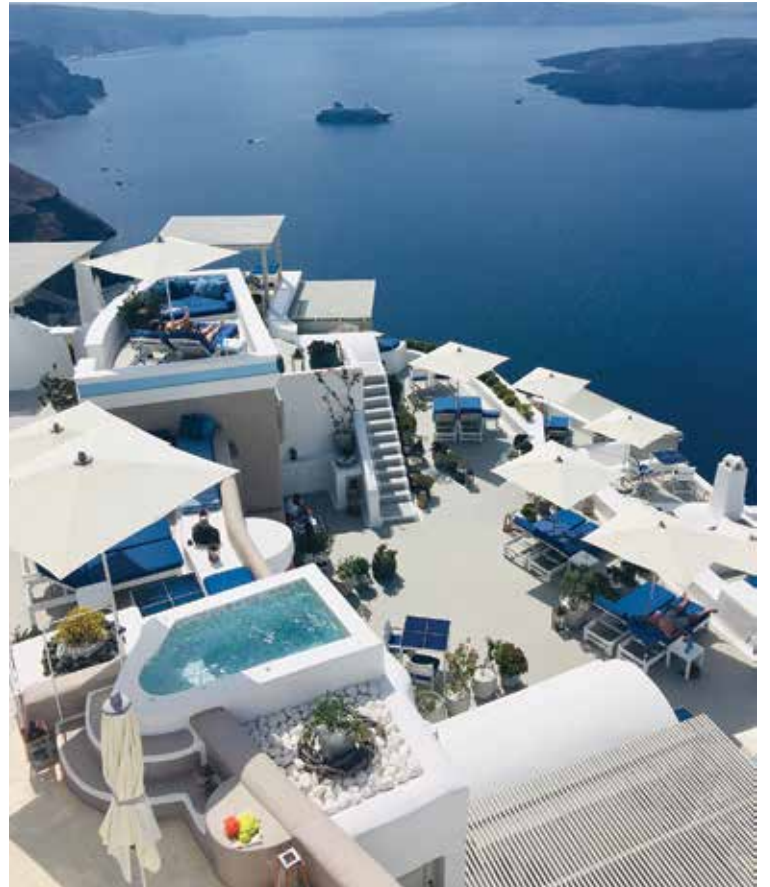


Photo shoot and rejuvenation in Santorini, Greece.

continued from previous page

the trip back home. “We have found a few magical places around the world that inspire and rejuvenate us. Santorini is one of them. We were reminded that God is big and he is control of everything we do. **Without our faith in God and our beautiful customers, we would not be where we are today and we know it,”** agreed Rockwell and Tharp, with strong conviction.

“We work hard, we are passionate, we care and we love sharing fashion, faith and life with others,” said Cameron. We love bringing back styles and trends for our ladies that are about to be very popular in the United States.” **Although, Rockwell Tharp is very well known around the country for their boots, shoes and handbags, they are very excited to announce this year that they are officially launching Rockwell Tharp Apparel to complement their beautiful boots.** This project has quietly been in the works for over a year and it has finally come to fruition. They are ready. And the store in Sandestin will be the very first location to see, try on and purchase these items.



Owner, Cameron Tharp deplaning the Royal VIP Flight with the Prime Minister but we still had to carry our own bags!

“We are proud to call Sandestin our home and we are extremely excited to have this be the first place to introduce the new apparel lines,” said Cameron. **This is quite special for Sandestin. The boutique located in the center of The Village of Baytowne Wharf, inside of Sandestin Golf and Beach Resort is**

the only store in which you can see the whole collection in one single place. All are welcome here. Come by and experience Rockwell Tharp.
2 Cor 5:7



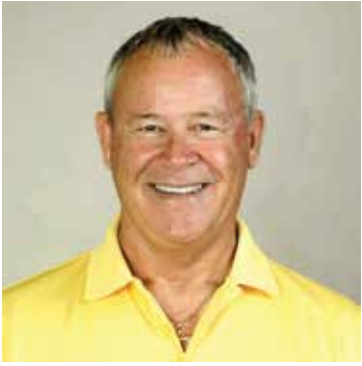
Rockwell Tharp dresses and limited edition boots. 4-6 pairs were made in each boot.



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

From Destin Mayor Jarvis: Norriego Point



dune crossovers, vehicle parking and ADA components. The first phase began in October of 2017 to restore and stabilize Norriego Point and the addition of vegetation to the dune structure was part of the second phase. The idea for stabilizing Norriego Point began in 1999 with the development of the Inlet Management Plan and has been supported by numerous city councils, mayors, committees, harbor businesses, the chamber of commerce and community organizations. In 2012, the city's hope for the stabilization project was made a reality by a partnership with the Florida Department of Environmental Protection (FDEP). Together,

the city and FDEP secured the necessary funds through the Beach Management Funding Assistance program and the Natural Resource Damage Assessment (NRDA) restoration process which evaluates and restores natural resources impacted by the 2010 Deepwater Horizon oil spill. More than 12 million dollars has been allocated to this project. This park will be a wonderful place for our residents, families, friends and visitors to enjoy.

Please stay tuned as we will have more to share in the coming months regarding the amenities at Clement Taylor Park and the future development of Captain Royal Melvin Heritage



Norriego Point Rendering

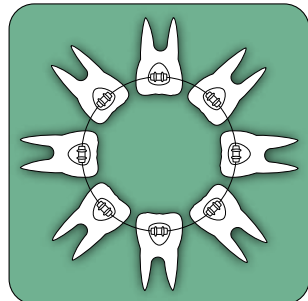
Good things are in store for the City of Destin! As we roll into 2020, the final phase of the Norriego Point Stabilization Project will begin. Amenities will include a pavilion, restrooms, showers, drinking fountains, environmental educational signage, bike racks, a boardwalk,

Park. The City of Destin Parks and Recreation Department does an amazing job of maintaining all of our parks and I

encourage you to get out and go visit. Please visit our website at www.cityofdestin.com for more information.



- General & Family Dentistry
- Cosmetic Dentistry
- Orthodontics
- Emergency Dentistry
- Implants
- Wisdom Teeth
- Botox™ and Juvaderm™
- Sedation Dentistry



MIRAMAR BEACH DENTAL & ORTHODONTICS

- Dr. Jason E. Baker
- Dr. Christina Higgins-Duplechain
- Dr. W. Keith Holden

77 South Shore Dr. | Miramar Beach, FL 32550
Phone: (850) 650-2070 | www.miramarbeachdental.com

Thankful...

By LORI LEATH SMITH, PUBLISHER

I believe a spirit of thankfulness is an active choice. To be thankful rather than complain takes a conscious act of the will. Our response to situations and circumstances, positive and negative, make all the difference in the outcome. In positive psychology research, gratitude is strongly and consistently associated with greater happiness. Gratitude helps people feel more positive emotions, relish good experiences, improve their health, deal with adversity, enhance empathy and reduce ag-

gression, improve self-esteem and build stronger relationships.

“A spirit of thankfulness attracts others to your cause, ideas and goals.”
- Skip Prichard

According to Forbes, “Cultivating gratitude doesn't cost any money and it certainly doesn't take much time, but the benefits are enormous!”

THANKFUL
continued on page 10



HAND & STONE
MASSAGE AND FACIAL SPA

DESTIN | 850-660-8193
34940 Emerald Coast Parkway
Best Buy Plaza • Across from Ulta

INTRODUCTORY ONE-HOUR
MASSAGE OR FACIAL **\$59⁹⁵****
A \$99.95 VALUE!

hhandandstone.com



ONE-HOUR
Pumpkin Facial

The ultimate facial using pumpkin enzyme to repair dull, sun-damaged skin, designed to leave your face feeling hydrated and youthful.

\$69⁹⁵*

A \$109.95 VALUE!

*Session includes time for consultation and dressing. Expires 11/22/2019. **Introductory offers valid for first time visit only and not valid towards gift cards. Rates and services may vary by location. Independently Owned & Operated. ©2019 Hand & Stone Corp. Franchises Available. MM39215/CE10017484

Cali's To Do In Destin! NOVEMBER 2019

..... 1

Baytowne on Ice | Open Daily all month long | Baytowne Wharf

Free Beach Bonfire | 5pm | Royal Palm Grille

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Downtown FWB Street Fest | 6pm | Fort Walton Beach

Sequins & Suits | Masquerade Ball | 6:30pm | Henderson Resort

Karaoke | 8pm | Dock on the Island

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

..... 2

Marlin 5K | 8am | LuLu's Destin

City of Destin Pinfish Classic | 8:30am | AJs Destin

20th Annual Pin Fish Classic | 8:30am-9:45am | City of Destin Parks & Rec

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

Field Day Fundraiser | 10am | Boathouse Oyster Bar



Bloody Mary Festival | 11am | The Market Shops

Crayon's Christmas Storytime | 11am | Barnes and Noble

RevFest Art & Music Festival | 12pm | Okaloosa RevFest

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

\$1 Beer Night | 7pm | Fudpuckers

Karaoke | 8pm | World Of Beer Destin

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

..... 3

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

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

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

Pink Walk benefiting Fore Her | 1pm | Destin Commons

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

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

..... 4

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

..... 5

Music Bingo | 6pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 6

Farmer's Market | 9am | Seascape Towne Center

Free Beach Bonfire | 6pm | The Bay Restaurant

Trivia Night | 7pm | World Of Beer Destin

..... 7

Seeing Red Wine Festival | Seaside, Florida

Karaoke | 8pm | Harry Ts Lighthouse

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

Ladies Night | 9:30pm | McGuires Destin

..... 8

Seeing Red Wine Festival | Seaside

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Free Beach Bonfire | 5pm | Royal Palm Grille

Karaoke | 8pm | Dock on the Island

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

..... 9

Emerald Coast Honor Games | 8am-4pm | Legendary Marine

Seeing Red Wine Festival | Seaside

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



Blues, Brews, BBQ Festival | 12pm | Harborwalk Village

Touch A Truck | 12pm | Destin Commons



Destin Crafted Beer & Bourbon | 1pm | Henderson Resort

\$1 Beer Night | 7pm | Fudpuckers

Karaoke | 8pm | World Of Beer Destin

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

..... 10

Seeing Red Wine Festival | Seaside

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

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

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

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

..... 11

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

..... 12

Music Bingo | 6pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 13

Farmer's Market | 9am | Seascape Towne Center

Free Beach Bonfire | 6pm | The Bay Restaurant

Trivia Night | 7pm | World Of Beer Destin

..... 14

Fall Wine Walkabout | 5:30pm | Ruth's Chris Steakhouse

Karaoke | 8pm | Harry Ts Lighthouse

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

Ladies Night | 9:30pm | McGuires Destin

..... 15

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Free Beach Bonfire | 5pm | Royal Palm Grille

Sinfonia Gulf Coast Gala | 6pm | Henderson Resort

Sunquest Sparkling Wine Dinner | 6:45pm | Solaris Yacht

Karaoke | 8pm | Dock on the Island

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

..... 16

Thanksgiving Climbing Event | 8am | Rock Out Climbing

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

Turkey Trot Fundraiser | 10am | Boathouse Oyster Bar

Sparkling Wine & Holiday Lights | 4pm | Baytowne Wharf

Best of the Emerald Coast | 6pm | Grand Boulevard

\$1 Beer Night | 7pm | Fudpuckers

Karaoke | 8pm | World Of Beer Destin

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

..... 17

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

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

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

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

..... 18

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

..... 19

Music Bingo | 6pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 20

Farmer's Market | 9am | Seascape Towne Center

Free Beach Bonfire | 6pm | The Bay Restaurant

Trivia Night | 7pm | World Of Beer Destin

..... 21

Free Jazz Show | 7pm | Fudpuckers Destin

Karaoke | 8pm | Harry Ts Lighthouse

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

Ladies Night | 9:30pm | McGuires Destin

..... 22

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Free Beach Bonfire | 5pm | Royal Palm Grille

Movie on the Lawn | 6pm | Village of Baytowne Wharf

Karaoke | 8pm | Dock on the Island

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

..... 23

Crop Drop | 7:30am-12pm | Destin United Methodist Church

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

\$1 Beer Night | 7pm | Fudpuckers

Karaoke | 8pm | World Of Beer Destin

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

..... 24

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

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

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

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

..... 25

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

..... 26

Music Bingo | 6pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 27

Farmer's Market | 9am | Seascape Towne Center

Smore's With Santa | 5pm | AJ's Grayton Beach

Free Beach Bonfire | 6pm | The Bay Restaurant

Trivia Night | 7pm | World Of Beer Destin

..... 28

Thanksgiving

..... 29

Free Beach Bonfire | 5pm | Royal Palm Grille

Movie on the Lawn | 6pm | Village of Baytowne Wharf

..... 30

A Filthy Christmas Market | 10am | Enlightened Studios

Here Comes Santa Claus | 6pm | Village of Baytowne Wharf



EVENTS • LIVE MUSIC • FOOD

your local guide for everything

WWW.TODOINDESTIN.COM

 TO DO IN DESTIN
  @TODOINDESTIN
  TO DO IN DESTIN



 Community

THANKFUL

continued from page 7

So, Destin Life asked, "What are you thankful for?" And, wow, according to the overwhelming response, we have a city full of thankful hearts:

I am thankful as can be for so many things; but businesswise, I'm am thankful for honest and smart employees and business partners, quality customers with loyalty, and the ability to help people achieve their goals. I thank God for putting these people in my care and giving me the abil-

ity, drive, integrity, and energy to make dreams come true. —*Mary Anne Windes, Real Estate Professionals of Destin*

I am thankful for so much but 1st my lord and savior, A job that I love and my family and friends. —*Krisy Anderson, Beverly Hills Day Spa*

I am thankful to live in a country where we can serve God openly and freely and for my husband, family and friends that support me every day. Blessings Galore! —*Nellie M. Schlachter, Vice President, Retail Market Manager, Synovus Bank*

I am grateful to live and work

in such an incredibly beautiful community where people are open to connecting and do life together! —*Kimberly Balzli, Business Development Manager, Best Beach Getaways*

We are thankful for a family centered community and the relationships we've formed. We are thankful that 98 is closer to being done and traffic will get better soon. We are thankful for beach therapy and its ability to wipe away stress. We are thankful that no hurricanes hit our area this year. —*Melissa Jones, Marketing Director at Norton Insurance*



I'm thankful for our brave people that serve in the armed forces and the sacrifices they make on a daily basis so that we as Americans can have freedom, and can live and worship unlike any other place in the world. —*John Stevenson, Edward Jones*

This year, I am thankful that my wonderful son and daughter-in-law will be visiting "Gramma Kay" from Atlanta with their five children – all under the age of 11, including twin 4-year old girls. I won't be cooking, but will take them out for a delicious Thanksgiving dinner at one of our area restaurants. —*Kay Phelan, Phelan & Lowry, Ltd.*

My favorite time of the year, So much to be thankful for! First, Our beautiful area, year round paradise, that has so much to offer, peace and tranquility, truly a blessing. Next health, you never know how much you miss it until you are not feeling well. Even a slight allergy can affect your happiness. Finally, friends and family, and not in that order. There's nothing like a hug and kiss from my sons Zakary and Zander— Game changer. —*Zoran Subotich*

That I live in the United States of America, by far my greatest blessing. —*Gary Redden*

Having grown up with great hardships; I am extremely thankful for my profession - serving those in need in our community. I get to do something that I love while helping those in need every day! And by giving to others one receives back an unexpected gift of appreciation, love and friendship. Give and you shall receive. —*Susan Page*

I am grateful for so much on a daily basis, particularly family and friends... and as a golfer client once told me, "Waking up on the right side of the green!" —*Gail Peltó, Keller Williams*

I am truly grateful for loyal clients who brave the Highway 98 construction traffic to intentionally #ShopLocal with us at Frill Seekers Gifts! We are blessed with THE best clients. —*Heidi LoCicero, founder, Frill Seekers Gifts.com*

I'm thankful for the opportunity to live in paradise! I'm also grateful for the referrals my real estate clients give to me year after year. —*Brian K. LoCicero, founder, Be On The Coast Real Estate.com*

There's so much to be thankful for in our area...the beaches, the bay, fishing in the Gulf, woods to hunt in and trails to hike. And of course, I'm grateful to my real estate clients who put their trust in me. —*Andrew E. LoCicero, co-founder Be On The Coast Real Estate.com*

I'm thankful for being a part of such a family oriented, loving and supporting community of Destin. —*Andy Poveda, Director of Sales & Community Management, Beachworx*

I am thankful for all of the ways God has blessed my family, friends, and my life. —*Michelle Rathmann, Teacher*

What I'm grateful for: Wow - loaded statement – so, so very much. My life, my wife, my kids. The ability to live through pain and see the joy that comes along with it. To quote a song, "How can you appreciate the sunshine without the rain." —*Matthew Vanderford, Insurance Claims 911*

I am thankful for my home at the beach and for all of the wonderful friends I have met since moving here. I am also thankful that God has blessed me with good health and happiness. —*Debra Henry, CPA*

I am thankful for the opportunity to live and work in such a beautiful place, and for the chance to meet so many great people. I love our little community! —*Cali Hvalac, To Do In Destin*

I am thankful for my wonderful wife Cayce, kids and my entire family; my band and my AJ's work family and this amazing Destin Community. —*Dan Collins*

All that's right in the world. Family and friends. —*Denise Song, Habitat for Humanity*



EMERALD COAST LUXURY Transportation

Airport Service • Weddings
Any Special Event
Any Size Corporate Group

Allow us to Create your Next **WOW** Event for your Clients.

Airport transfers: We service Panama City (ECP), Ft. Walton/Destin (VPS) and Pensacola airports (PNS). We can also book your transportation wherever you are traveling to.

We are also a destination management company that can plan and execute your next personal or corporate **WOW** event.

CALL FOR QUOTE!
850-774-8345
455 Grand Blvd., 105-B-333
Miramar Beach, FL 32550

emeraldcoastluxurytransportation.com



OTTO's EXPRESS CAR WASH

Wash Club Membership

\$54.98 Ultimate • \$43.98 Supreme
\$29.98 Express

Unlimited Washes • Free Vacuums • Avoid Lines
RFID Member Sticker allows VIP access for fast service!
Micro Fiber Towels / Window Cleaner

34709 Emerald Coast Parkway, Destin • In front of Home Depot
OttosCarWash.com

An Event-Filled November at Baytowne Wharf!

The Village of Baytowne Wharf is thrilled to be bringing back **Tribute Weekend** this fall, Friday, Nov. 8 – Sunday, Nov. 10! Rock out the weekend and enjoy live music from great tribute bands. Grab your blankets and lawn chairs and meet us on the events plaza lawn for a jam-packed weekend of incredible talent. Friday from 6-8 p.m. we are rocking out with The Shadow of the King. Prepare to be entertained and up on your feet dancing and singing along to this world-famous Elvis Tribute featuring Ron Adams. On Saturday from 7-9 p.m. join us for the Ultimate Aerosmith Tribute—Pandora’s Box! Experience the authentic sound of this band along with their powerful onstage energy. Finishing out the weekend, on Sunday from 2-4 p.m. we have your favorite Beatles songs performed live by one of the top concert series draws in Northwest Florida, Not Quite Fab! We cannot wait to see you there! Discover the Heart and Soul of Sandestin! Located along the shores



of the Choctawhatchee Bay in Northwest Florida, The Village of Baytowne Wharf features an array of boutiques, eateries, galleries and nightlife — not to mention a jam-packed schedule of outdoor festivals and special events for the entire family. This spectacular setting, all within the gates of Sandestin Golf and Beach Resort, is the perfect spot to spend a vibrant afternoon, evening, week, vacation,

or you can be one of the lucky few who frequently experiences Baytowne Wharf through home ownership.

Kick-off your Holiday Season with this Sparkling Event!

On Nov. 16, 2019, Sandestin Golf and Beach Resort and Sandestin Wine Festival will start off the holiday season with its 7th Annual “Sparkling

Wine and Holiday Lights” event from 4-6 p.m. benefiting Emerald Coast Children’s Advocacy Center. Taking place on the beautifully decorated streets of Baytowne Wharf, the event will feature more than 30 champagnes and delicious appetizers at featured Village restaurants and will end with a sneak peek of Baytowne Wharf’s choreographed light show, 12 Nights of Lights! To purchase tickets,

visit Sd.bigtickets.com. Enjoy discounted accommodations and tickets to Saturday’s Tasting with savings of more than \$50 with a wine fest package! Visit Sandestin.com to book.

New this year is the Solaris Sparkling Wine Cruise

Sparkling waves, soft breezes, and live music set the mood for SunQuest Cruises’ Champagne Cruise on Friday, Nov. 15 from 7:15-10 p.m. SunQuest Cruises presents the ultimate way to kick off the Sparkling Wine and Holiday Lights Festival! Docked at Sandestin’s Baytowne Marina, the SOLARIS and its chefs are featuring an elaborate four-course menu each paired with premium champagnes. Cost is \$95 per person and includes a four-course meal, premium champagne pairings and cruise. Reception begins at 6:45 p.m. Age must be 21 and older only.





The Village of
BAYTOWNE WHARF
at SANDESTIN

THE VILLAGE OF BAYTOWNE WHARF PRESENTS

TRIBUTE WEEKEND

1 WEEKEND. 3 TRIBUTE BANDS.

NOVEMBER 8TH-10TH
THE LINEUP...

FRIDAY | 6PM-8PM | THE SHADOW OF THE KING

SATURDAY | 7PM-9PM | PANDORA’S BOX

SUNDAY | 2PM-4PM | NOT QUITE FAB

WWW.BAYTOWNEWHARF.COM

From Sheriff Larry Ashley: Emerald Coast Crime Stoppers



cash rewards of up to \$3,000 to those who furnish information that helps law enforcement solve crimes, locate wanted fugitives, recover stolen property and obtain illegal narcotics.

What most people don't realize is Emerald Coast Crime Stoppers is not a branch of any government or law enforcement agency and there are no tax-payer dollars used to pay the reward money. It is a non-profit 501©3 organization run by a civic-minded, volunteer board of directors who meet monthly to approve reward amounts and conduct day-to-day operations for the program. Funding comes directly from the local community in the form of donations and a grant, administered by the Florida Attorney General's Office, with funds emanating from local courts.

How does Crime Stoppers work?

The process of contacting Emerald Coast Crime Stoppers is simple and tipsters are provided three secure methods: 24



hour tip line at 863-TIPS (8477), encrypted web tips at www.EmeraldCoastCrimeStoppers.com and mobile tips submitted the P3 Tips App which is a free download at both the App Store for iPhones or in Google Play for Androids. At no time are tipsters asked to provide a name, number, address or any other identifying information. Once the tipster provides information, they are assigned a code number and password, which is the only method Crime Stoppers has of

identifying you. Tipsters are responsible for remembering their code number in order to check the status of a tip. In the meantime, Crime Stoppers passes the anonymous information onto the appropriate law enforcement agency, which takes action based on the information and reports back to Crime Stoppers whether or not the tip led to an arrest or recovery of stolen property, or illegal narcotics. If so, the tipster is eligible for a cash reward and is instructed to pick up their

reward at a designated bank on a certain date, all 100% anonymously!

Crime Stoppers has been a proven, effective crime deterrent, since the idea was conceived more than 40 years ago in Albuquerque, New Mexico. Locally, Emerald Coast Crime Stoppers was founded in 1997 and since that time it has received more than 38,000 tips, almost \$350,000 in rewards have been approved, nearly 2,600 arrests have been made, and nearly \$3,000,000 in stolen property and narcotics have been recovered. Surprisingly, only about 35% of tipsters actually claim their reward money.

Crime Stoppers works and the program's success is not measured by how many rewards are paid out, rather by how many cases are closed, arrests made and crimes prevented because of tips that come in, which in turn makes our community a safer place.



Does your stucco home look "pretty good?"

Often damage like this is hiding below what appears to be a good looking stucco surface!



Give us a call and let us review your home:

Gary Martin
850.225.2250
Ryan Simas
850.865.5500

We can verify your home's beauty is more than skin deep!

ORTHODONTIST



ORTHODONTICS

VOTED BEST ORTHODONTIST



2 LOCATIONS TO SERVE YOU

4633 E Highway 20, Niceville, FL • 850-678-8338

11394 Highway 98 Unit B, Miramar Beach, FL • 850-678-8338

(next to the Melting pot)

STUBBSORTHO.COM



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.

 Community

The Dream Becomes Reality

Westonwood Ranch Opens in Walton County

Lindy Wood dreamed of a day when she could offer more for her son, Weston, and other teens and young adults affected by Autism. "I see my little Weston now and already worry about the fact that, as he gets older, his opportunities to develop and cultivate independent skills rapidly decline. A parent should not have to worry about outliving their child. So, I found myself questioning what can we do as a society to better equip youth with special needs," said Lindy, Weston's mom and founder of Westonwood Ranch. And so, the heartbeat of Westonwood Ranch was born.

Westonwood Ranch, a local nonprofit dedicated to providing life and vocational skills for adolescents and young adults with varying developmental disorders, recently opened its new farm-based campus in Freeport. "One in six children are diagnosed with some form of developmental disability and the harsh reality is that these children do not outgrow these disorders," said Lindy. Westonwood Ranch's newly hired executive director, Kelly Thompson, is ready to address this challenge. "We hope that we can be a vital resource to the teens and young

adults affected by autism in Walton County and the surrounding communities," said Kelly. Specifically, Westonwood Ranch offers a holistic learning program on its campus that focuses on providing functional learning opportunities to prepare young individuals and adults with developmental differences to transition into independent living and work exploration.

Lindy and her family moved to Walton County after years of living in rural Alabama. Her son, Weston, age 9, was diagnosed with autism when he was age 2, and therapy options there were limited. The Wood Family made the decision to move to the panhandle in order to gain more therapy options for Weston. They moved to Freeport, and bought a 40-acre tract of land, trying to recreate the farm they had in Alabama. Lindy learned that there is a shortage of programs geared towards older youth and young adults not only locally, but nationwide. She knew her new land could be used for more than just a family farm.

Westonwood Ranch now welcomes full-time students ages 12 through adult in the comprehensive program and is a State



of Florida certified McKay and Gardiner Scholarship provider. Students learn independent living skills with an emphasis on work exploration. Students have the opportunity to learn

through hands-on ranch operations including aquaponic farming, animal feeding and care, as well as kitchen operations, creative art exploration and fitness classes. Included in the holistic curriculum, the students receive equine assisted therapy. In addition to the full-time educational program, Westonwood Ranch offers multiple after school programming for younger children with special needs including art therapy, equine assisted therapy, as well as a summer day camp utilizing farm based learning and equine activities.

Lindy wanted the farm to be self-sustaining with a revenue stream to help support the non-profit. It is a working farm with several micro business enterprises that not only serves as hands-on job skill training and employment opportunities, but contribute back into the program. At the center of the micro businesses is a commercial aquaponics greenhouse that raises channel catfish and produce in a closed loop ecosystem.

Lindy hopes Westonwood Ranch will fill in the gaps where traditional vocational rehabilitation programs fall short. Those with autism and other related developmental disorders have unique social, communication and behavioral challenges that people with other disabilities have. "There's not enough focus on looking at the individual and figuring out what their unique talents and skills are and retrofitting that into a job that's comparable to their skill set," stated Lindy. "The support that we've received has been tremendous, including support from area businesses and nonprofit organizations," Lindy said. "I've been in awe of the numerous individuals who have been touched by autism in some way, who felt led to give their time, talents and financial gifts to make this vision a reality," said Lindy. "I am so grateful to be a part of such a generous community."

To learn more, please visit the Facebook page or website at www.westonwood.org

Currents
resale & boutique



Smart and Stylish Holiday Shopping!

Now accepting new and gently used designer & boutique clothing, shoes, accessories and handbags.

Commission Breakdowns: Clothing: 40/60, Designer: 50/50

Walk-ins Welcome! Open Monday through Friday 10-5 | Saturday 10-4

4507 Furling Lane, Suite 104, Destin
Located between Destin ER
and City Market Bayside
Call (850) 830-6013
Email currents.boutique@gmail.com



Any unsold item will be donated to Be Generous with owner approval.



@currents.resale.boutique



@currentsboutiquedestin

Compass Rose Academy

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!



- 8 to 1 student teacher ratio
- Prekindergarten through 6th grade
- Individualized Curriculum
- Gifted Program
- Academic Excellence
- Project Based Learning
- Leadership Development

Office Phone

850-660-1110

Ms. Christine's Cell Phone

850-855-8792

www.crafoedu.com

2060 South County Highway 83, Santa Rosa Beach, FL 32459

Office Hours: Mon-Fri: 8am to 8:30am & 2:30pm to 7pm

School Hours: Mon-Fri 8:30am to 2:20pm

It's Not Easy Being Green



ENERGY TIPS by Emerald Coast Energy Solutions

being green,” and it can be overwhelming.

To me, being green is respecting our environment by keeping it clean, using our resources the right way without wasting them and taking actions to reduce our carbon footprint. Taking simple steps, like turning off the lights in rooms and turning off the faucet when brushing your teeth can and does make a difference. To move the needle further towards being green we have been taking some aggressive actions listed above to make further changes. In the late 70s we were alerted that our ozone layer has a hole in it and is grow-



ing. The ozone layer ranges from 6-13 miles in the atmosphere and protects our planet from the sun's harsh UV rays. This layer protects ecosystems, plants, animals and even us. But, there is good news. In October 2019, NOAA (National Oceanic and Atmospheric Administration) reported that our ozone layer hole is the smallest recorded. What?! Yes, the ozone is actually shrinking because of the changes we made along with ideal weather conditions. Scientists expect the ozone hole to shrink to the size it was in 1980, by the year 2070.

Being energy efficient means going green. Everything has a carbon footprint or can be linked to CO2 emissions. Some ways we can be green is to buy local and use fewer resources to get products or services. At ECES, we focus on homes which on average produce 7.5 tons of CO2 emissions. By taking actions to increase energy efficiency, you increase your comfort and reduce your CO2 footprint. Some actions include properly air sealing your home. These unintended gaps and cracks cause poor air quality and lose energy, which

costs you money. Having the right insulation is important. If your home was built in 2004 or before, your attic may be under insulated. New construction codes have now increased the required attic insulation R value by 61% to R-30. Radiant barriers are becoming a vital component to energy efficiency. By adding a radiant barrier and additional insulation in the attic, it would reflect 97% of radiant heat and could reduce your attic's temperature by 30 to 40 degrees in the summer. This would make your ductwork and insulation more efficient, saving you money and increasing your comfort. Another way to become more energy efficient is through windows. But replacing windows can be expensive. There are virtually clear window films which reflect 94% of radiant heat and almost all of the harsh UV rays, increasing comfort and the life of furniture and flooring. These

films won't change the architecture and are great for sunrooms, store-fronts or restaurants. Another area is a crawl space under our homes. These areas go unmonitored and traditionally use a batt insulation and netting which unfortunately fails over time, causing energy loss.

There are many ways we can become more energy efficient, be green, increase comfort and save money. It takes awareness and a professional with knowledge to identify these areas and educate us on ways to become more energy efficient and be green like Kermit.

Chris Balzar is Founder and President of Emerald Coast Energy Solutions and resides in the Santa Rosa Beach area with his wife and 3 children. For more information on how to save and become more energy efficient call (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and Beat the Heat.

BY CHRIS BALZAR

“It's not easy being green,” sang a very wise frog. What does “being green” mean? Being green includes many different elements: reducing, reusing and recycling, not littering, living sustainably, conserving energy and materials, going zero-waste, utilizing fair-trade and ethical production, being carbon neutral, growing organic crops, being chemical-free, going off the grid... It makes sense why Kermit said “It's not easy



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

(850) 588-2870
www.TrustECES.com




Committed to Excellence & Integrity

Destin Water Users Recognized



In October, Destin Water Users, Inc. (DWU) was awarded a token of appreciation from the Army Reserve Aviation Command in recognition for their continued support of the U.S. Military.

As a company, DWU is committed to supporting and employing the nation's veterans and active military living in the area. The presentation came from one of DWU's long-tenured employees, Command Sergeant Major Judd Mooso, who during the ceremony expressed his gratitude and appreciation to fellow employees and management for their support and hard work when he was called to duty.

Mooso has been serving in the Army for 28 years and has been employed with DWU for

more than 22 years where he serves as the Water Operations Superintendent and Safety Program Coordinator. After serving in the regular Army's 10th Mountain Division and then the Louisiana Army National Guard, Mooso moved to Niceville with his family and joined the Florida Army National Guard in 1997. He then transferred to the U.S. Army Reserve in 2001. He currently splits his time between his civilian life at DWU and his military duties as a reserve soldier.

Life is an adventure and we want to help you live it!
Receive \$300 off when you mention this ad!



Signature Series
 by Ecco Motors




Ecco Motors
Golf Carts & LSV's
 (850) 837-2600
 Sales | Custom Builds | Service | Rental | Storage

36058 Emerald Coast Parkway, Destin
Across from Regatta Bay
www.EccoMotors.net



 Community

Bring in the Thanksgiving Season Destin Style

Feast. Drink. Beach (or Boat). Then, once that's done, it's... Dine. Drink (some more). Shop. Skate. Santa. Shop (some more). Ooooh and Aaaah. Relax. Marvel. No matter what your tradition is, one thing is for sure... our Destin Thanksgivings are special!

You can start the holiday season with a special sparkling event during the **7th Annual Sparkling Wine and Holiday Lights**, Sat., Nov. 16 from 4-6 p.m. This sparkling event will feature more than 30 champagnes and delicious appetizers at featured Village restaurants. You'll enjoy the sounds of the



season with carolers, plus a sneak peek of the first tree lighting of the season in the Village! And while there, dust off those skates and get in the winter spirit at The Village of Baytowne Wharf's Baytowne on Ice. For those who miss the cold and ice, this seasonal ice rink is the perfect opportunity to share some of your favorite holiday traditions. Ice rink is open Oct. 26 – Feb. 1. Hours vary daily.

The City of Destin's **13th Annual Holiday Craft Show** will be held at the Destin Community Center on Friday, Nov. 15 from 9:30 a.m. – 5 p.m. and Saturday, Nov. 16 from 9 a.m. – 3 p.m. There will be hand-crafted

jewelry, wreaths, books, concessions, and much more from over 50 vendors. Free admission. Please call the Community Center at 850-654-5184 for more information.

Kick off your holiday season – and shopping – in style at the **7th Annual Bourbon at the Bay** presented by Hand Arendall Harrison Sale Thursday, Nov. 21 from 5:30 - 8 p.m. at Regatta Bay Golf & Yacht Club. Sample bourbon, scotch and champagne, try your luck in the Destin Commons wine pull, bid on your choice of gifts, trips and more in the Ft. Walton Beach Medical Center silent auction, and enjoy decadent bourbon-infused fondue from The Melting Pot. New this year is the Beach Liquors VIP Room! Tickets are \$45 and may be purchased at DestinChamber.com.

Destin Commons and Bass Pro Shops welcome Santa to light the huge Holiday Tree in the middle of the



square Friday, Nov. 22. Enjoy free face painting, free photos with Rudolph and Frosty, as well as a holiday photo booth while you listen to festive tunes. At 7 p.m., sit back and marvel at the holiday parade as Santa arrives on Main Street to light 50 feet of the most spectacular Christmas tree on the Emerald Coast!

It all comes together with an extravagant finale of fireworks!

Just in time for the holidays, **Northwest Florida Ballet** returns to the Mattie Kelly Arts



Center to present the 40th annual production of the classic holiday favorite, *The Nutcracker*. Performances will be held on Fri. and Sat., Nov. 22 and 23 at 7:30 p.m. and Sun., Nov. 24 at 2:30 p.m. and features live musical accompaniment by the NFB Symphony Orchestra, led by Music Director and conductor David Ott. This timeless tradition is a celebrated favorite of families along the Emerald Coast as it marks the start of their holiday season.

Families are invited to ring in the season with **Santa's arrival at Silver Sands** on Nov. 23, from 11 a.m. to 1 p.m. and, featuring Kris Kringle's grand entrance on a fire truck! Kids can gather around the courtyard in front of Saks Fifth Avenue OFF 5TH to take photos with St. Nick and share holiday wishes. In addition, children can enjoy festive holiday-themed activities, including face painting and a special surprise from Santa. In the spirit of the giving season, the first 50 families to arrive at the event will receive a complimentary goody bag with a \$20 Disney Store Outlet gift card!

Santa's Magical Arrival at HarborWalk Village is a highlight of the season at HarborWalk Village Nov. 30 and Dec. 1 from 1-4 p.m. Celebrate with Destin's finest as Santa and Mrs. Claus make their grand entrance Saturday at noon, kicking-off the season. You'll enjoy kids crafts, face painting, and visiting jolly old Saint Nick.

And then there's the beautiful **Festival of Trees** kick-off Nov. 26 from 4-6 p.m. at Grand Boulevard at Sandestin. This year's festival will showcase 12 uniquely decorated Christmas



Trees from area non-profits. Grand Boulevard merchants will also host a festive Town Center Holiday Open House and Walkabout from 3-6 p.m.

A **Holiday Baking Class**, by Chef Jim Shirah, will be held at the Destin Community Center for children ages 8-14 on Nov. 26 and 27 from 11 am - 2 pm. The fee is \$40 for Destin residents/\$50 for non-residents. Each student will learn how to bake and bring home several holiday cookies, treats, and more. Please register early

or call 654-5184 for more information.

The Saturday immediately following Thanksgiving, Nov. 23, the **Farmer's Market** will



take place at Grand Boulevard from 9 a.m. - 1 p.m.

Here Comes Santa Claus on Nov. 30 from 6 - 9 p.m. at The **Village of Baytowne Wharf**. Get in the winter spirit with during the Here Comes Santa event. Cheer Santa on as he makes his way to Baytowne and watch as he lights the special Village tree! Enjoy face-painting, kids crafts and a beautiful fireworks display! Visit Baytownewharf.com for information.

Excitement builds in anticipation for Santa's arrival to light up the **Henderson Beach Resort's Christmas tree**. Gather on the Piazza Dec. 1 at 6 p.m. for a festive celebration with a special Christmas performance by carolers from our local community. Enjoy traditional holiday drinks like hot cocoa and eggnog while Santa takes gift requests. Christmas Tree Lighting takes place at 7 p.m.

PITELL

LAW FIRM, P.L.



LISA Y. SHORTS PITELL
ATTORNEY AT LAW

- Wills, Trusts, Estate Planning
- Corporation, LLCs, Business Law
- Taxation law & Tax returns
- Contracts
- Guardianship, Probate & Estate Administration

4591 Highway 20, Niceville, FL 32578
850.897.0045 | LYP@LYP-LAW.COM

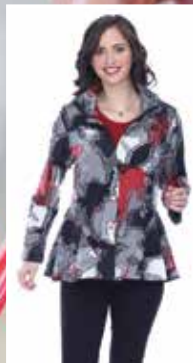
The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

Is That 4 Me

SPECIALTY BOUTIQUE

34940 Emerald Coast Pkwy, Suite 185
Paradise Isle Shopping Center
(Behind Cracker Barrel)
Destin, FL 32541

(850) 424-4074



See Coupon Special
on page 47!

Around Town

Fore Her invites breast cancer patients, survivors and supporters to its **2nd Annual Pink Walk** on Sunday, Nov. 3, 2019 at Destin Commons. Proceeds from the half-mile walk and after party will support Fore Her's mission



to provide financial assistance to women battling breast cancer in Northwest Florida. Check in begins at 12:30 p.m., and the event will begin at 1 p.m. with a light warm-up. Tickets are \$35 for adults and \$20 for children five and up (free admission to children four and under). Teams are encouraged. Supporters can also purchase signs in honor or in memory of a loved one who battled breast cancer to be placed along the walk course for \$50. The signs can be taken home after the race as a keepsake.

On Nov. 7, Choctawhatchee Audubon Society presents **Hurricane Michael: Challenges and Benefits to Shorebirds** by Raya Pruner. Come hear Raya Pruner of the



Florida Department of Fish and Wildlife Conservation speak on how this historic hurricane impacted threatened shorebirds such as plovers, terns and black skimmers. The presentation will be held in room 302 of the Student Services Center at the Northwest Florida State College Niceville campus. Socializing begins at 6:30 p.m. and the program at 7 p.m. Admission is free and open to the public. Contact Dave Clausen at (907) 321-3701 for more information or visit the website at choctawhatchee-audubon.org and our Facebook

page at Choctawhatchee Audubon.

The second annual **Holy-Smokes! BBQ Cook-off** will be held Saturday, Nov. 9 from 11 a.m.-3 p.m. on the back lawn at Immanuel Anglican Church on Indian Bayou Trail. BBQ tastings, live music, kids' activities and good food will be available for all. Awards will be given for People's Choice, Judges' Choice and Most Creative Station. To enter your team or



sponsor the event, forms are available at iacdestin.org/holy-smokes or at Immanuel's church office, Monday-Thursday from 9 a.m.-4 p.m. or on Sunday mornings. Proceeds benefit the Special Operations Warrior Foundation.

The **Harvest House Christmas Bazaar** is almost here! Harvest House's largest



event of the year, tables will be stacked high full of all Christmas related items on this one day - Saturday Nov. 9 starting at 8 a.m. The store will also be open during this time for shopping as usual. There will be free food to enjoy while shopping and a lot of family fun to be had while helping out Destin's Food Pantry.

On Nov. 16 join leader Malcolm Swan, 210-452-4899, at 7:30 a.m. for a **bird-walk** to the Destin East Pass, West Jetty and Gulf Beach. Discover gulls, terns and shorebirds. Meet at the public parking lot at the South-West end of the Marler (Destin) Bridge (east end of Okaloosa Island on south side of Hwy 98). Bring binoculars and/or camera, wear closed-toed shoes, long pants and a hat. Be sure to have your updated Eglin Beach Permit. See choctawhatchee-audubon.org for directions to obtain the free permit.

Adopt-a-Family!

Emerald Coast Children's Advocacy Center (ECCAC) is seeking donors who will purchase gifts for individual families who have been identified by the Center. Last year, the program helped 197 children in 70 families have a brighter Christmas. Sign up to Adopt-a-Family online at www.eccac.org. Or, contact Angie Harder at angie@eccac.org, (850) 833-9237, Ext. 253, to make arrangements. Then shop for the family and bring unwrapped gifts and Christmas wrapping paper for



the gifts by Dec. 18 or sooner to the Niceville or DeFuniak Springs centers. For further information about the ECCAC, visit www.eccac.org.

Emerald Coast Physical Therapy is now open.

"So many members from the community came together to make our grand opening a successful event," said Dr. Danielle McKinney. "We want to give a special thanks to Ashley Vanoy of First National Bank for



supplying the wine and Raven Stevens of Community Broadcasters for supplying Rock N Roll Sushi for the event." ECPT is now accepting new patients both private pay and insurance based. Located on the 4th floor of the Progress Bank building across from Whole Foods, call 850-714-6166 or visit emerald-coastpt.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!



KW GAIL PELTO
KELLERWILLIAMS

Don't Wait... Call Gail TODAY!

850.374.0454

Gail.Pelto@KW.com

www.GailPelto.com

Not ready today? Clip this ad and keep it with your house papers. I'll be here when you're ready!



Looking for Quality Kitchen Cabinets & Great Pricing?



SUPERIOR CUSTOMER SERVICE

Seaside Premium
CABINETS

4010 Commons Dr. W, Suite 116, Destin
850-533-6801 | seasidepremiumcabinets.com

Locally owned and operated

 Community

Moving Forward in Tourism

Destin Forward Hears From Industry Experts

BY LORI LEATH SMITH,
DESTIN FORWARD CLASS MEMBER

Our 2019-20 team of business professionals continue to learn from the experts—October’s class on tourism unveiled a lot. Okaloosa County TDD Director Jennifer Adams revealed that according to the World Education Symposium, 49% of children spend less time outdoors than prison inmates. “It’s time to change that,” said Jennifer, “and bring out the diversity, richness and quality of our area. What’s good for local residents and businesses is good for visitors.” Stay tuned for an exciting marketing and rebranding campaign!

In our “Accommodations” panel discussion, we heard from several community leaders: Michael Taylor of Vacasa, Ken Wampler with Newman Dailey Resort Properties, Inc., John Toombs of Harmony Beach Vacations, and Ron Whitfield from ResortQuest by Wyndham Vacation Rentals. All concurred what makes our destination attractive is the variety and diversity; customer service such as personal phone calls, engagement with the customer, becoming an informational resource, being responsive and adjusting



to customers’ needs; these all make the most positive customer experience.

One of the highlights of the day was stopping by our beautiful and historic Henderson Beach State Park. Did you know the land used to be owned by the U.S. Navy which used the lumber for war ships? After this, Bernie Henderson bought six

miles of this land for \$25,000 and, in 1982, sold 1¼ mile for 13 million to the state! Officially opened in 1991 after new Hwy. 98 was constructed, the park now has many natural resources such as sea turtle and shorebird nesting and welcomed 476,000 visitors from May-September this year. It’s also one of the top 10 volunteer outlets in Florida!

At lunch at Fudpucker’s, we heard about some of our area’s best attractions from Trey Tisdale, Gator Beach at Fudpuckers trainer, Patrick Berry from the Gulfarium and Jearl McCall from Emerald Bay Golf Course. If you haven’t visited the Gulfarium lately, you’ll find there’s so much there...seals, penguins, otters, reptiles sharks, stingrays, dolphins, turtles and more. Captain Steve and Wendy Wilson, owners of the Buccaneer Pirate Cruise, birthed the first dolphin eco-tour in the Destin area responsible for sparking an entirely new tour boat industry here. Integral in their success has been giving back to the community and offering a high-value form of family fun at a low cost. And, of course, we were treated to the World’s Greatest Alligator Park Tour at Fudpucker’s! Did you know there’s a true, albino alligator there? I mean, even his eyeballs are white!

We also discussed the challenges and impact of planning and executing events from some of our area’s experienced professional coordinators: Tim Edwards, Fudpucker’s Beachside Bar and Grill; Brooke Zannis, Destin Commons; and Brittany Byrd, Harborwalk Village.

Our next stop was the Destin History and Fishing Museum where we were given an amazing tour by Kathy Marler Blue, Associate Director. Our non-profit museum is a tourist destination with a mission to present Destin’s journey from a small fishing village to a major tourist destination. We stepped away with a new appreciation of our historic, persevering Destin Harbor and city.

Here, we also heard from Jason Belcher who, in a previous Destin Forward class, helped to restore and make available the Primrose, Destin’s first seine boat. This is due to multiple donors and organizations working together for funds used to build a new structure to house the Primrose, restore the Primrose and Old Post Office, and create a cohesive walk-way which makes up the historic park complex on the museum site.

Our chock-full day concluded with the Destin Fishing Rodeo weigh-ins at AJ’s! I hope you didn’t miss this in October! (Read about the first two Destin Forward sessions at MyDestinLife.com.)

**WE ARE
YOUR SMALL
BUSINESS
BANKING
PARTNER.**

#YourKindofBank



Ashley Vannoy, Market President
MLO#675371
495 Grand Blvd #206 | Suite 220
Miramar Beach



FIRST NATIONAL BANK
850.533.7389
fnbdc.com



Thank you for your business, your trust and your confidence!

**INSURANCE FOR A
SMOOTH SAILING
FUTURE**

LOCALS
SINCE
1982

norton-insurance.com

850-244-1574

**Norton
Insurance**

LIFE • HOME • CAR • BUSINESS

**Auto-Owners
INSURANCE**

A Grandparent's Legacy: The Gift of Life Insurance



BY VICTORIA OSTROSKY

Jessie was going through a pile of mail while standing at her circular filing system, quickly disposing of the junk mail, when one piece caught her attention. Her face lit up with a smile.

Almost two years ago Jessie became a grandmother. Her granddaughter was everything to her, and if you were to take a peek in Maddie's nursery you'd know, because the walls and floors were decorated with all of the toys and stuffed animals any little girl could possibly want.

In the past, when Jessie's friends would go on and on about their grandchildren she'd sit quietly, waiting for them to move on to another topic. She couldn't understand. But now she knew. Her life changed in a single moment with the birth of little Maddie. Jessie thought she understood love from being a mother, but somehow this was different. Her love and devotion to this tiny little human was complete and total.

So, that's why this piece of junk mail made her stop and examine it more carefully.

Hmmm... Jessie hadn't thought about a life insurance policy for Maddie. Could a grandparent even purchase one? And is it a good idea like this sales brochure was saying? She decided to give her insurance agent a call and make an appointment.

"It's so good to see you, Jessie!" said Anne, as she ushered her into her office.

"So, I was thinking about purchasing a life insurance policy for Maddie. What do you think?"

"That's a great idea!" said Anne. "Whole life policies for young children are a cost-effective way to provide a guaranteed death benefit and a fantastic gift from a grandparent, aunt, uncle or parent. I have a product that is an easy issue policy with only a few underwriting questions. One of the great features of this

policy is that its coverage doubles by the time she's a young adult. Let's say you insure Maddie for \$50,000. When Maddie turns 18, her coverage automatically increases to \$75,000, then at age 25, it increases once more to \$100,000, while the premium stays the same.

Being a permanent life policy, it won't expire as long as the premiums are paid, and it grows in cash value that can be borrowed against if desired. It's a nice little policy that can be the solid foundation for broader protection in the future. I secured similar protection for my three children and two grandchildren.

We can easily get a policy started. I also recommend adding a couple of inexpensive riders – one of them being a guaranteed insurability rider – which will give Maddie the option of buying additional insurance during her lifetime without needing to prove insurability. This is a great feature if she becomes, let's say, diabetic, or develops cancer later in life, and might not qualify for affordable insurance or any insurance at all."

Anne also took a few minutes to mention additional life insurance options for families and business owners. She explained how the proceeds from a life insurance policy can do some amazing things for people. It can keep families in their homes, pay off debt, car loans and mortgages, secure funding for college, and provide an income stream. For business owners, it can make sure the business stays in the family by providing money to keep the business running while training a replacement, or fund a buy/sell agreement.

Anne quickly worked up a quote with an affordable premium which was less than \$25 per month. Jessie loved the idea of the life insurance policy accruing cash value that Maddie could use to help pay for college or as a down payment on a home. Grandma Jessie went home even happier than usual, knowing she was helping to secure Maddie's future.

For most of us life insurance is not a cool topic, but it is a necessary one. The best time to buy life insurance is when you're young and healthy, as the cost of your insurance will never be lower. Unfortunately, young people often don't have the money to

buy insurance. When someone is recently born, graduating from grade school, high school or college, or getting married, this is a great opportunity for a parent, grandparent or other close relative to purchase life insurance for them.

Give your agent a call to find

out about life insurance for you, your business, your children, or grandchildren. It's one purchase that will never go out of style.

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 several informative videos on Life Insurance, or call 850.424.6979. Victoria Ostrosky, author of this article is an Agent/CSR with IZ.

insurance zone
HOME • AUTO • BUSINESS • LIFE • GET COVERED

Another in a series of Capers Family Adventures

SAVE THE DATE
CELEBRATE 11 YEARS!
NOVEMBER 21, 2019
BUSINESS AFTER HOURS AT
RUM RUNNERS

Let IZ help you score **BIG** with your
Personal and Business Insurance needs.

Proud supporters of Alaqua Animal Refuge

(850) 424-6979
www.ins-zone.com

on 30A & 98

BEST IN DESTIN
2019

Not satisfied with your HOA / Condo Management?

We Can Help!

- **Boutique Management** - We're the best at what we do!!
- **Tailored to your community**
- **Thirty-Day Termination Clause**
- **Compliance Admin** for HOA Compliance
- **24/7 Online Access** to association financials
- **Locally Owned and Operated!**

Offices in Miramar Beach
www.lsmanagementassociates.com
850-269-7285

L.S. MANAGEMENT & ASSOCIATES, INC.
Professional H.O.A., Condo and Real Estate Management
Future Solutions Now



Lee Campbell

 Community

Inlanta Mortgage Honors Veterans, Gives Thanks



BY BALENDA HETZEL

It's a magical time of year on the Emerald Coast! Thanksgiving is just around the corner, allowing us time to pause and recognize what we're truly thankful for before the busy hustle and bustle of the holiday season begins.

For the Inlanta Mortgage Emerald Coast Team, we're taking the time to reflect and express gratitude for the families we've had the privilege of serving from last year. November is also a special time for us because it's a time to recognize and hon-

or our Veterans on Veterans Day, and throughout the month.

Veterans Day marks an important time of year dedicated to thanking our military and community heroes for their service and sacrifice. For the Inlanta Mortgage Emerald Coast Team, this means using its expertise in the complexities and intricacies of the VA Lending program to help local military buy the homes of their dreams. The program, designed specifically for service members, Veterans and eligible surviving spouses, provides excellent benefits that allow buyers to purchase homes with no money down, no private mortgage insurance (PMI) and more flexible credit guidelines.

I've lived on the Emerald Coast for more than two decades and my team of mortgage professionals have successfully served the Florida panhandle for more than 20 years. I am from a military family, and am an avid supporter of military

members, Veterans, their families and all of our community heroes. My team is involved in numerous local organizations and actively participates in community events each year.

If you or someone you know is a Veteran, active military member or a surviving spouse, we'd love to meet you, thank you for your service and offer you the chance to sit down with one of our expert team members to learn more about you and your financial situation. Your service deserves reward and we'll do everything we can to ensure you receive all the benefits you deserve.

Offering our customers high-quality service and an unforgettable mortgage experience is Inlanta's top priority, and our local team is fully dedicated to ensuring that our clients receive the highest level of service they expect and deserve, no matter their financial situation.

From all of us at the Emerald Coast mortgage team of Inlan-

ta Mortgage, we thank you, our local families, for entrusting us with your homeownership journey, as well as our honorable military heroes and their fami-

lies. We wish everyone a joyous Thanksgiving and holiday season.



(A division of GY Painting and Renovations)

**Let us improve
your view with
PolyDesign Shutters!**

100% American made from start to finish! 2-3 week delivery!

No warping, peeling or discoloring.

New one of a kind Shakker Elite Shutter with Trim Packages!

Over 22 years experience!

**Amber Yokel
850-714-7502**

**FB: GY Painting and Renovations
www.GYPaintingandreno.com**

VISIT MYDESTINLIFE.COM TO READ THIS ISSUE ONLINE

Fall
in Love
with
Inlanta

At Inlanta Mortgage, we promise to give you the best service possible. We want you to have the knowledge and confidence when choosing which mortgage best fits your needs. That's why we know you'll fall in love with Inlanta!



Balenda Hetzel

NMLS #430532

Regional Production Manager

225 Main Street, Suite 14
Destin, FL 32541

Cell: **850.499.4759**

emeraldcoastlender.com

**Inlanta[®]
Mortgage**



Inlanta Mortgage, Inc. NMLS #1016.
Florida License #MLD55

The VA Loan: If Eligible, it's Your Best Friend When Buying or Refinancing Your Home



BY GAIL PELTO, REALTOR

I've thought a lot about our military since moving to the Emerald Coast and I've worked with military buyers and sellers. Before we continue, thank you – I appreciate and am humbled by your service to our great country.

A VA Loan is a mortgage option available to eligible members of the regular **military, reservists, Veterans, National Guard and spouses of military members** who died while on active duty or as a result of a service-connected disability. If you are one of these folks and have not purchased a home, then continue reading this article. And if you already own a home, you should read this too.

Many of you are not taking advantage of this benefit. In fact, of the 21 million plus service members and Veterans in this country...only about 6 percent have used a VA Loan to purchase a home in the last 5 years! Some eligible candidates don't know about the program, some may think it's a long, drawn out process and some lenders may not even think to offer it. But, there are many reasons to use this benefit:

- **VA loan rates are typically about .25% lower than conventional loans** – since the government backs the loan it is considered low risk; they also have some of the lowest foreclosure rates.

- Just about **ANY LENDER can do a VA loan**...it is not issued by the government; it is backed by the government. Many banks, credit unions and mortgage lenders can do VA loans.

- They have **more forgiving guidelines for lower credit scores**, past foreclosures and bankruptcies...do you

think your financial history is too bad to buy or refinance your home? These issues don't necessarily disqualify you from eligibility. Each lender will have its own guidelines on these issues.

- **Zero money down!** This is **BIG** when you consider conventional loans can ask for 10, 20 or even 30 percent down. 20% down on a \$300,000 house plus all the closing costs, inspec-

tion costs, etc. can add up fast. This is particularly attractive if you're buying your first home and have no equity built up from a sale to put into a new home.

- **No Mortgage Insurance.** Private mortgage insurance can be hundreds of dollars per month, so it's another cost savings.

- You can **use your VA home loan benefit over and**

over again! Sell and pay off one home, then use the benefit again for your next home, and the next one. Once you've been deemed eligible for the benefit, it **never goes away.**

- You can use the benefit to **refinance your existing mortgage** whether it is a VA loan or not.

- You can use the benefit to **tap into your home's equity!** The VA cash-out loan amount can be up to 100 percent of your home's value in many cases...Use it for home improvements, a new boat, a car, or even college tuition.

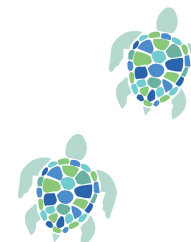
- Disabled Veterans and Veterans who are eligible for disability compensation but are getting active duty pay or retirement pay instead, are **exempt from funding fees** – this fee is usually between .5 and 3.3 percent of the loan amount.

- Home ownership – it's way **better to pay yourself than to pay rent.**

Now that you have this infor-

mation, enlist the services of a great real estate agent who can also help you with lender recommendations. Questions about your eligibility for a VA loan or the home buying /selling process, call me - 850.374.0454, or send me an email - gail.pelto@kw.com. **USE ME AS A RESOURCE**, I am here to help you achieve your real estate goals!

Gail Pelto is a full-time real estate agent with Keller Williams and a board member with the Mattie Kelly Arts Foundation and The Rotary Club of Destin and yes, she's helped military home buyers and sellers in our area in the home buying and selling process!



THE ALL NEW




Locally owned business for over 30 years.

About Face Blinds offers a wide range of products such as

- Custom Window Shades
- Custom Window Blinds
- Custom Plantation Shutters
- Custom Drapes and Motorization.



850-837-4184
12273 Highway 98 West, Suite 116, Destin, FL 32550
www.aboutfaceblinds.com



Property Management is all we do!
LONG TERM RENTALS








RICK SCHEEL
Destin Broker Associate

(850) 424-7260

1234 Airport Road Unit 117
Destin, Florida 32541

By Appointment

www.sundance-rentals.com

COOLING
HEATING
APPLIANCES

MURPHY'S

HOME SERVICES, INC.

REPAIR
MAINTENANCE
INSTALLATIONS

850-650-1699

www.Murphyshomeservices.com

500 Industrial Park Road, Suite K1, Destin, FL 32541

24 - Hour Service

Where the customer still comes first.

License # CAC1813900

AIR CONDITIONING
HEATING &
APPLIANCES

Maintenance • Service
Installation • Air Quality

 Community

THANKFUL

continued from page 8

I am extremely thankful for my family (hubby and kids), for my amazing clients including Jeanne Dailey and the team at Newman-Dailey Resort Properties and the time I get to spend in scenic spots throughout South Walton and Destin. Immensely grateful! —*Tracy Louthain, APR, CPRC, Director of Marketing & Communications, Newman-Dailey*

I am thankful for my husband, kids and grandkids! I also am thankful for extended family that I may only get to see one or twice a year! —*Valerie Peterson LMHC, Destin Counseling Center*

I am grateful for my wonderful wife Redd, who works tirelessly as the singing bartender, as well as being a skilled interviewer on 30ATV - keeping it fun instead of work - amazing 20 years together this Thanksgiving. —*Paul Vizard, 30A Media - Video Production | Broadcast | Distribution | Live*

I'm thankful for the community I live in. The people here are always quick to reach out and support each other. —*Zhalman Harris*

I am most thankful for my family... especially our little granddaughter Eden! I am thankful for close friends and family and a safe and caring community to live in! —*Myra Williams, Howard Group*

Myrna and I are thankful for faith, family, friends and salvation! An attitude of gratitude determines our behavior and results in our living a life of thankfulness each day of our lives! —*Bob Conrad*



I am thankful for my family and to be living in such a beautiful area surrounded by so many incredible people. —*Greg Durette, Florida Health Connector*

I am thankful for the revelation that I have of God's unconditional love that has empowered me to love, encourage, support and give to others. I'm thankful that that one revelation has kept my family, relationships and personal well-being in a place of peace and joy no matter what storms may come (and they do come). I'm thankful that my ship remains steady. —*Dee Chernicky, Dee Chernicky Ministries*

I am thankful for the dozens of times a day I get to look up and see paradise. —*Leslie Moland, APR, Dir. of Marketing & Public Relations, White-Wilson Medical Center, P.A.*

I feel like God told me "thanks" opens the door to more, like saying more LORD! So, I am thankful for the ability to thank God, whom all blessings flow from! —*Mona Ponder, Business Empowered and Silver Real Estate*

My family - they are my foundation, my best and closest friends and confidants. I am extremely fortunate and I pray I never take that for granted! —*Stephanie Pettis, APR, Vice President of Planning and Strategy, 25th Hour Communications*

I am thankful for the Non-profit Trees on the Coast and the new trees being donated and planted throughout Destin. —*Allen French, Trees on the Coast*

I'm thankful for the moonlight on the Gulf, it fills my heart with love and hope for tomorrow. —*Frank Berte, Destin Interactive*

I am thankful for local news in SoWal Life, Bay Life and Destin Life newspapers. —*Ray Cyr, Advertising Director, SoWal Life*

Thankful for my family and friends and to be able to be a daily light for all who need it! Also so very thankful to be able to spend our winter in beautiful Destin! —*Deb Haemker Skog*

And I am thankful for our partners and readers. It's your voices and your support that make this publication great! —*Lori Leath Smith, Publisher, Destin Life | Bay Life*

Local Youth Rock Climbing Team Represents Destin

ROCKERS, a Destin-based Youth Climbing Club presented by locally-owned Rock Out Climbing Gym, gave impressive showing at USA Climbing sanctioned event. In their second year of competition, Rock Out Climbing Gym's ROCKERS traveled to High Point Climbing in Birmingham, Ala., for the first event of the 2019-2020 season. The competitive

Out Climbing Gym hosts its annual Thankssending Competition. Youth competitors are required to place in the top 10 in two local climbing competitions to qualify for regionals.

Dan Hilton has three children who compete with the ROCKERS team. "I've seen a huge improvement in my kids' health, both physically and mentally. They are much stronger and confident individuals. My younger kids love cheering



Left to right: Caden Hilton, Aubrey Hilton, Eleanor Ross, Ava Gravino, Gabe McCay, Hailey Hilton, Sawyer Johnson, Calvin Boole, and Austin Johnson. Pictured front: Coach Josh Appleman. Not pictured: Charlie Herman, Wesley Bowett, and Mackenzie Smith

climbing club is the only of its kind in the local area and is made up of 11 teammates, four of which are returning from last year. Team members are from home-school, public school, private school, and live from Pensacola to Panama City, although the majority of the ROCKERS are from Okaloosa County.

The competition brought together climbers from USA Climbing Region 601, comprised of Georgia, Alabama and Florida youth.

The ROCKERS are scheduled to compete again on Nov. 2 at The Edge in Jacksonville followed by Nov. 9 at Treadstone in Columbus, Ga. On Nov. 16, the competitive team climbs at their home gym when Rock

them on at completions and look forward to when they can join the team."

The ROCKERS competitive team is open to members and non-members. Those interested in joining are encouraged to participate in one of Rock Out Climbing Gym's Youth Climbing Clubs before venturing into the competitive team. If a youth has not participated in a Rock Out Youth Climbing Club, they are required to try out for the team.

For more information, gym hours and upcoming events, visit www.RockOutClimbing.com. Daily, weekly and monthly recurring memberships are available and the gym offers youth, military and family discounts.

TIMBERVIEW HELICOPTERS

See the Gulf
like you've never
seen it before!

10% LOCALS DISCOUNT

850-774-0991
www.DestinHelicopters.com

2019 Football Guide



2019 Football Season in Full Swing...

Landshark's Pizza



Are you ready for some Football? 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. Weekly specials and fun include Music Bingo on Tuesdays at 7 p.m.; \$.69 cent Wing Wednesdays; Sports fans from all

over come and watch all their favorite teams on countless regional and national sports networks including College & Pro Football. And there's a fully stocked bar with 95 different bourbons and 30 beers on draft!

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

Prime'D



Get Prime'd for the 2019 College and Pro Football Season. Oh, yes, it's that time of year again and we invite all of our friends and neighbors to come on by Destin's hottest haven for sports

fans all season long. Now featuring Helen Back Pizza. Our new menu features delicious Small Bites to get you started like our Loaded Nachos, Sriracha Wings or Carnitas Tacos. Then enjoy our Homemade Soups and Salads, Sandwiches including our famous Cuban, Philly shaved ribeye or Blackened Mahi just to name a few. Mouth watering Entrees including Filet Mignon, Shrimp Linguini, Fresh Salmon, Fried Chicken and more. And of course a Kid's Menu and sweet desserts too...Affordably priced and served in a relaxing family atmosphere...

Plenty of Big Screen TVs, pool tables, dart boards, great food and drink, Game Day Specials and a friendly and welcoming atmosphere make Prime'd at the Palms one of your best bets.

4201 Indian Bayou Trail, Destin | (850) 351-0900
primedatthepalms.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 serve up some of their world class jumbo-sized Margaritas, sure to set the mood to watch your favorite football game. Tequila's Sports Bar has some of the best seats in the neighborhood. Listen to live music every Friday and Latin Saturdays where you can dance the night away! A fusion of sports bar food and delightful Mexican dishes, lunch specials offered daily

Monday through Friday for \$8.99. Try an order of the garlic parmesan wings then top it off with an order of garlic shrimp that comes with rice and refried beans. EAT, DRINK, FOOTBALL, 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
sandestinsportsbar.com

Brotula's Seafood House & Steamer



The name Brotula's is derived from the Bearded Brotula or Cusk Eel that is caught right here in our

Continued next page

Game-Day Specials!

The View!

Daily Power Lunch Specials 11-2

Ladies' Night Every Thursday!

Featuring
Helen Back

PRIME'D
at the Palms

**FOOTBALL!
FOOD!
FUN!**

Featuring Helen Back Pizza
Small Bites, Soup & Salads, Sandwiches, Entrées, Sweets and Kids Menu
Domestic, Import and Craft beers, Premium Liquors
A unique selection of Wine, Frozen Drinks and a Coffee Bar

Football Watching!

The Vibes!

Football Fare!

20 TVs!

Happy Hour 12-6

OPEN 11:00 AM - 1:00 AM
(850) 351-0900
primedatthepalms.com

DOORDASH
Book Your Holiday Party Here!
from 30 up to 300 people!

Destin's Best Places to Wa

local waters at depths of 350 feet. This amazing tasting fish is one of the best kept secrets among the local fishing community. Here at Brotula's we specialize in fresh, locally-sourced seafood, produce, and a wide array of steamed and boiled shellfish platters that are integrated into a fun and rustic, yet sophisticated southern fish house. Some of our most popular dishes include steamed snow crab, lobsters, and mussels. The Chef-Inspired menu will display a wide variety of flavors, with focuses on New South culinary preparations of traditional coastal offerings from around the country. Come and join us for a one-of-a-kind dining experience!

850.460-8900 | 210D Harbor Blvd. Destin | brotulas.com

The Beach House



Located next to the Hilton Sandestin, you'll enjoy the magnificent view of the white sandy beaches and emerald waters from every seat, indoors or out! And, the game is always on one of the large TV's. And 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, and your favorite team, while you eat on one of the many outdoor escapes! Join for live music several nights a week. 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
Thebeachhousesd.com

Fudpucker's Beachside Bar & Grill

Fudpucker's Beachside Bar & Grill in Destin has been locally owned and operated since inception in 1982. Fudpucker's restaurant stands out by being dedicated to its owners' three favorite "F" words: Food,

Fun and Family. And, you can be assured that there's plenty of each when you visit Fudpucker's restaurant in Destin.



Fudpucker's is not just a restaurant, it's not just a bar, and it's certainly not just a "tourist" place – it's a one-of-a-kind entertainment experience, and one that can be enjoyed by kids and families of all ages. Free Jazz Night with Al Alvarado Thursday, November 21 - see next page for details. Fudpucker's caters to locals—come in today and ask for your very own Locals Discount Card! November Special: Buy One Meal, Get One Free! Coupon required...See page 46.

850.654.4200 | 20001 Emerald Coast Parkway Destin | fudpucker.com

Tailfins Alehouse and Oyster Bar

Tailfins' Entertainment Complex delivers an incredible mix of friendly and fun atmosphere with breathtaking views—a magical combination for football watching! Featuring three levels of indoor and outdoor dining, overlooking the Destin Boardwalk and water including live music on the docks and Dueling DJs every Fri. & Sat. night in November, Tailfin's has TV's everywhere you look. Scrumptious Early Bird Specials M-F from 4 -7 p.m. featuring Tailfins' famous Alaskan Snow Crab ~ Steamed Crab Clusters with New Potatoes & Corn, \$19.95; Double Happy Hour from 4 to 7 p.m. and again from 10 p.m. to closing from Mon. through Fri.

850-650-1200 | On the Harbor in Destin | tailfinsdestin.com



Continued on next page

Watch Your Favorite Teams!



November Game-Day Schedule Highlights

Navy @ Notre Dame 1:30 PM
Wake Forest @ Clemson TBD
Indiana @ Penn State TBD
Michigan St. @ Michigan TBD
Minnesota @ Iowa TBD
Wisconsin @ Nebraska TBD
Ohio St. @ Rutgers TBD

Saturday Nov. 2

Mississippi @ Auburn 6 PM
Florida @ Georgia 2:30 PM
Miami (FL) @ Florida St. 2:30 PM
Virginia Tech @ Notre Dame 1:30 PM
Michigan @ Maryland 11 AM

Saturday Nov. 23

Penn State @ Ohio St. TBD
Samford @ Auburn TBD
Michigan @ Indiana TBD
Texas A&M @ Georgia TBD
Arkansas @ LSU TBD
UCF @ Tulane TBD
SMU @ Navy 2:30 PM
Boston College @ Notre Dame 1:30 PM
Miami (FL) @ Florida Intl. 6 PM

Saturday Nov. 9

LSU @ Alabama 2:30 PM
Missouri @ Georgia TBD
Vanderbilt @ Florida TBD
Clemson @ NC State TBD
Louisville @ Miami (FL)
Penn State @ Minnesota TBD
Iowa @ Wisconsin TBD
Maryland @ Ohio St. TBD

Saturday Nov. 30

Alabama @ Auburn TBD
Georgia @ Georgia Tech TBD
Florida St. @ Florida TBD
Clemson @ S. Carolina TBD
Texas A&M @ LSU TBD
Mississippi @ Mississippi St. 6:30 PM
South Florida @ UCF TBD
Rutgers @ Penn State TBD
Ohio St. @ Michigan 11 AM
Wisconsin @ Minnesota TBD
Iowa @ Nebraska 1:30 PM

Saturday Nov. 16

Georgia @ Auburn TBD
LSU @ Mississippi TBD
Florida @ Missouri TBD
Alabama @ Mississippi St. TBD

LANDSHARK'S PIZZA
Award-Winning Menu, Sports, Full Bar, 3 Dining Areas, Game Room, Dog & Cigar Friendly Harborside Deck!
www.landsharkspizza.com

Pizza|Wings|Subs|Calzones|Salad|Desserts & Cocktails
AMAZING SPECIALS EVERY DAY OF THE WEEK!

MULTI-YEAR AWARD WINNER
BEST PIZZA IN DESTIN & BEST FISH IN DESTIN
PLUS BEST WINGS IN DESTIN
BEST TACOS IN DESTIN
FULL BAR & GAME ROOM
STRIKE & DOGGY FRIENDLY BACK DECK!

300 HARBOR BOULEVARD IN DESTIN (850)424-6743
NHL|NBA|MLB|NFL SPORTS ON AN ARMY OF BIG SCREEN TVs!
Destin's Official Green Bay Packers HQ!

ISLAND WING CO. GRILL & BAR
CRISPY BAKED WINGS - MAHI TACOS - BURGERS & MORE

58 BEERS ON TAP - 30 TV'S - WE CATER - GAME DAY SPECIALS

VOTED BEST WINGS 2016 - 2017 - 2018 - 2019
BEST IN DESTIN
VIP DESTIN MAGAZINE READER CHOICE AWARD ★ 2019

ONLINE ORDERING AT WWW.ISLANDWING.COM
850.837.2999
981 US Hwy 98 ~ Destin, FL
(Winn-Dixie Shopping Center near Target)
Open Every Day 11am to 12am

Voted Best Sports Bar!

Tailfins ENTERTAINMENT
Johnny & Ringley's
ALEHOUSE & MARINA
CAPT. HODGSON'S
OYSTER BAR
ON THE DOCKS
Destin, Florida

**Amazing Food
Fresh Seafood**

EARLY BIRD DINNER SPECIALS
4-7 pm

DOUBLE HAPPY HOUR
4-7 pm & 10 pm - Close Monday-Friday

ALASKAN CRAB LEGS
Dinner Special \$19.95 (M-F 4 till 7)

**172 Harbor Blvd. Destin
(850) 650-1200
TailfinsDestin.com**

LIVE MUSIC ON THE DOCKS
DJ on the top floor - Fri. & Sat. 9pm

COLLEGE FOOTBALL
SEC, ACC, BIG 10 Networks
Come and watch all your favorite teams play!
SUNDAY NFL TICKET
showing all games!

Island Wing Company Grill & Bar

Voted Best Wings four years running, Island Wing Co. is calling your name. Come in and enjoy the games, find your favorite beer among the 58 selections on tap and enjoy some of the tastiest food you've ever eaten, all while watching your favorite teams on the many Big Screen TVs situated throughout this clean, open atmosphere. Football season is back and Island Wing Company invites you back, back to the best sports Bar and Grill in Destin. Back to watching, cheering, eating and drinking with all the other true, passionate wing eating, beer drinking fans that have made this the locals favorite place to gather.

981 U.S. Hwy 98, Destin | (850) 837-2999 | www.islandwing.com



Destin Dining, Entertainment, Music & Specials

Fudpucker's Beachside Bar & Grill

SPECIALS

Buy One Meal / Get One Free
(Clip our coupon page 46.)

Locals, ask for your own Locals Discount
Card good for 15% off

* Includes preferential seating year round



MUSIC

Free Jazz Night with Al Alvarado

Thursday, Nov. 21 at 6:30 PM – 9:30 PM

Enjoy an evening of dinner, wine and contemporary jazz right here on the Emerald Coast! This event is FREE to attend! Reservations preferred. A Cash Bar featuring all your favorites and some very special libations from years past is available. You may also purchase an amazing array of appetizers, entrees and desserts during the show. RSVP 850-654-1544 for Reservations.

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

Brotula's Seafood House & Steamer

SPECIALS

HAPPY HOUR Mon.- Fri. from 2 - 5pm

Wine-Down Wednesday 4pm to close

Featured Wine by Glass Specials

15% OFF all Bottles of Wine

LADIES' NIGHT SATURDAYS 6pm to close

Half-price select wines by glass

\$5 Well Cocktails

Sunday FunDay 11am - 2pm

\$12.95 Bottomless Mimosas

\$5 Bloody Marys & Margaritas

Boathouse Oyster Bar

SPECIALS

Daily Lunch Specials M-F \$9.99

Slacker Sunday Oyster Brunch - 11am

MUSIC

October 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

The Melting Pot

SPECIALS

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 Wine!

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 four-course dinner for just \$30 per lady, plus \$5 cocktail and wine specials all night long!

Every Monday Night:

BARE NIGHT - BAR AND RESTAURANT EMPLOYEE NIGHT

Bar and Restaurant Industry employees join us every Monday night for half off all food!

MILITARY APPRECIATION

10% off all food every night.

La Famiglia Restaurant

SPECIALS

Lunch Menu starts at \$7.99

Wine Down Wednesdays

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

AJ's Destin

MUSIC

NOVEMBER LIVE MUSIC AT AJs

THURSDAYS: Black Eyed Blonde 9pm

FRIDAYS: DJ Boom 8pm

Jacob Mohr 4pm

Black Eyed Blonde 9:30pm

SATURDAYS: DJ Serpent 8pm

Will & Linda 4pm

Black Eyed Blonde 9:30pm

SUNDAYS: DJ Dan Davis 4 PM

Jones and Company 4pm

Contact (850) 837-1913 or

info@ajs-destin.com for more info.

SEC	Nov 2	Nov 9	Nov 16	Nov 23	Nov 30
Alabama	OPEN	LSU	@MSU	W Carolina	@AUB
Arkansas	MSU	W KENT	OPEN	@LSU	MIZZ
Auburn	OM	OPEN	UGA	Samford	BAMA
Florida	*UGA	VAN	MIZZ	OPEN	FSU
Georgia	UF	MIZZ	@AUB	@A&M	@Ga Tech
Kentucky	OPEN	UT	@VAN	UT Martin	Louisville
LSU	OPEN	@BAMA	@OM	ARK	A&M
MSU	@ARK	OPEN	@BAMA	Abilene	*OM
Missouri	OPEN	@UGA	UF	UT	@ARK
Ole Miss	AUB	N MEX St	LSU	OPEN	*MSU
SC	VAN	APP St	@A&M	OPEN	Clemson
Tenn	UAB	@UK	OPEN	@MIZZ	VAN
TX A&M	UTSA	OPEN	SC	@UGA	@LSU
VAN	@SC	@UF	UK	ETSU	@UT

ACC	Nov 2	Nov 9	Nov 16	Nov 23	Nov 30
Boston C	@Cuse	FSU	OPEN	Notre Dame	@Pitt
Clemson	Wofford	@NC State	Wake	OPEN	@SC
Duke	OPEN	Notre Dame	Syracuse	@Wake	Miami
Florida St	Miami	@Boston	ASU	OPEN	@UF
Ga Tech	Pitt	@Virginia	Vir Tech	NC State	Georgia
Louisville	OPEN	@Miami	@NC State	Cuse	@UK
Miami	@FSU	Louisville	OPEN	FIU	@Duke
NC State	@Wake	Clemson	Louisville	@Ga Tech	NC
NC	Virginia	OPEN	# Pitt	Mercer	@NC State
Syracuse	Boston	OPEN	@Duke	@ Louisville	Wake
Pittsb	@Ga Tech	OPEN	@NC	@Vir Tech	Boston
Virginia	@N Carolina	Ga Tech	OPEN	Liberty	@Va Tech
Virg Tech	@Notre Dame	@Wake	@Ga Tech	Pitt	@Virginia
Wake	NC State	@Vir. Tech	@Clemson	Duke	@Cuse

BIG 10	Nov 2	Nov 9	Nov 16	Nov 23
Illinois	Rutgers	@Mich St	OPEN	@Iowa
Indiana	@Indiana	OPEN	@Penn St	Michigan
Iowa	OPEN	@Wisconsin	Minnesota	Illinois
Maryland	Michigan	@Ohio St	OPEN	Nebraska
Michigan	@Maryland	OPEN	Michigan St	@Indiana
Michigan St.	OPEN	Illinois	@Michigan	@Rutgers
Minnesota	OPEN	Penn St	@Iowa	@N'Western
Nebraska	@Purdue	OPEN	Wisconsin	@ Maryland
Northwestern	@Indiana	Purdue	U Mass	Minnesota
Ohio St.	OPEN	Maryland	@Rutgers	Penn St
Penn St.	OPEN	@Minnesota	Indiana	@Ohio St
Purdue	Nebraska	@N'Western	OPEN	@Wisconsin
Rutgers	@Illinois	OPEN	Ohio St	@Mich St
Wisconsin	OPEN	Iowa	@Nebraska	Purdue

Turkey Day Feasts

BY M. SHAYE SMITH

We've been celebrating Thanksgiving as an American holiday for 156 years. Established by Abraham Lincoln during one of America's darkest times in 1863, shortly after the devastating Gettysburg battle during the Civil War, in both good times and in bad, Thanksgiving has always been a gathering to celebrate our biggest blessing—that of beloved friends and family.

So, dine in, or grab it to-go, and enjoy some of Destin's finest food!

One of our local faves is AJ's on the Bayou on Okaloosa Island. They're giving back with a gift to the community—a Thanksgiving Feast and asking for donations only to dine! Brotula's Seafood House & Steamer is sure to please the seafood-lover's taste buds. Or give thanks with your family and friends as you cruise aboard The Solaris while enjoying a chef-prepared menu. Surf Hut provides stunning Gulf views while PJ's Pasta, Pizza, Ice Cream and Catering would be the perfect spot to order ahead and take a home-cooked meal.

Harbor Docks will host its 25th Annual Free Thanksgiving Day Feast, which also collects donations to support area non-profits. The Annual Community Thanksgiving Dinner at Harbor Docks Restaurant, in partnership with Habitat for Humanity in Okaloosa County and Destin Harvest, presents a FREE traditional Thanksgiving Day Feast from 11 a.m. to 7 p.m. for anyone in the community. Volunteers will serve the meal and donations to benefit the two participating charities will be accepted from those who wish to contribute at this 25th annual event.

Whether you choose to cook a traditional Thanksgiving meal, pick up a prepared dinner or eat out, the options are plenty for dine-in and/or carry out Thanksgiving feasts:

AJ's on the Bayou on Okaloosa Island: The community is invited to a Thanksgiving Feast from 11 a.m. to 4 p.m. on Thanksgiving Day. Located at the base of the Cinco Bayou Bridge in Fort Walton Beach, dine in a beautiful setting indoor or outdoor on the open-air deck over-



looking the Cinco Bayou. (850) 226-7579. AJsonthebayou.com.

Brotula's: Brotula's will be offering a scrumptious Thanksgiving Day Buffet from 11 a.m. to 6 p.m. Adults: \$36.95; Children (11 and under): \$17.95; 3 and under free. For reservations, please call 850-460-8900. Brotulas.com.

Beach Walk Café at Henderson Park Inn: Beach Walk Café is offering a Thanksgiving Day Buffet from 11 a.m. to 3 p.m. Adults (16 and over) \$48, and young adults (ages 13 -15) \$25. Reservations are required and can be made by calling (850) 650-7100. BeachwalkCafe.com.

Cuvee Kitchen & Wine Bar: Enjoy classic southern- and family-favorites. Cuvee will have four limited seatings: 11 a.m., 1 p.m., 3 p.m., and 5 p.m. For

reservations call (850) 460-2909. Cuveekitchen.com

Thanksgiving Buffet at The Henderson: If cooking simply isn't your thing, from 11 a.m. to 3 p.m., The Henderson is hosting its Thanksgiving Buffet. Enjoy a delicious feast of all your favorite holiday dishes. Moreover, choose from turkey, pork sausage, crab legs, roasted grouper, and more. Hendersonbeachresort.com.

Honey Baked Ham: A great place to stock up on all food Thanksgiving! Ham, turkey and delicious sides or the full Thanksgiving feast. Available for pick up or delivery. 137 Crystal Beach Dr, Destin, FL 32541. (850) 650-2636. Honeybakedham.com.

Whole Foods Destin: For Thanksgiving dinner to go, you can choose from a wide selection of holiday meals. Meals range in size and price from \$69.99 to \$449.99 and serve up to 14 guests. They also carry organic meals, turkey dinners, ham dinners, prime rib, and even vegan meals. Order pre-cooked turkey and sides either in the store or online through their Destin E-store. (850) 269-7400. Wholefoodsmarket.com.

No matter what activities, events, or restaurants you choose for your Thanksgiving, we wish you a happy and blessed time filled with fun, food, family, friends and great memories!

Dining For A Cause

Ruth's Chris Steak House at Silver Shells Resort in Destin will host its 7th Annual Fall Wine Walkabout to benefit Mattie Kelly Arts Foundation's Community Outreach programs on Thursday, November 14th from 5:30 p.m. to 7:30 p.m. in the East Bar and Courtyard. Proceeds will fund the Foundation's community outreach mission to provide cultural outreach programs serving K-12 students, adults and children with special needs, at-risk youth, and active/veteran military suffering from visible and invisible injuries in the community.

Chef Ruston Johnson has created a special menu featuring multiple culinary stations with heavy hors' d'oeuvres paired with select fine wines courtesy of a variety of distributors. Live entertainment will feature the award-winning soul and jazz artist, Jones & Company. "Bubbles & Baubles" will allow patrons to enter to win a variety of eclectic and fine jewelry from local artists and jewelers, along with a complimentary champagne tasting.



The MKAF Wine Pull includes a collection of multiple bottles of fine wines donated from wine enthusiasts, private

wine cellars, distributors and restaurants.

Tickets are \$50 per person or \$40 for MKAF members and available to purchase online at www.MattieKellyArtsFoundation.org.



Bric à Brac

Family-Friendly, American-Style Seafood Restaurant
Locally Owned & Operated

Voted Best Crab Cakes in Destin

FREE Homemade Smoke Tuna Dip
w/purchase of 2 Adult Entrees (limit 1 per table)

LIVE ENTERTAINMENT

- Tuesday: Solo Musician
- Wednesday: Local Musician
- Thursday: Karaoke 7pm
- Friday: Jones & Company 7pm
- Saturday: Local Artists

11 pm to 4 am

LATIN NIGHT

FRIDAYS & SATURDAYS

Shoreline Village Plaza | 824 Highway 98 E

850-424-6369 | www.bricabracdestin.com

LA FAMIGLIA

Restaurant & Pizzeria



Experience "Authentic" Italian Cuisine
from your hosts the Tozzi Family!

Featuring Veal & Chicken Parmesan, Marsala,
Homeade Pasta & Ravioli, Pizzas and more!

New Location: Island Palms Plaza
16055 Emerald Coast Parkway Suite 114, Destin (next to Walmart)
850-279-4527

TOGETHER IS OUR SECRET INGREDIENT.
savor every moment™

The Melting Pot
FONDUE RESTAURANT

Happy Hour
\$6 cheese and \$6 chocolate fondues
plus drink specials every day from 4-6 at our bar.
Book your fondue experience today!

MELTINGPOT.COM

11394 US Highway 98 W | Destin, FL | (850) 269-2227

 Fishing

Off the Hook

Meet Local Pro:

Captain Lionel James of Lion's Tale Adventures A Veteran and a Passionate Fisherman

BY CALI HVALAC

For Lionel James, fishing has always been a way life. Growing up in Anchorage, Alaska, fishing was an activity he shared with his Dad, a way to spend quality time together. If they weren't fishing together, he could often be found down at the local rivers and streams fishing after school and on weekends. "My Dad used to wake up on Saturday mornings and find me in the living room watching fishing TV shows first thing," Lionel said. "I loved it."

After high school, he joined the Air Force and served nine years, being stationed back in Florida at Tyndall Air Force base. He worked on base as a civilian a few more years before leaving to pursue his dream of being the captain of his own fishing charter, and Lion's Tale Adventures was born. "I would always tell my co-workers, my dream was to be on the water full time," he said.

Throughout his time in the Air Force, he never lost his pas-



sion for fishing. "On my days off, I would fish any chance I could," Captain Lionel said. "I had a battery powered plastic boat

that fit in the back of my red 1987 Scottsdale pick-up truck. I wanted to learn the waters, on my own; what fish were biting



where, and how I could catch them."

If not on a boat, he was constantly fishing from shore, piers,

or bridges — anywhere he could.

His friends would see his success in person and on social media and ask if they could fish with him. Friends turned into clients, and his passion turned into a career. Lion's Tale Adventures has been operational for three full seasons and is one of the top-rated fishing charters in the Destin area. And it's easy to see why: Captain Lionel's personality and love of fishing make for a great time on the water, no matter how the fish bite.

His passion and drive caught the attention of some major players, and he has made appearances on long-standing fishing TV shows such as Addictive Fishing with Blair Wiggins. Another element of his business is that he truly believes in giving back to the community. He partners with the ARC of the Emerald Coast to take residents fishing each month, and often times that is their first and only experience on a boat. And this holiday season, he is donating the proceeds from his shirt sales to give back to local families in need.

Locals — now is the perfect time of year to book a fishing charter with this Air Force Veteran. Lion's Tale Adventures is a state water fishing charter, operating out of the Destin/Fort Walton Beach area. Fishing charters operate year-round and Captain Lionel can be reached at (850) 585-4747 or online at www.lionstaleadventures.com.



BOATHOUSE
OYSTER BAR

A Locals Favorite For Over 30 Years!





NOVEMBER LIVE MUSIC!

Mondays: Cole Jordan
Roshambo

Tuesdays: Kyle LaMonica
Austin Jennings

Wednesdays: Shane Curle
Hayes and Howland

Thursdays: Rusty Hammerstrom
Austin Jennings

Fridays: Jason Findley
Jason Clark

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

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

*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

Off the Hook

Winter Flounder Fishing

BY CALI HVALAC

As colder temps roll in, we are starting to notice different species of fish migrate into our Gulf waters – specifically

Flounder and Sheepshead. The cooler weather means the fish will school up in one area, making them easier to catch once you track them down.



Flounder and Sheepshead. The cooler weather means the fish will school up in one area, making them easier to catch once you track them down.

“Flounder and Sheepshead are two popular winter/spring fish that anglers will be targeting in this area,” says Captain Lionel James of Lion’s Tale Adventures Fishing Charter. “Flounder will start to school up in October as they prepare to migrate during winter with the cooler water,” he says, “typically heading out into the nearshore gulf areas.” The move allows them to settle on natural and artificial reefs to spawn at this time.

your bait if you miss the bite, making them easy to catch. Typically, they’re found around 200 yards off the beach, in depths of 20 to 60 feet.

Sheepshead actually become more active with the colder water and are usually found hanging near structures like jetties and bridges, where oysters and barnacles grow. “Sheepshead can be a little trickier to catch”, Captain James says. “They like to steal your bait and leave the hook exposed, so we’ve really got to feel for that subtle bite. Once you hook them though, they’re quite a fight!”

Both these fish are abun-

dant, so the season is open year-round for these species. The limit per angler is 10 flounder per day, and 15 sheepshead per day. Many anglers will tell you

they love catching these fish and bringing them home for dinner. Both species are considered prime seafood, with a delicious white meat that’s never oily or

“fishy” in taste. Before it gets too cold, we recommend getting out and hitting the waters to stock up while they’re easy to find!

WE’VE GOT YOU COVERED FROM PENSACOLA TO PANAMA CITY BEACH



CENTURY 21[®]

Blue Marlin Pelican

Top 50 Century 21 in the U.S.A.



Lion's Tale
ADVENTURES
DESTIN FISHING CHARTER

850.585.4747
WWW.LIONSTALEADVENTURES.COM

FAMILY FRIENDLY TRIPS AVAILABLE!

850.837.7800 | www.C21BlueMarlinPelican.com
543 Harbor Blvd., Suite 501, Destin FL 32514
Real Estate Sales • Property Management • Vacation Rentals

 **Pets**

The Panhandle Animal Welfare Society Needs Your Help!

Cats to watch. Cats to cuddle. Cat merchandise. Cat yoga. Cat parties. All things cat! The Panhandle Animal Welfare Society (PAWS) is very excited about being offered a retail location at the Santa Rosa Mall in Mary Esther; to show off their adorable, up-for-adoption kittens and cats, and also provide feline-themed shopping and fun. Thousands of cats are dumped at PAWS' doors every year. To some potential suitors for these lovable creatures, the shelter – In cages and cramped rooms, cat personalities – sassy to sweet – just don't shine through.



At the new store, yet to be named, kittens and cats will freely roam and play in a sectioned-off area. In another section, there

will be cat-related items for sale—from special treats and crafts, to jewelry and novelty items. Tables and chairs will dot the store for patrons to be entertained while they work on their computers, sip on a drink, or just pet and hang out with feline friends. Judging by similar venues across the country, by highlighting adoptable cats and kittens, potential adoptions will skyrocket! That's the goal of PAWS. Further, the community will gain an educationally humane, unique and worthy locale. The store would be self-sustaining through retail sales, and cat-themed activities,

such as cat yoga, cat painting and birthday parties. Help is needed, though, to get it off the ground. Through fundraisers, grants and donations, For more information or to volunteer to help, please contact PAWS volunteer Lorraine Whetstone at (760) 560-7825, lorrainelynnwhetstone@gmail.com, or PAWS Executive Director Dee Thompson at (850) 217-1515, deethompson@embarqmail.com.



Shelly the Sea Turtle

BY LANE MCDANAL

Shelly the sea turtle loves the ocean and the beach, but she needs to keep these habitats safe for her and her family. Can you help Shelly by learning how to protect her environment from the dangers on the sand and in the water?

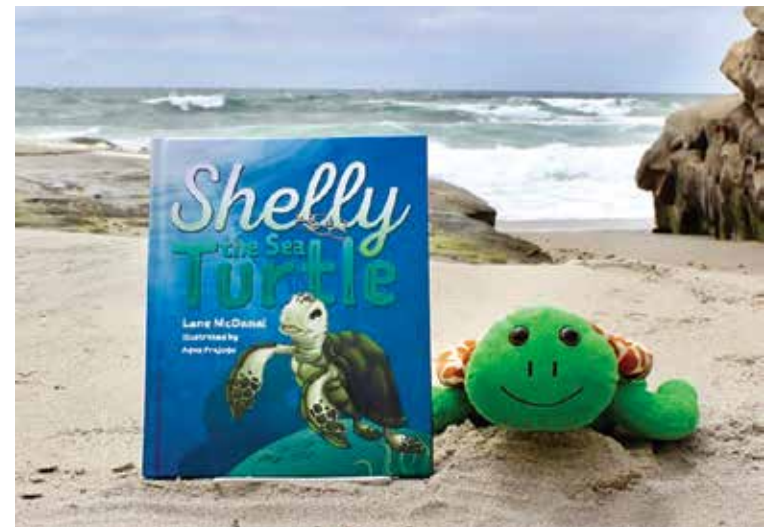
In this introductory book by local resident Lane McDanal, you'll find teachable moments you can enjoy with your kids. They'll learn about what we all can do to help sea turtles and about plastic pollution which is a big problem. "My sons and I have learned that it NEVER breaks down and will always remain on earth," said Lane. Though Shelly the Sea Turtle is geared toward 4-7 year olds, even parents can learn something about sea turtles. Lane decided to write the

book for his three boys, which at the time were all under age 3. "I read books to them every night and with some, I was disappointed and thought I could do a better job. There were no take aways and teachable moments in the ones we had, and I love to find everyday moments where I can teach our boys something," Lane said he also loves the beach. So that's what led him to a book about endangered sea turtles. "I wanted to teach my sons something that they could carry forward the rest of their lives." And, he wanted to make sure all the info was educational and accurate, too. So he contacted Valerie Lofton of South Walton Turtle Watch and a unique, children's book was born.

If you'd like to get your copy and meet Lane, he'll be signing books on Saturday, Nov. 16 at Barnes and Noble in Destin. For signed copies, message Lane on Facebook: Shelly The Sea Turtle or Instagram: SeaTurtleShelly.

Books are \$15 and can be purchased locally at Hidden Lantern Bookstore in Rosemary Beach, Emerald Coast Scuba, Navarre Beach Sea Turtle Conservation Center, Destin Pearl Art in Destin Commons and Barnes and Noble. To purchase online, go to Mascotbooks, Amazon, Barnes and Noble, Books-A-Million, Target and Walmart.

Also, there's an accompanying stuffed sea turtle that helps reduce plastic. It's made from six plastic bottles that have been shredded

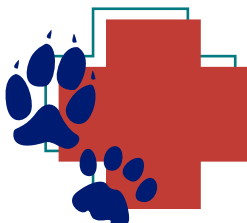


down, melted into yarn and sewn together. You can purchase turtles (\$20) at Loggerhead Marine Center, Navarre Beach Sea Tur-

tle Conservation Center, Georgia Sea Turtle Center and Bald Head Island Conservancy.



Now Open at Our New Location in Destin!



EMERGENCY VETERINARY CLINIC OF OKALOOSA/WALTON



Destin Emergency Veterinary Clinic
247 Main Street
Destin, FL 32541
850 424-4777

Emergency Veterinary Clinic Okaloosa Walton, Inc.
212 Government Ave.
Niceville, FL 32578
850 729-3335

Hours of operation: Monday-Friday 6PM – 8AM, Weekends 24 hours
Open weekends, nights and all major holidays.
Serving Destin, Ft. Walton, Miramar Beach and South Walton

WHAT'S UP DOG

UNLEASH YOUR INNER DOG

THANKS FOR VOTING FOR US
2 YEARS IN A ROW
BEST PET CARE & ACCESSORIES!

850-420-2894



180 Lynn Drive
SRB, FL 32459

9970 US Highway 98 W
Miramar Beach, FL 32550

FWBMC Honored for Hepatitis B Vaccine Birth Dose Rate

Fort Walton Beach Medical Center (FWBMC) has been recognized by the Immunization Action Coalition (IAC) and the Florida Health Department for achieving one of the highest reported rates in the state for its work to protect newborns from hepatitis B virus infection.

"I am incredibly proud of our Labor and Delivery team, who provides outstanding care to moms and their babies," said

Caroline Stewart, Chief Nursing Officer at Fort Walton Beach Medical Center. "That includes immunizations, to protect newborns from hepatitis B."

Fort Walton Beach Medical Center is the newest entry into IAC's Birth Dose Honor Roll (www.immunize.org/honor-roll/birthdose), which recognizes hospitals and birthing centers that have attained high coverage levels for admin-



istering the hepatitis B vaccine at birth. FWBMC immunized 97% of babies from 1/1/2018 to 12/31/2018 and took additional steps to prevent perinatal transmission of hepatitis B.

The national standard of care to prevent hepatitis B vi-

rus infection in babies is to administer hepatitis B vaccine to all newborns before they leave the hospital or birthing center. This standard is being adopted by centers of healthcare excellence nationwide as a safety net to protect newborns from a wide range of medical errors that lead to babies being unprotected from perinatal hepatitis B infection.

"Hospitals and birthing cen-

ters have a responsibility to protect babies from life-threatening hepatitis B infection," said Deborah Wexler, MD, executive director and founder of IAC. "Fort Walton Beach Medical Center's commitment to the best practice of hepatitis B vaccination at birth has shown them to be a leader in preventing the transmission of the hepatitis B virus."

New Date for The Walk To Fight Suicide

Suicide is the 10th leading cause of death in the United States, yet suicide is preventable. Not to be deterred by the original date being rained out, supporters throughout Destin, Fort Walton Beach, Niceville, and nearby communities will be participating in the 7th Annual Emerald Coast Out of the Darkness Community Walk hosted by the American Foundation for Suicide Prevention



Florida Panhandle Chapter at John Beasley Park on Okaloosa Island on November 16th

at 10:00 a.m. This fundraising walk supports the American Foundation for Suicide Prevention's local and national education and advocacy programs and its bold goal to reduce the annual rate of suicide 20% by 2025.

The event is free and open to the public. Anyone who has already registered and started fundraising will be able to continue through to the new date.

Participants who raise \$150 or more will receive a free Out of the Darkness t-shirt. Day-of registration and check-in will begin at 10:00 am with the Opening Ceremony at 11:00 am, and then the walk. Official AFSP t-shirts and merchandise will be available for sale, as well as raffle tickets with packages from several local businesses.

To register, visit AFSP.org/EmeraldCoast.

"Suicide touches one in five American families. We hope that by walking we will draw attention to this issue and keep other families from experiencing a suicide loss. Our ultimate goal is to save lives and bring hope to those affected by suicide," said Jessica Roberts, Florida Panhandle Chapter Board Chair.

When It's An Emergency,
**THERE'S NO
TIME TO WAIT.**



When every second counts, you can't afford to wait—at home or at the ER. And there's no need to take extra time to go online and add your name to a list. Destin ER delivers high-quality, 24-hour emergency medical care. Our board-certified physicians assess and treat patients of all ages. We are equipped to handle a full range of medical emergencies, from a broken bone to heart attack or stroke.

DESTIN ER
An affiliate of Fort Walton Beach Medical Center

Get here stat, and we'll see you stat.

200 Tequesta Dr., by Backyard Burger • 850-837-9194 • Destin-ER.com

 Wellness

Journey Bravely



BY STEPHANIE CRAIG

Journey Bravely, our counseling practice, moved cross-country to Florida and we are pinching ourselves daily when we see the ocean! We started dreaming 2 years ago about moving to a sunnier, ocean-side community. We realized in our coaching and counseling work we were encouraging people to “journey bravely” and needed to take some brave steps on our own.

We were excited, scared, hopeful, doubtful, but motivated for change. We determined a 2-3 year timeline and just over 2 years later, we have landed in Santa Rosa Beach.

How are you supposed to get from dreaming to realizing your dream? First, explore how comfortable you are with dreaming in general. Consider these questions to get your dreamer working. What do you want to be true in your life? When you come to the end of life, what will you regret not doing? What relationships and experiences bring you the most joy? What contribution can you bring to the world that brings you excitement? When you think of a daily reality that feels meaningful, what does that look like? In addition, try dream related reading and podcasts to improve your dream flow.

Second, create a vision board using pictures and words to

represent future priorities and dreams for your vocation, family, finances, travel, character development, generosity, etc. Place your board visibly and spend time daily focusing on dreams and action steps to make it happen. Vision boards are flexible over time as you experience personal growth.

Third, it's time to break down your dream into manageable parts. Once you choose a focus, set goals and action steps. If the goal is moving in two years, what are the practical steps you must take? For us that included vocational change, selling our house, talking with our kids, and finding Florida housing. Sometimes dreaming is easy and action steps feel overwhelming or boring. However, people who write down goals regularly are 42% more likely to achieve them. This is where you gather your grit, do one thing at a time and gradually

progress toward your dream.

Fourth, it's time to make friends with healthy risk. Most people who realize dreams learn to navigate some calculated risk. Being risky scares people, the big step for us was listing our much-loved house. We waffled for several months, sought wise counsel, faced our fears, and eventually listed the house without having solid jobs. Twelve days after we listed, the house sold which resulted in our dream being realized 3 months later. It was very uncomfortable moving without jobs in our future, but had we not done so, we would not have been here when my husband's current job was posted specifically for someone living in the area.

Fifth, when you realize a dream, savor the personal growth and celebrate the outcome. Dreaming, opening your life to change, and taking action steps is work that results in transformational change in your

faith, your relationships, and how you see and understand yourself. Slow down, take note of your change, and carry your new perspective forward in life. Celebrating acknowledges your faith, your work, and all of those who were part of your journey.

We are regular people who were afraid our dream would never happen. We decided it would be our responsibility if we found ourselves 10 years down the road having never taken decisive action to reach our dream. Our process has left us certain that the work and risk were worth the reward and foresee this realized dream being the first of many to come.


The brave journey to realizing a dream is beautiful, difficult, risky, transforming, and life-changing. Once you have experienced it, you know you can do it again. What are your dreams? What is holding you back from pursuing them?

Visit journeybravely.com.



STRONG is the new SKINNY!

NOV. NEW CLIENT SPECIAL:
2 Pilates Privates/10 Reformer Classes \$370.
3 Pilates Privates with Christine \$150.
 Restrictions Apply



Celebrating 10 years
 2009 - 2019
 850-460-2828
 More info: DestinPilates.com

VISIT
MYDESTINLIFE.COM
 TO READ OUR LATEST ISSUE

SMILEOLOGY™
 IMPLANT, COSMETIC & FAMILY DENTISTRY
 Bluewater Bay | Miramar Beach | Santa Rosa Beach

Sedation Dentistry • Emergency Dentistry • Dental Exams & Cleanings
 TMJ Treatment • Tooth Colored Fillings • Smile Makeovers
 Divinci Lumineers & Crystal Veneers • Cerec Dental Crowns
 Teeth Whitening • Invisalign • Botox, Xeomin & Dysport Injectables
 Restylane Fillers • Lip Augmentation • Dental Implants
 Specialty Partial & Full Dentures • Root Canal Therapy



Now Accepting New Patients
 Dentistry & Facial Esthetics
 Emergency Appointments Available
 Same Day Dental Crowns

Olivier Broutin DMD, MAGD
 Amber Wiebe DMD, MAGD

BEST IN DESTIN

Call **850.424.7887**

Eat Your Veggies!



BY MELANIE STEWART

Last month, it was about encouraging healthy eating for children. One of the most common complaints is an aversion to vegetables. Given that this food group is indisputably important, the first recommendation is to introduce vegetables early and often. Even if the baby seems to react negatively, consistency is key. If kids are a little older, the advice still stands: Modeling and consistency. And, of course, one can get a little creative with cooking methods and recipes.

The first and easiest cooking technique is to simply wash, chop and eat. Fresh raw vegetables are LIVE foods that are enzyme active and alkalizing to the systems. As a rule, a minimum of 50% of your daily food intake should be healthy, fresh, LIVE foods. Including fresh raw vegetables will not only help reach that goal, it will also help with acid/alkaline balance and fiber needs - all the while providing an amazing array of nutrients. To encourage children, set out cut veggies at a time you know they are truly hungry. Everything tastes better when hungry! Allowing them to dip veggies in salad dressing or even peanut butter might also encourage them to indulge.

Although most vegetables can be eaten raw, there are some that require cooking to neutralize certain elements. For example, eggplant and potatoes contain a compound called solanine, which inhibits the absorption of calcium and can cause neurological and gastrointestinal disorders. Some green beans, lima beans, and kidney beans require cooking to neutralize compounds that cannot only block the absorption of important nutrients, they can be toxic enough to make you ill. Most greens and cruciferous vegetables can be eaten raw however; some cruciferous vegetables

contain goitrogenic substances that can block the production of the thyroid hormone. If one has a disorder of the thyroid, it may be beneficial to cook these vegetables more often than not.

A common misconception is that cooking will destroy vital minerals and vitamins but this is not the case when done properly. In fact, for some vegetables heating can increase digestibility by breaking down the cellulose wall, providing easier access to the nutrients while destroying or neutralizing the anti-nutrients. Heat based cooking techniques including roasting, stir-frying, or grilling should be done quickly when using high temperatures to preserve nutrient content and prevent the formation of acrylamide, which is potentially carcinogenic. Most vegetables are best served al dente, rather than cooked soft, highlighting the flavor and enhancing the nutrient content.

NOTE: Microwave cooking creates irradiated foods that have molecules found NOWHERE in nature. I do NOT recommend cooking vegetables in the microwave, especially NOT in any type of plastic bag or container.

One favorite way to prepare vegetables is super easy and sure to please even the most finicky palate. **ROASTED (BAKED):** Simply cut vegetables so that they are a similar size, toss in oil, put on a cookie sheet or place in a shallow roasting pan and season. Slow roasting at 325 degrees will dehydrate vegetables while sweetening their flavor. This method is good for root vegetables like potatoes and beets. Medium temperature baking at 350 degrees will cook the vegetables evenly and round out their flavors, while high temperature baking at 400 degrees or higher will caramelize the vegetables but leave them juicy and al dente. Simple seasoning with sea salt and ground pepper works well for almost every vegetable, highlighting their natural and unique flavors.

The cruciferous vegetables like broccoli, asparagus, brussels sprouts and cauliflower are particularly good roasted. If one has never been a fan of these vegetables before, try them this way seasoned with nothing more than salt and pepper. Root vegetables like potatoes, onions, carrots, beets and garlic are also terrific

roasted. Simply toss in oil and season with salt and pepper. Fifteen minutes before they are ready add some fresh chopped rosemary to really give good flavor.



Performance & Recovery

The Emerald Coast Igloo - Safe and Nitrogen-Free Cryotherapy

SERVICES AVAILABLE:

- WHOLE BODY CRYOTHERAPY
- LOCALIZED CRYOTHERAPY
- RED LIGHT THERAPY
- NORMATEC COMPRESSION THERAPY
- PAGANI RECOVERY THERAPY
- BODYWORK & MASSAGE THERAPY
- PAGANI BODY CONTOURING

BENEFITS OF WHOLE BODY CRYOTHERAPY

Health & Wellness: Improves the immune system, boosts metabolism, and promotes sleep and cognitive capabilities.

Inflammation & Pain Management: Improves joint functionality, motor capacity and mobility. Expedites physical therapy and post-surgical recovery.

Athletic Performance: Reduces recovery time. Decreases muscle fatigue and delayed onset muscle soreness.

Anti-Aging: Expels toxins, triggers collagen and elastin production, and speeds the cell regeneration process. Soothes acne, eczema, and psoriasis.

(See Special Offer page 47)



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



 Wellness

Opioid Addiction is a Pain, but There's Hope!



By DR. RICHARD CHERN, M.D.

Blood pressure, pulse, temperature and respiration are measurable and all serve a vital role in the health and treatment of patients- thus we describe them as "Vital Signs." In 2001, The Joint Commission, a private business that provides accreditation to hospitals, decided pain was being under-treated and a "fifth" vital sign, pain level, must be recorded at each visit.

der there were huge increases in opioid prescriptions. The measure of a doctors effectiveness was based on a subjective pain scale!

Your chances of becoming addicted to opioids doubles every three days of use! It was essentially the standard of care to dispense 30 days of pain medications. So, it's no wonder so many became dependent on these medications. What's the cure? Rehab? Methadone clinics? Will power? Rehab programs nationally have about a 5% success rate. Methadone is an opioid just like heroine. It just lasts all day with a lower euphoric effect. And, going "cold turkey" rarely works and often leads to relapse. However, There is hope!

Suboxone, or buprenorphine, works on the opioid receptor but in a completely different way. Suboxone only partially interacts with the receptor. Suboxone provides relief

50% of the United States covers it up with a medication instead. Wouldn't you expect addiction to be even harder to cure?

Patients on Suboxone almost immediately become productive again. They can work on getting their life together without

leaving their jobs for 6 weeks of rehab and without going to a methadone clinic every single day. They see their doctor about once a month for a check up and refill of medication, just like anyone else on a prescription medication. We are currently

accepting new patients for treatment. Call Dr Richard Chern at 850-837-1271 for an appointment if you or a loved one suffers from opioid dependency.



As you well know, pain is subjective and cannot be measured. Everyone has seen the smiley face, frowny face, 1 to 10 pain scale at the doctor's office. In fact, you have probably been asked about your pain level when you had no complaint of pain. Doctors started getting evaluated based on their ability to relieve "pain" and were even sued for not "effectively" treating pain. Not treating pain became malpractice. Most health care professionals can tell you about at least one patient who complained about "excruciating and unbearable pain" while that patient sat comfortably playing on their cell phone. It's no won-

der from cravings and withdrawal with minimal to no euphoric effect. It is safe to use in nearly every situation. I began using this medication in opioid dependent patients years ago and I was quickly surprised by the profound positive effect it had in patients. I have seen changes in patients I never thought possible. Suboxone does not cure opioid dependency but treats it in such an effective way most people would never know these patients ever had a problem. Some argue Suboxone just covers a problem and doesn't fix it. Well, to those critics, I say diet and exercise cures diabetes and high blood pressure but over

PHARMACEUTICALS BUILT FOR YOU.

Because you are unique...

WHAT IS COMPOUNDING?
Pharmaceutical compounding allows for your medical provider to provide specialized treatment. We can formulate your prescriptions to meet your individual needs.

The need for compounding is endless. Below are a few topics that Emerald Coast Compounding Rx handles on a daily basis.

**HORMONE AND THYROID REPLACEMENT THERAPY
DERMATOLOGY | PAIN MANAGEMENT**



Emerald Coast COMPOUNDING PHARMACY

- Anti-Aging
- Men's and Women's Health
- Bio-identical Hormones Replacement Therapy
- Pain Management
- Dental
- Pediatric
- Dermatology
- Podiatry
- Gastroenterology
- Sports medicine
- Infertility
- Veterinary And More

www.eccpharmacy.com | info@eccpharmacy.com



Regina Jaquess, Pharm D
USA Water Ski team member and ten time World Champion and World Records in both slalom and overall
www.reginajaquess.com

Best of Emerald Coast 2016 & 2017

850-622-5800
Fax: 850-622-5802

HOURS OF OPERATION
Mon - Fri • 9am-5pm

1719 S Co. Hwy 393,
Santa Rosa Beach, FL
Handicap Accessible



The HORMONE Restoration Center
Look Healthy, Feel Alive

Remember feeling young? Feel it AGAIN!

Refer **ONE** friend, and you **BOTH** get **10% OFF** your next treatment!
It pays to gossip!

BEST IN DESTIN



Dr. Richard Chern, MD
12889 Hwy 98W, Suite 107B
Miramar Beach, FL
850-837-1271



bioTE CERTIFIED PRACTITIONER



thehormonerestorationcenter.com

Life in Motion – Be Active – Be Thankful



BY LISA LEATH TURPIN,
HEALTH & WELLNESS COACH

This is the season for Thanksgiving—that is giving thanks and being thankful. Last year I wrote that I was thankful for movement, aka. being able to move. This year I'm thankful for that again. Use it or lose it, as it's said, but oh so true. If you find yourself a little more achy or feeling weak, you can do something about it. You have much more control over how you feel than you realize. Technology, longer work hours, and larger life demands make taking care of yourself challenging. But just like an athlete methodically and specifically trains for their event, starting small and building to their personal best for competing, so must everyone. If life or work demands more, then the worst thing you can do is stop moving or exercising, because you will become weaker and weaker and life will become even more cumbersome. An individual that follows a good exercise routine will have much more stamina than someone who doesn't. That's the very definition of why we exercise. We put our bodies through challenging actions (stress) to train it to handle any actions (stress) that life dishes out. If I ask you how you would like to feel, I'm pretty sure you would say: To feel energized, strong and with stamina regardless of your age. So, any movement is good. Start small, set realistic goals, don't get too down on yourself if you fail to meet your expectations, and JUST MOVE! Regardless of any limitations you have, use modifications and rise above. If one body part is injured or limited, then work the others. Movement = Calorie Burning, period! No matter where you start, you can always progress with time, consistency and determination.

Here are some strength ideas to keep you moving using body-weight so you can work out any-

where with or without access to a gym, etc. Lunges, Push-ups, lying Bridge Dips, Squats, Side Squats, Side Moving Squats, Dips from a chair or table or stairs, various planks, hyper-extensions (lying face down on the floor), Pilates moves or Yoga. When using body-weight for your workout, you should aim for fairly high reps, i.e. doing as many as you can before you begin losing your form. Start with your major muscle groups which are your Legs/Back/Chest because movements

that are meant to target your major muscle groups are compound movements, meaning you have to use a combination of muscles to perform the exercise.

For example: When you want to work your chest, you have to use your arms and shoulders to do so. It's the same with training your back. So, you might succumb to injury if you work your arms first, fatiguing them out, then ask those same arms to assist in working the chest or back. Legs are a little more resil-

ient, but still probably not smart to fatigue out the hamstrings then ask them to assist in squatting or lunging which is meant to target quadriceps and glutes (thighs & butt). Or Just get out for a walk or bike ride. The beach is an amazing place to exercise, because the extra challenge of the soft sand. Walking in the soft sand alone for a good 20+ minutes will tone your legs and burn calories all over better than just about anything else. Then add push-ups, planks and dips and you have a super good and simple workout.

Holiday Health Challenge: This holiday season I invite you to join me in "Weigh Down to Christmas." For the next 60 days/9 weeks, let's see if we can keep our weight the same. The objective is to not gain weight during the holidays. Don't worry about losing—just don't gain! Indulge a little, but also stay active to counterbalance the extra calories. If you'd like an accountability partner, write me at beactive850@gmail.com.

Tip: Taking a walk after a big meal not only burns calories, but the energy needed for the walk

will use up any sugar you ate before it gets stored. This is a great way to help control blood sugar levels. This is not to be confused with vigorous training directly after a meal; that would counterproductive and could be too hard on your system. But a nice walk will help blood sugar and your weight as opposed to sitting on the couch while full.

Fun Healthy Protein Pumpkin Mousse:



Ingredients 60g canned pumpkin puree, 225g nonfat Greek yogurt, 30g vanilla whey protein, 27g fat free cool whip, 12g fat free sugar free cheesecake pudding mix. Mix all ingredients together and refrigerate for at least an hour. Add cinnamon, maybe whipped cream, or spice on top and ENJOY!



PATTISON PROFESSIONAL COUNSELING & MEDIATION CENTER
Helping You Live Your Life at Its Best

Serving The Community Over 30 Years

Here To Help You When Life is Challenging

Specialized Mental Health Counseling
Mediation Solutions For Dispute Resolution
Parenting Coordination For Resolving Parenting Issues

Two Locations to Serve You

259 Oakdale Ave E Crestview (850) 682-1234	7 Vine Ave NE Fort Walton Beach (850) 863-2873
--------------------------------------------------	------------------------------------------------------

www.ppcfl.com

AN EFFECTIVE *Alternative* TO SURGERY

Heal your back and joints with Prolotherapy, Platelet Rich Plasma Treatment & Stem Cell Therapy
"proven safe and effective, less invasive, time and money savers"

..... **Medical Marijuana Therapy**

Male enhancement and erectile dysfunction, stress incontinence in women, using Platelet Rich Plasma (PRP)



SPINE & JOINT LLC
Sheila Mohammed, MD, PhD
Specialized in Orthopedic Regenerative Medicine and Toxicology
850-281-8186
Dr.SheilaMohammed.com



zilis
THE ULTRA COMPANY
Zilis, pronounced /zə-lease/, means 'multiplying nutrition' in Swahili.

Featuring UltraCell® technology delivering superior bioavailability in a full spectrum hemp oil.

Complete Endocannabinoid System Support!

- Lemon, Berry and Raw flavors
- Up to 12-hour bioavailability
- Water Soluble
- U.S. Hemp Certified Seal
- Pet Friendly!

Up to 94% absorption rate compared to other brands at 10%!
Provides health benefits free from THC, the main psychoactive compound in marijuana



For better health, call
Cris Ponce, Ambassador #7162217
(850) 830-3996
droplifecri@gmail.com
zilis.com/droplife
The Pay It Forward Company

"Zilis makes real donations to vets in our program. They make a difference in our foundation." —Halo For Freedom Warriors

 Musing

The Quest for Good Advice

By Kirk McCarley

Thumbing through a magazine, one came across the article, "What's the best advice you've ever received?" Some of the publication's regular readers weighed in:

- We don't have to agree on anything to be kind to one another.
- Don't act like the destination is more important than the journey. If you can't enjoy the way there, you aren't properly preparing yourself for the goal.
- A boss told me: "When you come discuss problems with me, you also should bring me solutions, options, or recommendations to choose from."
- You can't get it if you don't ask.
- Don't have a huge expensive wedding. Save up that money and put it toward a home purchase.

Conversely, in that same piece, was a reminder that not all advice is good:

- My grandpa once told me not to use my blinker when driving because "it's no one's business where you're going."
 - No flashlight on your phone? Take a photo of the sun, and use it in the dark.
 - Mom said to always say what's on your mind. That advice is why I was called into HR today.
 - My friend's dad told her, "If you're doing something that you'll regret in the morning, just sleep until the afternoon."
- How do you discern the caliber of the advice you receive? Do you measure it up against the character or reputation of those offering the recommendation? Is it a quantitative process whereby statistically "nine out of the ten or so times I've done this, it's turned out ok?" Are you watching what family, friends, or trusted neighbors think, say



or do? How influential are the opinions of communications media or prominent public figures? What concerns do you have of "what people may think" based on your acceptance or rejection of the advice?

Where to start?

A good place to begin is with your personal values. Many of us derive them from our faith beliefs. We also remember watching our par-

ents, or whoever was entrusted with our primary upbringing, and likely tried to borrow from what seemed to best work. At school we had a favorite teacher who probably taught us lessons that transcended what might be gleaned from a textbook. In our earliest work environments as we made our mistakes, there was often a boss or co-worker who effectively set us straight.

Trust your instincts. We always seemed to know the "tough" kids in the neighborhood. Later as teens, when driving around with the windows down on a mild evening, you learned the places to avoid. In transactional business you get a feeling in your gut when you come across the proverbial "snake oil" salesman.

Rotarian Herbert J. Taylor created The Four-Way Test. It is an ethical guide for Rotarians to use for their personal and professional relationships and

is often cited at the commencement of club meetings. The test asks the following questions:

- Of the things we think, say or do:
- Is it the truth?
 - Is it fair to all concerned?
 - Will it build goodwill and better friendships?
 - Will it be beneficial to all concerned?

Many years before Mr. Taylor, the Apostle Paul, in speaking to the church in Galatia, presented that the fruit of the Spirit of God is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control.

I look to these characteristics when considering the legitimacy of the advice giver or weighing their advice. To date, I have found no better yardstick than these tenets from the 5th Chapter of Galatians.

VISIT MYDESTINLIFE.COM FOR MORE FROM OUR COLUMNISTS

NEW SPACE, STILL LOCATED IN MIRAMAR PLAZA, SUITE 108 & 109



MENTION THIS AD AND RECEIVE 10% OFF ANY ITEM

Attic

Ava's Furniture

Consign & Design

Furniture and Clothing Consignment
 Custom Painted and Custom Built Furniture
 Home Renovations




CONSIGNMENT/RESALE SHOP

Habits of Miserable People



BY BARRY CARPENTER, LEAD PASTOR, DESTIN UNITED METHODIST CHURCH

Steven Covey wrote one of the most influential books in modern times that has influenced many, including myself. The book, *The Habits of Highly Effective People*, outlines seven habits that change people's lives.

People who practice these habits energize, encourage, and empower others. However, there are those people who seem to

want to be miserable, and they succeed by inviting misery into their lives. Misery actually repels lovers and friends; it deters us from getting better jobs and making more money. After studying this behavior for a long time, I've concluded that misery takes some doing and creativity. To make one's self miserable requires imagination, vision, and ingenuity. When others breed a spirit of gratitude and thanksgiving, these ingenious souls find another way to approach every day.

Research shows that people who express gratitude are happier than those who don't, so never express gratitude. "Counting your blessings is for idiots. What blessings? Life is suffering, and then you die. What's there to be thankful for?"

John Henry Jowett said, "Gratitude is a vaccine, an antitoxin, and an antiseptic." Gratitude is a vaccine that attacks misery and inoculates us against the disease of bitterness and resentment. Gratitude is an antitoxin

that counteracts the poisonous thoughts of the Evil One who says trials are proof that God has abandoned us. And gratitude is an antiseptic that sterilizes our thoughts that would breed the germ of discontent.

The Bible says in Philippians 4:8, "Whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable--if anything is excellent or praiseworthy--think about such things."

Here are proven techniques for achieving misery I gleaned from Cloe Madanes, a world-renowned innovator:

Sit in a chair and close your eyes and for 15 minutes meditate on all the things you could lose: your job, your house, your savings, and so forth. Then brood about living in a homeless shelter.

Force yourself to watch hours of mindless TV programs every day and read only non-stimulating material that will leave you feeling soulless. Avoid literature, art, and public worship.

Write down ten situations that make you anxious, depressed, or distracted. Once a week, pick a single anxiety-provoking situation, and use it to work yourself into a panic.

Write down five annoying text messages you could send to a friend or member of your family. Keep a grudge list going and add to it daily.

List the names of five relatives or friends. For each, write down something they did or said in the recent past that proves they want you to be miserable also. Think of all the things you've done for others in the past that haven't been reciprocated. Think about how everyone around you is trying to take from you.

Make a list of all the things you could be grateful for. Next to each item, write down why you aren't. Imagine the worst. When you think of the future, imagine the worst possible scenario. It's important to be prepared for and preemptively miserable about any possible disaster or

tragedy. Think of the possibilities: terrorist attacks, natural disasters, fatal disease, horrible accidents, massive crop failures, your child not getting picked for the varsity softball team.

Make a list of twenty things you dislike and see how many times you can insert them into a conversation over the course of the day.

Even if you succeed with just a few of the above actions, make sure to scold yourself regularly for not enacting the entire list. If you find yourself in a therapist's office—because someone who's still trying to save you from misery has tricked you into going—make sure your misery seems genuine. You may solicit some sympathy and feel even more comfortable in your misery. Then again, just maybe you will find the joy all around you and celebrate the gifts you have been given.



Enjoy The Ride

Check Out Our Location & Award Winning Selection

Club Car • Polaris GEM • StarEV • Tomberlin • Garia • Cruiser • Moke • Street Rod

Santa Rosa Beach
850.622.2000

ElectricCartCompany.com

Panama City Beach
850.233.0020

5426 US Hwy 98 W. Santa Rosa Beach, FL • 3 miles east of Sandestin

 Musing

Grateful



BY SEAN DIETRICH

Birmingham—I am eating hotel breakfast in the dining room. This past year, my wife and I have stayed in nearly sixty thousand hotels. That is only an estimate. And I rounded down.

I have become so accustomed to hotels that when I fall asleep in my own bed it feels weird. Sometimes, in the middle of the night I wake up expecting our bedroom to be laid out like a hotel room. You can imagine my surprise when I stumble over an eighty-pound bloodhound and nearly break my neck.

But I have grown to enjoy ho-

tels. Some are WAY better than others. I have become a connoisseur of the continental breakfast, which is a French word for “cardboard-tasting eggs.”

This week I have been doing my one-man shows in different cities, and I have more engagements ahead of me this coming month. In fact, we are going to be in Pennsylvania, New York, and—I can hardly believe this—Canada.

Until this stage of life, I had never traveled anywhere. In fact, I have never done anything worth scrapbooking.

I remember when my friends would return from their world adventures and show me pictures. I would get jealous. Having to look at someone else’s happy vacation pictures is a special kind of hell.

You have to pretend to be interested while they relive every painstaking moment of euphoria from their four-week trip to Spain.

“That’s me and Buffy!” the friend might say, “And here’s us doing cartwheels in Barcelona! And here we are jet-skiing with

supermodels! And here’s Buffy and I bungee jumping over the La Sagrada Familia, and we were buck naked!”

And you just smile and nod.

Because I have no gauge for what world travel is like. Furthermore, I was raised fundamentalist and have therefore



never been naked. My mother said I was born wearing corduroy pants and Hush Puppies.

To tell you the truth, I have never had a big urge to travel overseas. I guess I should be embarrassed about that. After all, there’s so much to see.

But to me there is still a lot I want to see in America. Yosemite, for instance. Yellowstone, Acadia, Niagara, Talladega, etc.

At one time I wanted to visit all the American national parks. And I really got jazzed up about this. My wife and I promised ourselves we were going to do it. We were going to hike, eat lunch on the Appalachian Trail, see the cool things this country had to offer.

But my boss at the time wouldn’t let me off work because he was a greasy little twerp. My dreams sort of died a slow death, and it was my own fault. I should’ve quit that job.

Somewhere along the way, I started writing about my own life. Since I had nothing else to do, I began writing about things from my home in the South. About fishing, little service stations that serve great tater logs, and the sign on I-65 that says “Go To Church Or The Devil Will Get You.”

And oddly enough, it led me here. A period of life where we do lots of traveling. For the first time in my life I have gotten to see a few things I’ve always wanted to see. Like hotel rooms, and continental breakfast sau-

sages made from 100% meat-like product.

I haven’t seen many big things, but I’ve seen tons of little things. Things that might not mean much to some, but they mean everything to me.

Like the small potluck in Kentucky, on the Missouri border, where they served very strange food.

The time in the Texas Panhandle, when I ate barbecue brisket while staring at an alien landscape of wind turbines.

The time in Abilene, when I saw a child driving his disabled grandfather around town in a truck. The kid looked maybe ten.

The time my wife and I saw the sun hanging over Bear Mountain, Arizona, surrounded by miles of colored rocks. We had hiked for three hours until we were so tired that we started crying from exhaustion. Also, because I had forgotten to pack our sandwiches.

I’ve done shows in several states now. But I feel like I should admit something to anyone who has ever come out to see me perform:

I was never supposed to be doing this. Sometimes it all feels like one big accident. I have no earthly clue how this happened, or why, or if God mashed the wrong buttons on his Heavenly remote controller.

The only experience I have telling stories comes from memories of my father, seated on our porch swing, shirtless, running his mouth. I am not a professional anything, and I am not even sure I know what I am. I am just some ordinary guy who never figured out how to load a dishwasher.

And I can’t shake the feeling that I don’t deserve your hospitality to me. Because in my heart, I still feel like that you h man who had a crummy job, working for a greasy little twerp.

Even so, I hope you know how grateful this little twerp (me) is. Not just for coming to my shows, not just for the hugs. But for caring about me, for writing me letters, for inviting me to your potlucks, for making me feel that I finally have a place in this world.

Most importantly, thank you for reading this.

These hotel eggs are god-awful.



Bryan
PEST CONTROL

Proudly serving the Emerald Coast since 1977



Destin
850.837.5137

Fort Walton Beach
850.862.3955

Niceville
850.678.5508







**RESIDENTIAL
COMMERCIAL
AUTOMOTIVE
WINDOW TINTING**

*a premier provider of
world class window films*

**CALL CHRIS FOR A FREE ESTIMATE
850.974.2264**



AIRESERV
HEATING & AIR CONDITIONING
a neighborly company

Residential • Commercial • Duct Cleaning • Maintenance

Call Today for Service 850-678-9522

www.aireserv.com

\$49.99
System Tune Up Special
FOR FIRST TIME CUSTOMERS

**Serving Destin and
the Panhandle**

LIC # CAC1819748
Family, Locally and
Veteran owned

I was never supposed to be doing this. Sometimes it all feels like one big accident. I have no earthly clue how this happened, or why, or if God mashed the wrong buttons on his Heavenly remote controller.

The only experience I have telling stories comes from memories of my father, seated on our porch swing, shirtless, running his mouth. I am not a professional anything, and I am not even sure I know what I am. I am just some ordinary guy who never figured out how to load a dishwasher.

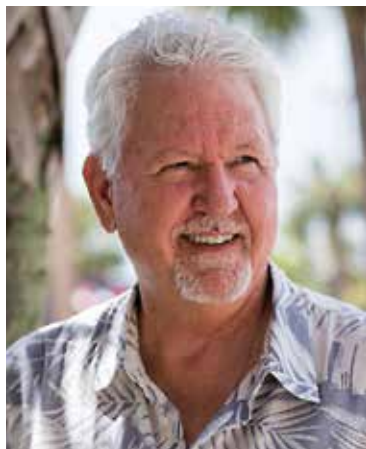
And I can’t shake the feeling that I don’t deserve your hospitality to me. Because in my heart, I still feel like that you h man who had a crummy job, working for a greasy little twerp.

Even so, I hope you know how grateful this little twerp (me) is. Not just for coming to my shows, not just for the hugs. But for caring about me, for writing me letters, for inviting me to your potlucks, for making me feel that I finally have a place in this world.

Most importantly, thank you for reading this.

These hotel eggs are god-awful.

A Pastor's Ponderings: Super-Sized Healing



BY PASTOR DAVE HOLLAND

My older brother Bob was always a big guy, and children often called him mean names like Fatty and Fatso. Later, due to his service in the Vietnam War, Bob had terrible nightmares. He tried to silence those dreams with toxic portions of alcohol and pot.

Eventually, Bob grew to weigh over 500 pounds. Desperately trying to change his life, Bob decided to have surgery to remove a large portion of his stomach. He died of complications at only 50 years of age.

In the big picture, my brother was an unhappy person. His size prevented him from engaging in normal life activities, including church attendance. Bob had a hard time loving himself for who he was, and this led to a cycle of depression with more eating and drinking. I mourn the loss of my brother and the unhappiness he felt most of his life. Bob needed the super-sized healing that only Jesus can give.

In Jen Larsen's new book, *Stranger Here: How Weight-Loss Surgery Transformed My Body and Messed with My Head*, she explains how losing 180 pounds wasn't all she thought it would be. Her fiercely honest writing moved me. While it is not a spiritual read, it is compelling for anyone who is struggling with weight issues or knows someone who is drowning in the murky waters of an eating disorder.

Many people suffer today from weight problems, a bad self-image, and self-loathing. People are suffering, and not just

overweight people. I remember a movie star in the eighties named Farrah Fawcett, who many considered to be the most beautiful woman in the world. She said in an interview with Barbara Walters that when she looked into the mirror she only saw an ugly girl — then she cried. Multitudes suffer like Farrah Fawcett from the self-criticism that plague their thoughts.

Larsen says in her book, I thought that my body was wrong when I was obese; I thought my body was wrong when I was thin past the point of health. I thought there was something wrong with my body whatever I looked like because there's always just one more thing to fix before I look perfect...I felt helpless before. I tried to dodge out of the feeling by getting weight loss surgery, and now I'm angry, that I wasn't fixed, yes. But, also, that so many people deal with this, this exact and pervasive struggle at whatever size they are, whatever shape, whatever they do. There is no perfect weight or size.

I believe Jesus wants to touch people like my brother Bob, Farrah Fawcett, Jen Larsen and you at the core of your being. The Lord can give super-sized healing and self-acceptance like no other.

Luke 4:40 above describes how Jesus healed people, and Doctor Luke uses the specific Greek word *therapeuo* to define Christ's healing gift. This word means, to wait upon menially. It gives the sense of a nurse applying a therapy that brings soothing comfort from the pain of illness. Jesus administers therapeutic healing, massage-like therapy to the body and soul.

Contemporary Christian music artists Mercy Me sing in their song *Beautiful, You're beautiful, you are made for so much more than all of this. You're beautiful! You are treasured, you are sacred, you are His. You're Beautiful! May the Lord use us to love people who are suffering from the deceptions of our culture and a skewed self-image. We have the*

power to speak God's words of life and encouragement.

You are indescribably precious in God's eyes, crafted in your mother's womb by the hand of the Almighty. You are an amazing reflection of the Most High God, made in His image and destined to live forever in the light of His glory. You can pray:

Lord Jesus, I pray today that You will open my eyes to see myself as You created me to be — well and whole. I pray that Your healing presence will fill my heart, body, and soul. May You use me today to impart Your healing power and words of encouragement to all those I meet. In Your Name, I pray, Amen.

“When the sun was setting, the people brought to Jesus all

who had various kinds of sickness, and laying his hands on each one, he healed them. Moreover, demons came out of many people, shouting, “You are the Son of God!” But he rebuked them and would not allow them to speak, because they knew he was the Christ.” Luke 4:40-41



Serving ooohs & ahhhs

Something about Somerby sparks great taste.

Calvin is an executive chef at Somerby. He and his staff keep residents, associates and families healthy and happy with a fine dining experience. It's demanding work. But the smiles — sometimes even applause — make it worth it. Somerby is Full of Life. What will it spark in you?

Call us today to learn more or schedule a personal visit.

ASSISTED LIVING
MEMORY CARE

SOMERBY
SENIOR LIVING

SOMERBYSPARK.COM • 866.619.8021



Community Bible Study

Non-demoninational Bible Study Tuesdays, 7 p.m. to 8:30 p.m. at Destiny Worship Center, 122 Poinciana Boulevard, in Miramar Beach. For more information, please contact Rod Cameron, 501-804-5900, RodinDestin@gmail.com or Pam Cameron, 501-690-8521, PamCameron16@gmail.com.

Arts

Clint Eagar Wins Safari Club International's Artist of the Year

By Rita L. Sherwood

Local artist Clint Eagar has won Artist of the Year for Safari Club International with his work entitled "Mountain Ram." Raised in South Africa around Kruger National Park, Clint has been around big game for most of his childhood and has deep roots and a love for animals in Africa as well as North America. Clint says, "I've been working on a genre so my work has a purpose, and I've finally achieved it. I want my work to be more than just a pretty picture." He goes on to say, "Of course I want my paintings to have magnificent

light and depth, but also have meaningful inner beauty, and a message behind them of planetary conservation; how can we help these animals, to love and protect them?" This deeper passion that Clint embodies is tied back to his childhood and his experiences and connections with large game animals.

"Mountain Ram" will be published in Safari Club International's magazine, as well as auctioned off in a live auction at their next convention in Reno, Nevada, February 5th-8th, 2020. Also, 135 giclee prints of "Mountain Ram" will also

be distributed and displayed in Safari Club International charter offices around the world. A portion of the funds raised will support animal conservation, a topic that Clint is passionate about.

Another organization that Clint and his wife Effie support is White Oak Conservation, one of the world's premier wildlife conservation facilities, just north of Jacksonville, Florida. White Oak breeds rare game and endangered animals on more than 17,000 acres. Clint also sells his art here and a portion of the proceeds goes to support White Oak.



CLINT EAGAR 36 UPTOWN GRAYTON CIRCLE | SANTA ROSA BEACH
224-715-2252 | WWW.CLINTEAGARDESIGN.COM



He's also no stranger to fame, as he won accolades as a 23 year old artist back in the 1980s with his abstract works, so much in fact, that they're even displayed at the Hong Kong International Airport, traded among private investors, and even most recently featured in Sony Entertainment's new TV show Black Monday.

And when he's not engaged

in his best and most meaningful work, Clint is passionate about vintage car racing, lifetime surfing, and is even an advanced licensed scuba diver.

Destin residents have a great opportunity to view these spectacular works of art right here in the Clint Eagar Design Studio, 36 Uptown Grayton Circle in Grayton Beach or online at www.clinteagardesign.com.



MUSIC LESSONS
850-231-3199
Guitar, Violin, Voice
Piano, Drums,
Ukulele, Cello
More...

STUDIO 237 MUSIC LESSONS
Santa Rosa Beach, FL

www.Studio237Music.com
Studio237music@gmail.com

Ring in the Holidays with the Sounds of the Season

Friday, Dec. 6, 2019, at 7 p.m.

Village Church, 101 Matthew Blvd., Destin

Join the Mattie Kelly Arts Foundation (MKAF), Destin Life Church (formerly Destin Assembly of God), Destin United Methodist Church and Village Church for an evening of spectacular holiday music. Known as the first holiday concert to kick off the Christmas season, anyone in the community is invited to participate in the Mattie Kelly Community Chorus. Below is information to join in the choir rehearsals:

Destin United Methodist Church (Choir Room – 6:30 p.m.) or Village Church (Choir Room – 7 p.m.) – Wednesdays, October-November.

Group Rehearsal – Saturday, November 16 at Village Church from 9 a.m. to 11 a.m.

Final Rehearsal – Thursday,

Dec. 5 – 6:30 p.m. at Village Church.

This annual tradition will feature soloists, Buddy Mullins, John Taylor and ensembles like New River Quartet and more.

Admission: New unwrapped child's toys, games and stuffed animals to benefit Angel Tree and other ministries of the three presenting churches to families in need. MKAF CEO, Marcia Hull, stated "In the aftermath of Hurricane Michael last year, the overwhelming amount of toy donations were distributed among the presenting churches to support Angel Tree projects and other outreach ministries to children and families in Panama City and the surrounding devastated areas."

Classical Connections Concert: "Mad for Mozart"

The first Silver Sands Premium Outlets' Classical Connections of the season will be on Saturday, Nov. 23rd, at Grace Lutheran Church at 7:30 p.m.

Young Concert Artists Award winner, violinist SooBeen Lee joins Sinfonia and will perform Mozart's "Concerto for Violin #4, K. 218, D Major." Also on the program are the "Overture to Don Giovanni, K. 527," and the iconic "Symphony no. 41, "Jupiter," K. 551, C Major." Tickets range from \$29.50 to \$45 with special pricing for students and active-duty military. Go online to the Sinfonia website or call the box office at 850-460-8800.



to entertain, educate and inspire the community. Since its founding, Sinfonia Gulf Coast has presented more than 575 concerts and events that have reached over 350,000 patrons, has collaborated with numerous nonprofits and businesses throughout the community and has reached more than 135,000 children through its Sinfonia Guest Artists in the Schools program/music education outreach initiatives. For more information on Sinfonia Gulf Coast, visit SinfoniaGulfCoast.org, call (850) 460-8800 or e-mail info@sinfoniagulfcoast.org.

About Sinfonia Gulf Coast:

Sinfonia Gulf Coast was founded in 2005 on Florida's Northwest Gulf Coast with the mission of redefining the symphony experience. Under the guidance of founder and music director Demetrius Fuller and a dedicated board of directors, the nonprofit orchestra is in its 14th season of innovative musical programming, designed

Ajs On the Bayou
FORT WALTON BEACH

GIVE THANKS WITH Ajs

Join us for a...
THANKSGIVING FEAST
AT AJ'S ON THE BAYOU
FROM 11AM - 4PM ON THANKSGIVING DAY
BAYOU LOCATION ONLY*

Help us kick off the holiday season by giving back!
DONATION ONLY

BOOK YOUR CHRISTMAS PARTY WITH US TODAY!
ALL FOUR LOCATIONS AVAILABLE FOR BOOKING
INFO@AJS-DESTIN.COM

AJ'S ON THE BAYOU
200 EGLIN PKWY NE, FT WALTON
850-362-7738 • AJSONTHEBAYOU.COM

 Arts

Art — It's in the Soul of the Artist

BY RON SANDSTEAD,
FLUTTERBY ANTIQUES

According to author Seth Godin, "Art is what we call the thing an artist does. It's not the medium - or the oil - or the price - or whether it hangs on a wall - or if you eat it. What matters - what makes it art - is that the person who made it overcame the resistance, ignored the voice of doubt and made something worth making. Something risky. Something human. Art is not in the ... eye of the beholder. It's in the soul of the artist."

Our featured artists this month are both passionate about their art and its importance in their lives. Let me introduce you to Lynn Craft and Becky Hart.

After Lynn Craft graduated from high school in Pensacola, her first jobs were with Dr. Odom and pharmacist Billy Jones in Destin. Her career path led her into banking and she eventually graduated from the Florida School of Banking at the University of Florida. After a 35 year career, Lynn retired and now enjoys painting and gardening. She and her hus-

band Bob have two adult sons, a stepdaughter and two grandchildren.

Lynn was first introduced to art while in junior high school. Her art teacher was so encouraging that Lynn knew she wanted to be an artist. Today, Lynn devotes a part of every day to painting and can spend hours in her studio. Although most of her work is with acrylic, her favorite medium is oil. Her favorite subjects are cotton fields, dogs, sea life and sunsets.

For her banner art, Lynn painted a fun picture of whimsical shrimp. She likes them because they remind her of Destin. She was fascinated by shrimp as a child and used to watch them swim on the water surface - before catching them in a seine net. Lynn also remembers seeing Johnny Sexton sell shrimp out of the back of his truck long before there was a Sexton's Seafood Market.

Although Lynn considers herself a hobbyist painter, she sells her work in the Emerald Coast Gallery and Gifts in Destin. She also loves to paint pet portraits



Lynn Craft

and accepts commissions at LCraft4045@gmail.com.

Becky Hart has resided in the Destin area since the 60s when her father bought ten acres on Mack Bayou. From an early age, Becky was encouraged to create art by both her mother and grandmother. She graduated from Mississippi State with a Bachelor's Degree in Commercial Art. After six years in the advertising business in Destin, Becky was hired as a graphic



Becky Hart

artist for CNN in Atlanta. While there, she earned her Master's Degree in Family Counseling from Georgia State University.

For the last 25 years Becky has traveled all over the world as a contractor for the Department of Defense. Becky is a licensed family therapist and uses art in her work with children. Becky believes the creative process is good for mental health. She encourages them to succeed through art because it is something they can control and feel good about themselves.

When Becky is creating her own art, she completely immerses herself in what she is doing. She isn't aware of anything but her project and is totally "in the moment." For her, being in this zone is a "natural high."

For her banner art, Becky was inspired by a photograph of seagulls she clipped from an old

newspaper. In her painting, the brilliant white gulls are contrasted against a variegated blue sky. This scene of swarming seagulls is common. Give one a cracker and suddenly you will have many screeching gulls flying overhead waiting for their treat. Look out for the Bird Bombs!

Becky's artwork can be seen at The Foster Gallery in Sandestin. She also does commission artwork and can be reached at her email: Dier2hart@yahoo.com.

Jerry Sullivan and Century 21



Blue Marlin Pelican is one of our banner sponsors. Jerry and his wife Leslie moved to Destin after he retired from

the Atlanta Police Department in 2007. In 2009 he opened Blue Marlin Real Estate and began doing what he could to make Destin a better place to live. Several of Jerry's accomplishments are: Vice Chair of the Chamber of Commerce, President of Trees on the Coast and Chairman of Blue Marlin Charities. Jerry is also a generous supporter of children's sports and Veterans charities. Jerry says he is "proud to be here and a part of our community." I personally am pleased he lives here, glad to call him a friend and believe he is one of our Destin heroes.

Affordable Pressure Washing

See What a Difference We Can Make for You!

**Homes • Sidewalks • Patios • Driveways
Decks • Fences • And More...**

Before



After



Before



After



Before



After



15 Years Experience • Locally Owned and Operated
Call Today to Schedule Your Free Estimate

\$50 OFF if scheduled by Nov. 30, 2019

(850) 688-9886



EMERALD COAST SCAPES

- Residential and Commercial Lawn Maintenance
- Custom Patio Installation - Retaining Wall Installation
- Mulching and Pine Straw - Gutter Cleaning
- Spring and Fall Clean ups - Grading
- Tree and Hedge Trimming

WE WILL DO THE DIRTY WORK FOR YOU

*Serving Destin, Miramar Beach, Santa Rosa Beach,
Panama City and Surrounding Areas*

(850) 783-0817

emeraldcoastscapes@gmail.com

OVER 15 YEARS EXPERIENCE
On time, not beach time

Exploring Uses for your Required Minimum Distribution

Part II: The Qualified Charitable Distribution



tables for mortality – how long you are expected to live. The number or factor for mortality usually is the divisor into the balance which then determines the amount that must come out. That amount - with some exceptions is taxable income.

This article further explores utilizing some of your assets in your retirement plan to address your charitable contributions and potential income tax savings. If you are charitably inclined your RMD might possibly be used to make a charitable contribution, and then satisfy your RMD.

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 are 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@raymondjames.com.



BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

As we approach the end of the year many of you will be needing to take your Required Minimum Distribution (RMD) from your retirement accounts. That must be done by Thursday, December 31st, 2019. You work with your plan provider or financial institution where your retirement plan or IRA is held and complete a distribution because it is required by the IRS. You can do so by completing a form or provide instructions to your financial institution.

The RMD typically 1) begins at age 70 1/2 (or April 1st in the year following the year you turn 70 1/2) and 2) takes into account the plan balance from December 31st of the previous year and 3) utilizes the IRS

Here is how it works: You have the option of moving up to \$100,000 per calendar year from your retirement account to a charity of your choice. That charity must be qualified as a 501 (c) 3 charity and the contribution must be sent directly to it. By utilizing this, the distribution is not taxable to you, and it also lowers the retirement account balance hence making future payments smaller and the tax owed potentially less on future distributions. The distribution in this form as a QCD is excluded from your taxable income and might also reduce taxation of social security benefits and lower Medicare Part B and D premiums.

To determine if this is a strategy that might work, please see your tax advisor and financial advisor to learn more.



A Division of First Florida Bank









Giving. Simplified.

When you have a lot to give, it can be tricky figuring out the best approach to maximize your effort. That's where a donor advised fund can be helpful. Because a donor advised fund doesn't have a capital gains or excise tax, you'll watch your effort dollars go even further – without any more effort from you.

GIVE SMARTER

Call us to schedule a meeting and learn more about how the Raymond James Charitable Endowment Fund simplifies giving by making grants to charitable organizations on your behalf.




Maurice Stouse
Financial Advisor

First Florida Wealth Group
Division of First Florida Bank
2000 Ninety Eight Palms, Blvd
Destin, FL 32541
850.654.8122





Amy Parrish
Financial Advisor

securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, and are subject to risks, including the possible loss of principal. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. First Florida Wealth Group and First Florida Bank are not registered broker/dealers and are independent of Raymond James Financial Services.



A Division of First Florida Bank






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.



Maurice Stouse
Financial Advisor

First Florida Wealth Group
Division of First Florida Bank
2000 Ninety Eight Palms
Blvd
Destin, FL 32541
850.654.8122



Amy Parrish
Financial Advisor

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. First Florida Wealth Group and First Florida Bank are not registered broker/dealers and are independent of Raymond James Financial Services.

 Business


BY MATTHEW VANDERFORD

You'd be surprised how much cheese steaks, insurance and boxing all have in common. Say what?!

That's right...you'd be surprised. So if you've ever seen the movie Rocky (or any Rocky movie for that matter – including the new Creed films), you'd see how much hard internal work it takes to move beyond challenges, to move past setbacks and work through the pain to accomplish great feats of strength. But most importantly you'd see that the boxer works with a team of people who are all dedicated to the same outcome – to support the boxer to reach his full potential.

If you'd ever stand at the counter in Philly that only slams out cheese steaks, then you'd see the commonality of boxing and getting your sandwich. First, you'd wait in line. And as the line moves forward, the line behind you continues to grow — all sorts of people looking for a good, quick meal on their lunch break. When it's finally your turn, you'd step up to the counter and would be greeted with a Philly friendly, "Whaddaya want?!" You'd place your order, and the counter person without missing a beat, would yell out,

Boxing, the Machine and Cheese Steaks, Part II

"Chicken cheese steak, loaded fries, coke!", and would shove the order slip into the turn style behind them and then would yell out "NEXT!!"

As the order's picked up, the food assembly of greasy magic begins. You'd hear the sizzle of the meat, the sound of the dual fisted spatula wielding cooks clanging metal on metal as the meat, peppers, onions, and mushrooms are thinly sliced, slid down the flat top grill and then packed in a hot delicious bread role to be finally smothered in cheese and covered with banana peppers and pickles. As you'd make your way down the line to pay for your bill, you'd hear another voice yell "Order up!" With your finished product finally wrapped, tossed in a bag on top of your fries, you'd be handed your drink as you pay. And without a second to lose you'd hear "Order up!" again and you'd have to move — another satisfied customer needs to pay — the line hasn't gotten smaller and the same process is happening over again until the mad lunch rush subsides.

Well, what the heck do boxing and Cheese Steaks have in common? PROCESS. In order to meet the demand of the people — good food made fast and delivered with ease, along with the demand of the boxer — to be in peak shape, mentally and physically — a process must be formulated, put in place and

then executed without hesitation. Or else... the line stalls, people get agitated, tempers flare, or the boxer gets distracted, takes a hit and then falls to the floor.

just like a machine, there are internal insurance "mechanics" who keep an eye on things to see how the machine is running. They make tweaks to perfect the asset protection process, phase

that makes their machine work.

Here's a thought: If the research, creation, testing, implementation and enforcing of profitable processes are of vital importance to insurance companies, would it make sense to better understand "The Machine" so a person can better prepare themselves for filing a claim? I think so. But before we get into that let's look at a definition of the word process.

Process: noun: 1. a series of actions or steps taken in order to achieve a particular end.

What I would like to suggest is to take some time and think about what you know about filing a claim. Have you ever had to file a claim — and if you ever did, what happened? Would knowing the process of insurance companies have helped you prepare better? Chances are — yes they would. But I won't speak for anyone but me, and from my experience as a public adjuster — an ounce of preparation is worth a pound of cure.



PROCESS is also how insurance works — it's how insurance was developed, implemented and finally executed. The insurance companies that stick to their process which was created to protect the assets they collect work like a machine. Some machines are more oiled than others, but you get the point. And

out older processes that reduce profits while attempting to implement newer strategies for solvency and growth. Insurance companies have a huge team of people all contributing to these goals — and they spend a lot of time, energy, resources and money to research, create, implement and enforce the process

CLAIMOLOGY

"The art and science of fair claim settlements"
A Public Insurance Adjusting Schoolhouse



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?

Call Us: (850) 684-4794

You could have it answered in one our columns.

APEX

DISASTER SPECIALISTS

WATER | MOLD | FIRE | REMODEL



YOUR LEADERS
In Quality Repair &
Restoration

877-307-3088

Main Office: 5480 Hwy. 98
Santa Rosa Beach, FL

Visit www.apexisthere.com
for more information



2017 "Best of Houzz"
Award Winner For
Customer Service

Santa Rosa Beach | Panama City Beach | Destin

Ask APEX



FROM JEREMY NEEL

QUESTION:

My home sustained water damage recently and I experienced a very confusing and frustrating process. Can you lay out an idea of what should be done in case I experience this again?

-Misty B.

ANSWER:

Thank you for your question. We would be happy to help, but as we cannot cover everything in this one article, we will address the first few items on your to do

list and you can contact us for more in depth information.

The first thing you should do is call someone to stop the source of the damage if you aren't comfortable doing it yourself. Make sure that the source of the damage (i.e. busted valve etc.) isn't removed from the premises. Should you file a claim, your insurance company will want to have this item for testing, as they may subrogate to another party they find to be at fault.

The second thing we recom-

mend is to call your insurance agent (not your carrier) and inform them of the situation. Make it clear to them that you don't want to file a claim if you don't have to, but you need their recommendation of a trusted restoration company who can evaluate the damage vs. deductible. In other words, you want to figure the "claim worthiness"

of the damage. You don't want unfounded claims, or claims that may not be covered.

The next step would be to stabilize the environment to ensure the situation is not getting worse. The restoration company can do this with special equipment they will have. Note: Fans and dehumidifiers are not always the correct move here! Make sure you are dealing with a professional restoration company.

Should a claim need to be filed, then it is time to have your agent direct your next steps.

These few first steps will help you in the process but there are several more things to do that will ensure a satisfactory conclusion to your claim experience. If

you would like to further explore these items, we invite you to contact us at your leisure. I hope that these few ideas may shed some light on how to get off on the right foot, should you experience this again. Of course, we are your neighbors here in South Walton, so feel free to swing by anytime for more information as well!

Email your questions about water, fire, mold or storm damage and the claims process to admin@apexisthere.com. Your question may be featured in next month's column of "Ask APEX."

Apex Disaster Specialists is located at 15167 US-331 BUS Suite A, in Freeport. Call us at 850-660-6900 or visit apexisthere.com.



Are you looking to grow your business?
Increase your Circle of Influence? Boost your ROI?
Come see how Master Networks might be the key!



Thursdays each week at 7:30-8:30 AM
36008 Emerald Coast Pkwy, Suite 201 • Destin, FL 32541
(Keller Williams Office Training Room)
Contact: Gail Pelto at 850.374.0454 or gail.pelto@kw.com
www.MasterNetworks.com

Visit as a Guest, Leave as a Friend, Join as Family

Custom Graphic Design:

**WEBSITES | SOCIAL MEDIA | EMAIL | LOGOS
ADS | PRINTING | PROMOTIONAL ITEMS**



DESIGNWORKS
GRAPHIC DESIGN STUDIO

850.376.6255 | kim.designworks@gmail.com | kimatdesignworks.myportfolio.com

NO MORE DIRTY GROUT OR TILE - GUARANTEED!



**NW Florida's
Grout and Tile
Cleaning, Repair
& Restoration
Experts!**

**BRING BACK THE BEAUTY
EASILY AND AFFORDABLY!**



- Tile & Grout Cleaning
- Grout Color Restoration
- Tile & Grout Repairs
- Loose/Hollow Tile Rebonding
- Caulking & Sealing
- Shower Repairs/Regrouting
- Granite Cleaning, Repair & Sealing

**CALL
TODAY FOR A
FREE
ESTIMATE**

THE GROUTSMITH OF NW FLORIDA 850-367-3100
WWW.GROUTSMITHNWFL.COM

**\$50 OFF
ANY SERVICE**

\$500 OR MORE
Must present coupon at time of estimate. Not valid with any other offer. Expires in 45 Days

**\$30 OFF
ANY SERVICE**

\$200 OR MORE
Must present coupon at time of estimate. Not valid with any other offer. Expires in 45 Days

destindirect.com

The online directory and information resource for all types of businesses in the Destin/30A area since 2001.

Providing EASY ACCESS to complete local business information on demand!

- Accommodations
- Arts & Antiques
- Attractions
- Dining
- Fishing/Boating
- Golf
- Real Estate
- Recreation
- Entertainment
- Services
- Shopping
- Travel
- Weddings
- and more!

Used by residents, vacation home owners, tourists, real estate investors & people relocating... Just point & click! There's nothing to type in — no need to set up an account or log in.

Simply visit the site & use it!

Save time and maybe money!



 Business

Local Businessman Introduces GoVetted: A New Way to Rideshare

BY ALAN ROBERTS

How safe did you feel the last time you used a rideshare service? Did the driver open the door for you? Were you treated like a guest and made to feel special? There are so many questions, so little justification for what Americans are currently experiencing throughout the industry. Put it this way, if what is happening with the two largest rideshare companies occurred on Delta or United Airlines, a congressional inquiry would be started.

Fun fact: currently, only

20% of Americans have used a rideshare service. Numbers will continue to increase each year, because those who used rideshare during the previous 12 months, increase their usage by another 20%. And despite losing \$5 billion in the most recent quarter, Wall Street loves a unicorn. Even the onslaught of negative press can't slow down this juggernaut. The apps are already on people's phones and it appears the general public is happy tempting fate.

It doesn't have to be this way. Local area businessman

John Finch wants to change the perception of ridesharing. His new company, Govetted Technologies, opened its doors in Santa Rosa Beach earlier this year. But why here?

"This is a good testing ground for our technology," said Finch. "With three airports, a nice mix of locals and tourists, plus the opportunity to provide non-emergency medical transportation to area hospitals and medical offices, we are uniquely qualified to change the perception of ridesharing by offering fully vetted and background screened, and drug tested drivers."

How uniquely qualified? GoVetted is the only rideshare company in America currently drug screening its drivers. This translates to better security and safer conditions when your mom, daughter, or wife needs to

get home. In addition to local, state, and federal background checks, GoVetted also performs sex offender background checks, and their drivers must pass CPR, First Aid and Defensive Driving training.

"Honestly, some of the drivers for other companies couldn't pass muster to work for Publix," said Finch. "Yet here we are trusting them with our most valuable resource, our families. It's simply unacceptable for

companies started by computer programmers to come into our neighborhoods and operate this way. I have over 16 years of experience in the professional ground transportation industry, and I sit on the Board of the Florida Limousine Association. More importantly, I have three daughters. I started GoVetted with them in mind."

Finch's passion for the industry, and his training methods, are legendary. He has trained over 300 drivers in NW Florida through the years, instilling in them the necessary tools to treat customers with consideration and respect.

Finch says, "We provide our drivers with the opportunity to create a sustainable business for themselves. The two largest rideshare companies have made it clear, they are not transportation companies. They are strictly tech. Where does it say you can't be both?"

GoVetted's slogan is "Caring Ridesharing." And with Finch at the helm, the panhandle is lucky to have a local option to get home safely.



INNOVATIVE COWORKING SPACE
Looking for flexible affordable coworking or office space? Beachworx offers Hot Desks, Private Offices, Multimedia Conference Rooms, Digital Advertising, Networking, Program Events, and an array of Business Support Services.

(850) 974-3435
info@thebeachworx.com
www.TheBeachWorx.com
Destin Commerce Center
34990 Emerald Coast Pkwy,
Suite 300,
Destin, FL 32541

A Community of God-Loving Business Leaders that through Kingdom Principles Bring Growth and Transformation to the Workplace

To **EQUIP**
EMPOWER
ENCOURAGE
leaders in their calling and in their community

Become a **MEMBER!**
Join us for **MONTHLY BE LUNCHEONS**
HEAVEN IN BUSINESS CONFERENCE

BE

BUSINESS EMPOWERED

225 Main Street, Suite 21 • Destin, FL 32541
Mel@BEFlorida.net
www.beflorida.net • www.facebook.com/BE.EmeraldCoast/
"Because the ones who want to change the world are not afraid to get out in it."

Local Coupons

PRIME'D

BUY ONE LARGE PIZZA - GET ONE FREE APPETIZER

Dine in Only • Limit one per visit

Offer expires 11/30/19
4201 Indian Bayou Trail, Destin
(850) 351-0900 • primedatthepalms.com

FUDPUCKERS

BUY ONE MEAL / GET ONE FREE

One coupon per party of 2 or more
Not valid with any other promotional offers

Offer expires 11/30/19
20001 Emerald Coast Pkwy, Destin
(850) 654-4200 • fudpucker.com

JUST LOVE COFFEE CAFÉ

FREE REGULAR HOUSE COFFEE WITH PURCHASE OF BREAKFAST OR LUNCH

Hours: Monday - Friday 7am - 5pm; Saturday/Sunday 7am - 4pm

Offer expires 11/30/19
985 Highway 98 E, Suite A, Destin
(850) 353-2232 • justlovecoffeecafe.com

Local Coupons

BEVERLY HILLS DAY SPA

\$10 OFF SKINCARE TREATMENT
Not valid with any other offers.

Offer expires 11/30/19
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 11/30/19
4507 Furling Ln., Suite 104, Destin
850-830-6013

BROTULA'S

**SHOW MILITARY OR LOCAL ID
MENTION THIS AD
GET 25% OFF**
Not valid with any other promotions or discounts.

Offer expires 11/30/19
210 U.S. Hwy. 98, Destin
850-460-8900 | www.brotulas.com

AVA'S FURNITURE & DESIGN

10% OFF ONE ITEM

Offer expires 11/30/19
Miramar Plaza
12889 Emerald Coast Pkwy, Miramar Beach, FL
850-424-6767

LA FAMIGLIA ITALIAN RESTAURANT

10% OFF YOUR MEAL
(EXCLUDING DRINKS)

Offer expires 11/30/19
16055 Emerald Coast Parkway Suite 114, Destin
Next to Walmart | 850-279-4527

TAILFINS

**ALASKAN CRAB LEGS DINNER
WITH CORN AND NEW
POTATOES, \$19.95**
(Monday- Friday 4pm til 7pm)

Offer expires 11/30/19
172 Harbor Boulevard, Destin
850-650-1200

SEASIDE PREMIUM CABINETS

**FREE DOOR PULLS ON ORDERS OF 10
CABINETS OR MORE**

Offer expires 11/30/19
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
THE EXPRESS WASH PACKAGE \$29.98/MONTH

Offer expires 11/30/19
34709 Emerald Coast Pkwy, Destin
850-974-9994

FUDPUCKERS

FREE HOT CRAB DIP
WITH PURCHASE OF 2 MEALS
NOT VALID WITH ANY OTHER COUPON OR OFFER

Offer expires 11/30/19
20001 Emerald Coast Pkwy, Destin
(850) 654-4200 • fudpucker.com

THE GROUTSMITH

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

Offer expires 11/30/19
Serving Northwest Florida
850-367-3100

AIRESERV

**\$49.99
SYSTEM TUNE UP SPECIAL**
FOR FIRST TIME CUSTOMERS

Offer expires 11/30/19
850-678-9522
www.aireserv.com

BRIC À BRAC

**FREE HOMEMADE
SMOKE TUNA DIP**
W/PURCHASE OF 2 ADULT ENTREES
(Limit 1 per table)

Offer expires 11/30/19
Shoreline Village Plaza | 824 Highway 98 E Destin
850-424-6369

EMERALD COAST ENERGY SOLUTIONS

FALL SAVINGS
**\$75 OFF RADIANT BARRIER
\$50 OFF BLOW IN INSULATION**
MINIMUM PURCHASE REQUIRED.

Offer expires 11/30/19
(850) 588-2870
trusteces.com

CRYO850

**GOOD FOR ONE
FREE SERVICE**
CRYO THERAPY, RED LIGHT THERAPY,
OR NORMA TEC COMPRESSION

Offer expires 11/30/19
4495 Furling Lane, Suite 10, Destin
850-279-4145 | Cryo850.com

IS THAT 4 ME BOUTIQUE

**RECEIVE 50% OFF ONE
CLOTHING ITEM**
with this Coupon

Offer expires 11/30/19
34940 Emerald Coast Pkwy, Suite 185
Paradise Isle Shopping Center • (850) 424-4074

Knowledge • Experience • Trust
The Locals' Real Estate Pro

REAL ESTATE
PROFESSIONALS
• OF DESTIN, INC. •



REAL ESTATE
PROFESSIONALS
• OF NW FLA, INC. •

Mary Anne Windes

CCIM, CRB, CRS, GRI, RRS, e-PRO.
Licensed Real Estate Broker/Owner

850.837.2211 • 1.800.837.2266
www.Destin-Real-Estate.com



If you're looking for the locals' choice for a fishing trip, call one of our boats. If you're looking for the locals' choice for buying or selling real estate, call Real Estate Professionals at (850) 837-2211.



Private Charters on 40 of Destin's
Finest Charter Boats



Party Boats
**DESTIN PRINCESS
& DESTINY**

Charter Boat

OUTTA LINE



DESTIN ★ FLORIDA

850.837.2320

Book on-line at
www.CharterBoatOuttaLine.com



850.837.5088

Purchase Individual or Group Tickets
Book On-line at
www.DestinPartyBoatFishing.com



850.837.1995

www.Destin-Fishing-Fleet.com