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DESTIN Life

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Emerald Coast Children's Advocacy Center Helping to Heal Children for 20 Years

By KAY PHELAN

Heartbreaking Stories:

...A six-year-old sexually abused by the grandfather.

...A 12-year-old with severe burns that were getting no attention.

...The young child who witnessed one of their parents being brutally murdered.

These are but a few of the many children right here in the local community that have been helped by ECCAC. They not only bring all organizations together so the judicial and healing process can be easier for the children who are victims of abandonment, abuse or neglect, but they also provide mental health therapy for the children as well as for their families.



The Beginning for ECCAC

A complex child sexual abuse case in the mid 1990s occurred. Because of that crime, a group of prosecutors, the Department of Children and Families, the Child Protection Team of medical

personnel, forensic interviewers, various law enforcement agencies, and mental health professionals gathered to find a better way to manage child abuse cases in Okaloosa and Walton Counties.

After researching several

options, the group discovered the concept of a children's advocacy center, a system of care originating from Huntsville, Alabama. The premise was instead of a child telling his story in multiple locations to various professionals, multi-

ple times, he could go to one child-friendly place where professionals would come to him. They would listen to the child's disclosure together.

ECCAC

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Meet our Hometown Hero: Stephanie McMinn Turning a Dream into a Home

By HEATHER BENNETT

"Yes, speak up for the poor and helpless, and see that they get justice."

— Proverbs 31:9

BeGenerous Founder and Director Stephanie McMinn has served her local community for the past 10 years by aiding, resourcing and supporting women and their families in desperate situations. It is in her heart to exemplify unity and she does that by partnering with other organizations and agencies in our surrounding areas to ensure those in need get the help available. She is an active

HERO

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Community

ECCAC

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The end result would be services could be wrapped around the child and family while holding the offender accountable. They chose the best practice model to house as many agencies under one roof as possible to accommodate the needs of the children.

Julie Hurst, now Julie Porterfield, is a special lady with a big heart when it comes to the well-being of children. She was at the forefront of this major undertaking. In 1999, she became the founding CEO of ECCAC. During the first few years of the 501-C-3 organization's beginning, her passion, dedication and energy, along with the financial support of the community and a strong volunteer base, enabled a \$2.1 million, 13,000 square foot new center to be built in Niceville, in October of 2000.

But before the Niceville center became a reality, a grassroots community and governmental efforts established the Emerald Coast Children's Advocacy Center in 1997. A small 900 square foot office was opened in what was once a dry cleaners in Valparaiso. Following a successful capital campaign, the Niceville Center opened with help from builder Randy Wise, architect Allen McGinnis, and interior designers Jan Strunk and Debbie Wise. They all donated their

talents to create a child-friendly place where children could still be children.

"I am honored to say that now, 20 years and 14,000 children later, we have brought hope and healing, and restored childhoods often lost to abuse," said CEO Julie Porterfield. "The Niceville Center began with only three staff members and has now grown to 21. We started with a budget of \$180,000 in 2000, and the budget today is \$1.6 million."

Over the years, Porterfield's diligence and dedication enabled the construction of a second center to be built in DeFuniak Springs to accommodate Walton County children named the Pierce Family Children's Advocacy Center. Thanks in part to the lead gift of the Pierce family and the generous donation of the Dugas Family Foundation, this \$3.2 million, 15,000 square foot building with 45 offices and staff officially opened in April of 2016.

The ECCAC Team and Dream Continued to Grow

Over the past 20 years, ECCAC programs have grown in many ways, and both centers have established a sound mental health program. Jacqui Broadus is the mental health clinical supervisor. Under her leadership, ECCAC has developed an animal assisted therapy program.



A program that began with only one therapist has now grown to five therapists, two therapy pups and several volunteer therapy dogs and their handlers. There are extensive play therapy setups and lovable therapy dogs on hand to work with the children. These therapeutic services offered are critical to the overall long term well-being of the children seen every day.

ECCAC can easily say they have provided more than 50,000 hours of counseling. The advocacy program has grown from one advocate to three. Advocates are the backbone, ensuring that children and families understand ECCAC's role. They work with the families to ensure they have the resources they need to overcome trauma which includes referral and follow up to therapy, clothing, food, and other necessities. Along with ECCAC's agency partners, as of 2019, they have provided more than 150,000 services to 14,000 children and their families at no cost.



ECCAC is a fully accredited member of the National Children's Advocacy Center non-profit organization. There are 777 Centers across the country, with 27 of them located in the state of Florida.

Prevention is the Key

It is hard to believe there are approximately 1100 cases of child sexual and physical abuse reported annually in Okaloosa and Walton Counties, that's an average of three per day. Despite those big numbers, nearly 2/3 of the actual needs to help child victims go unmet due to lack of reporting to authorities. It is estimated that for every one child ECCAC helps, there are two out there who need help.

Prevention Programs Rule... Enter Child Safety Matters

This important prevention program was implemented by ECCAC in the 2017/2018 school year. Research shows that 95% of abuse of children is preventable through education.

In age groups five to 13, approximately 1,430 Child Safety Matters classes have been taught to 2,942 students in Walton County and 23,391 in Okaloosa County.

There have been 31 disclosures of some type of abuse or neglect in both counties. Teen Safety Matters has been added by ECCAC to reach teenagers in both counties.

Also, ECCAC has been doing mandated reporter training classes for Okaloosa and Walton County EMS, Department of Health staff, as well as the school district staff. To date, over 8,000+ adults have gone through the ECCAC hosted classes. Many do not realize it is the law in Florida that if any person age 18 or older knows or suspects a child is being abused, they are required to report it to authorities. As a result, there has already been an exponential increase in mandated reports coming in with reported incidents.

For more information about

donating or volunteering, or about the Emerald Coast Children's Advocacy Centers, visit www.eccac.org or call (850) 833-9237.

Congratulations ECCAC on 20 Years of Healing Services for the Children!

How Can You Help?

Volunteer...Donate...Attend an Event...Spread the Word...Tour the Center.

If you suspect abuse, report it by calling the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

The Emerald Coast Children's Advocacy Center (ECCAC) provides services at no cost for young victims and their families in a child-friendly environment. All support services and personnel are under one roof. There are two centers, one in Niceville in Okaloosa County, and the Pierce Family Children's Advocacy Center in DeFuniak Springs in Walton County. Neither location provides housing for children.





Michelle Moore,
owner

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HERO

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member of the Walton County Prevention Coalition and the Walton-Okaloosa County Sexual Assault Inter-Agency Council.

“Ten years in the streets of our communities has given me firsthand knowledge of the challenges we face and an eagerness to fight for freedom,” she says. She serves on the Circuit One Human Trafficking Task Force and is very active in combating this with hopes to end it! Most recently she was elected to join Congressman Gaetz on his Faith Community Advisory Board where she “assists in the fight to protect religious liberty, provides resources to faith-based programs and initiatives and ensures the right to worship is never infringed or prohibited.” Unapologetic about her love for Jesus, she finds joy in testifying of His faithfulness and is intentional about each daughter sent her way and them attaining freedom in every area of their lives.

It may come as a surprise to some, but addiction and sex trafficking are very prevalent in our area. Sex trafficking can include force and or coercion of a victim to be sexually exploited. Many times, at the hands of someone the victim knows. Familial sex trafficking is an example of this, where a child is exploited for the exchange of drugs, a place to live, or money. This is different from abuse because the trafficker is profiting from the victim.

Those who work in the sex industry are often victims of sex trafficking. There is a misconception that strippers and prostitutes have chosen their lifestyle, but often they are victims of deeply rooted trauma that stems from years of manipulation, coerced addiction, threats of violence against their family, and physical and emotional abuse endured by the victim. Many women in the area are being exploited in plain sight.

While there are great programs in the area to help women overcome their circumstances, there are not enough places to stay while in transition. “I’m traveling to Alabama, if not weekly, every other week, to relocate girls, and to get them to one of our partner programs,” said Stephanie. “We just really need to get a house as soon as possible. We have so many girls that need help.”

Stephanie has a bigger vision for the program, establishing a social enterprise as their income generating model to support operational expenses and create a savings account for when the women transition out. The women will gain work skills, gain confidence and have money set aside to start over. Stephanie calls it, All Things New. “That’s what God does in us. He takes away the old and makes something new and beautiful,” said Stephanie. Women could garden, repurpose furniture, make pottery and fix jewelry. “We hope to be able to help them establish an income, a career, maybe even inspire them to start their own business.

The property they are hop-



ing to raise enough money for The Yellow House Project has acreage for equine therapy, box gardens, a pond for devotion time, workshops, chicken pens, and land for more transitional homes. It has everything they would need. While this property in South Walton is \$625,000, Stephanie’s faith doesn’t waiver. “The Lord led me to this house.”

Currently, BeGenerous has no beds and supplies available and relies on a network to help assist these women in need. Stephanie described their efforts as “doing the Yellow House Project without our yellow house,” which includes paying detox fees, travel expenses for relocation, deposits for other transition homes, and paying program fees to other recovery centers.

However, BeGenerous is praying for the love and support of the community this Christmas and New Year season to help them raise enough money for The Yellow House Project to purchase a property for their

own home. They are hoping to meet the deadline by the end of this year.

The Yellow House Project is transitional living for women recovering from addiction and abuse from sex trafficking. While in the home, the women will be a part of a 90-day Christ based program where they can receive counseling and start the healing process. There will be an option to stay long term up to 18 months if necessary.

“Now’s the time for the Yellow House to be established. To fill the gap, to be that bridge we

need because so often what happens is, we have a woman we are working with and there are no beds available.” Not having a safe place to go to make that transition is sometimes a life or death situation for these women.

BeGenerous is a 501(c)(3) non-profit that relies on support from the community through donations. For more information and how to help with The Yellow House Project, and information about BeGenerous, please visit www.begenerousinc.org.

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Community

An Event-Filled Winter for Everyone at Baytowne Wharf!

The 31st Annual Sandestin Gumbo Festival
Friday, February 14th -
Saturday, February 15th
Friday 5 p.m. and
Saturday 12-4 p.m.

Yum! Yum! It's Almost Time for The Sandestin Gumbo Festival—the best gumbo cook-off on the Gulf Coast!

Known as one of the largest

and most popular winter food events along Florida's Emerald Coast, this winter festival favorite is back for the 31st year! Kick off the weekend, Fri., Feb. 14 with a delicious seafood boil. Then on Saturday, Feb. 15, sample a variety of gumbos and vote for your favorite as the "People's Choice" winner! Dark or light roux? Chicken, sausage or seafood? Celebrity judges will name the "Ar-

ea's Best." Gulf Coast restaurants will be featured along with children's activities. Enjoy live music from Dikki Du and the Zydeco Krewe while you taste. And, the popular Bloody Mary component is BACK again this year featuring the Best Bloody Mary's at The Beach! Taste some of the finest bars' and restaurants' Bloody Mary's on the coast AND you get to be the judge, too! Vote for your



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favorite and help contestants win the title of "Best Bloody Mary at The Beach!" This year's event is promising to serve up fun for everyone. To purchase tickets, visit SandestinGumboFestival.com. Advance tickets are \$35; \$45 the day of the event. The festival will happen rain or shine.

Bubbly Baytowne
Thursday, January 23
5-6 p.m. and
Thursday, February 20th
5-7 p.m.
No Cost to Attend
For 21 and up only

Gather your friends at Baytowne for an evening full of FREE champagne and shopping during its Bubbly Baytowne event! Sip and Shop through the Village streets! Stop in various retail merchants as you enjoy a selection of premium champagnes.

* The village will be open to the public during this event.

Continued next page



The Fat Tuesday Baytowne Bash Parade and the Mardi Gras Dog Parade Combine for One Festive Event!

Baytowne Mardi Gras Parade!
Sunday, February 23rd
2 p.m.
No Cost to Attend

Mardi Gras is BIGGER and BETTER than ever at The Village of Baytowne Wharf! This year, the Fat Tuesday Baytowne Bash Parade and the Mardi Gras Dog Parade are joining forces for one festive event! “Laissez les bon temps rouler” (let the good times roll) with unique, colorful floats, golf carts, and trucks as well as costumed dogs and owners filling the streets with Mardi Gras cheer. Marchers will be dressed up in all their Mardi Gras best and shower parade-goers with a barrage of beads, moon pies, and other trinkets. Baytowne is looking for Krewees to join in the Mardi Gras festivities. Costumed dogs and their humans along with unique and colorful floats, golf carts, and pick-up trucks will fill Baytowne’s streets. Mardi Gras music will fill the air as the area’s four-pawed friends and parade participants shower parade-goers with a bar-

rage of beads, moon pies, and other trinkets.

“Laissez les bon temps rouler” During the Fat Tuesday Celebration!

Baytowne Mardi Street Pardi
Tuesday, February 25th
6 p.m.
No Cost to Attend

Prepare to let your hair down on what many call the most festive day of the year, Fat Tuesday, the day before Ash Wednesday. “Laissez les bon temps rouler” (let the good times roll) with the Baytowne Mardi Street Pardi! Starting at 6 p.m. join the Village Street party complete with music, street performers, entertainers and more! The post-parade celebration continues into the night with parties at various Baytowne establishments. So, break out the beads and get ready for a night to remember!

There’s still time to have your winter fun at Baytowne On Ice!

Through Saturday, February 1st, enjoy the last bit of winter at The Village of Baytowne Wharf’s Baytowne on Ice. For

those who miss the cold and ice, Baytowne’s seasonal ice rink is the perfect opportunity to reminisce. Hours vary daily.

For more information and a complete calendar of events, visit BaytowneWharf.com.



Mardi Gras

The Village of Baytowne Wharf presents

Mardi Gras Parade
Sunday, February 23rd
Time: 2pm | Cost: FREE

Baytowne Mardi Street Pardi
Tuesday, February 25th
Time: 6pm | Cost: FREE

FOR MORE INFO VISIT: WWW.BAYTOWNEWHARF.COM

 Community

Around Town

Who doesn't love chocolate? For 17 years, the United Methodist Women have hosted a successful Chocolat' Fare the Saturday before Valentine's Day. This year, the event will be held from 9 a.m. to 1 p.m. on Feb. 8 in the Destin Life Center at Destin United Methodist Church. Of course, there will be tons of chocolates such as cakes, pies, cookies, desserts, truffles, etc. along with coffee and tea for sale. Beautiful silver jewelry

and cookbooks will also be for sale. Funds raised help sponsor children both locally and internationally, and single moms and their children.

Learn the basics of a variety of computing concepts with "Computer Bytes" Tech Talks at the Destin Library. These "byte"-sized, 30-minute presentations occur each Wednesday at 1:30 p.m. in January and are free with no



registration required.
 • January 8: Library Ebooks
 • January 15: Technology Vocabulary

• January 22: Navigating Your Desktop
 • January 29: File Storage
 Call the Destin Library at 850-837-8572 or email Megan Fontaine at mfontaine@cityof-destin.com for questions.

ing. For more information, call (850) 860-1077.

Need Some Solid Business Advice? On Thursdays, a representative from the Florida Small Business Development Center (SBDC) at UWF hosts "Shop Talk" Thursday in the Destin Chamber office from 10 a.m. - 2 p.m. There is no charge

The Blake at Miramar Beach's Sales Office recently celebrated a ribbon cutting with



the Destin Chamber. This Legendary Living Community will be located at the intersection of Ponce de Leon and Hwy. 98 in Miramar Beach. The community will feature 123 apartments for assisted living and memory care. Along with luxury accommodations, The Blake will provide elegant dining, concierge service, 24-hour nurse staffing, and an active social program. Other amenities include a full-service bar and lounge, a coffee and ice cream shop, salon and spa, on-site therapy services, a chapel, a theater room, activity rooms, landscaped courtyards with an outdoor fire pavilion, fountains and raised gardens, library, fitness center, transportation and on-site park-

for this service and no appointments are necessary. Also, check out these SBDC workshops happening at the Destin Chamber in January:

- Jan. 13 at 6 p.m. - Starting a Business
- Jan. 30 at 6 p.m. - Sources of Funding

A Destin Snowbird? Welcome to the social club with a focus on fun-filled activities for the winter season. Destin Snowbirds meet weekly at the Roost, located in the Destin Community Center at 101 Stahlman Ave. (behind McGuire's). Meetings are held Tuesday mornings with

AROUND TOWN
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Cali's To Do In Destin! JANUARY 2020

..... 1

- Farmer's Market** | 9am | Seascapes Towne Center
- Pelican Plunge** | 10:30am | Boardwalk Okaloosa Island
- Pelican Plunge** | 11am | Henderson Beach State Park
- Free Beach Bonfire** | 6pm | The Bay Restaurant
- Trivia Night** | 7pm | World Of Beer Destin
- Open Mic Night** | 7pm | Enlightened Studios
- 2
- Karaoke** | 8pm | Harry Ts Lighthouse
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- Ladies Night** | 9:30pm | McGuires Destin
- 3
- 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
- 4
- Farmer's Market** | 9am-1pm | Grand Boulevard



- Winter Wonderland** | 9am | Baytowne Wharf
- \$1 Beer Night** | 7pm | Fudpuckers
- 80's Name That Tune Trivia** | 7pm | Village Door Music Hall
- Pink Floyd Laser Experience** | 7:30pm | Mattie Kelly Arts Center
- Karaoke** | 8pm | World Of Beer Destin
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- 5
- Beach Church Service** | 7:30am | Crab Trap Destin
- Beach Church Service** | 7:30am | Crab Trap, Okaloosa Island Boardwalk

- Sunset Beach Church Service** | 4pm | Henderson Beach State Park
- 6
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- Trivia Night** | 6pm | LuLu's Destin
- 7
- Music Bingo** | 6pm | World of Beer
- Jukebox Bingo** | 6pm | LuLu's Destin
- Rock'N Bingo** | 7pm | Landsharks Pizza
- Jim Carey Movie Trivia** | 7pm | Village Door Music Hall
- 8
- Farmer's Market** | 9am | Seascapes Towne Center
- Free Beach Bonfire** | 6pm | The Bay Restaurant
- Trivia Night** | 7pm | World Of Beer Destin
- Open Mic Night** | 7pm | Enlightened Studios
- 9
- Karaoke** | 8pm | Harry Ts Lighthouse
- Murder Mystery Dinner** | 6:30pm | Fudpucker's Destin
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- Ladies Night** | 9:30pm | McGuires Destin
- 10
- 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
- 11
- Farmer's Market** | 9am-1pm | Grand Boulevard
- People's Choice Chili Cook Off** | 2pm | American Legion
- \$1 Beer Night** | 7pm | Fudpuckers
- Karaoke** | 8pm | World Of Beer Destin
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- 12
- Beach Church Service** | 7:30am | Crab Trap Destin
- Beach Church Service** | 7:30am | Crab Trap, Okaloosa Island Boardwalk
- Sunset Beach Church Service** | 4pm | Henderson Beach State Park
- 13
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille

- Trivia Night** | 6pm | LuLu's Destin
- 14
- Storytime** | 4pm | Destin Library
- Music Bingo** | 6pm | World of Beer
- Jukebox Bingo** | 6pm | LuLu's Destin
- Trivia Night** | 7pm | Village Door at Seascapes
- Rock'N Bingo** | 7pm | Landsharks Pizza
- USGA Tour 2020** | 7:30pm | Mattie Kelly Arts Center
- 15
- Farmer's Market** | 9am | Seascapes Towne Center
- Hurricane Rebuild Benefit** | 5pm | LuLu's Destin
- Free Beach Bonfire** | 6pm | The Bay Restaurant
- Trivia Night** | 7pm | World Of Beer Destin
- Open Mic Night** | 7pm | Enlightened Studios
- The Greatest Love of All : Whitney Houston Tribute** | 7:30pm | Mattie Kelly Arts Center
- 16
- Karaoke** | 8pm | Harry Ts Lighthouse
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- Ladies Night** | 9:30pm | McGuires Destin
- 17
- 30a Songwriter's Festival** | 5pm | 30A & Grand Boulevard
- Ladies Night** | 5pm | Cuvee Kitchen + Wine Bar
- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Art Night** | 7pm | Enlightened Studios
- Karaoke** | 8pm | Dock on the Island
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- 18
- 30a Songwriter's Festival** | 10am | 30A & Grand Boulevard
- Farmer's Market** | 9am-1pm | Grand Boulevard
- Best of the West Jazz Competition** | 11am | Harborwalk Village
- \$1 Beer Night** | 7pm | Fudpuckers
- Karaoke** | 8pm | World Of Beer Destin
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar

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- 30A Songwriter's Festival** | 10am | 30A & Grand Boulevard
- Beach Church Service** | 7:30am | Crab Trap Destin
- Beach Church Service** | 7:30am | Crab Trap, Okaloosa Island Boardwalk
- Sunset Beach Church Service** | 4pm | Henderson Beach State Park
- 20
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- Trivia Night** | 6pm | LuLu's Destin
- 21
- Independent Film Series** | "Puzzle" | 2pm | Destin Library
- Music Bingo** | 6pm | World of Beer
- Jukebox Bingo** | 6pm | LuLu's Destin
- Disney Name That Tune** | 6:30pm | Village Door Music Hall
- Rock'N Bingo** | 7pm | Landsharks Pizza
- 22
- Farmer's Market** | 9am | Seascapes Towne Center
- Free Beach Bonfire** | 6pm | The Bay Restaurant
- Trivia Night** | 7pm | World Of Beer Destin
- Open Mic Night** | 7pm | Enlightened Studios
- 23
- Karaoke** | 8pm | Harry Ts Lighthouse
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- Ladies Night** | 9:30pm | McGuires Destin
- 24
- Ladies Night** | 5pm | Cuvee Kitchen + Wine Bar
- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Wild World of Animals** | 7:30pm | Mattie Kelly Arts Center
- Karaoke** | 8pm | Dock on the Island

- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- 25
- Farmer's Market** | 9am-1pm | Grand Boulevard
- Kinder Klimb** | 10am | Rock Out Climbing Gym
- \$1 Beer Night** | 7pm | Fudpuckers
- Karaoke** | 8pm | World Of Beer Destin
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- 26
- Beach Church Service** | 7:30am | Crab Trap Destin
- Beach Church Service** | 7:30am | Crab Trap, Okaloosa Island Boardwalk
- Sunset Beach Church Service** | 4pm | Henderson Beach State Park
- 27
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- Trivia Night** | 6pm | LuLu's Destin
- 28
- Storytime** | 4pm | Destin Library
- Music Bingo** | 6pm | World of Beer
- Jukebox Bingo** | 6pm | LuLu's Destin
- Trivia Night** | 7pm | Village Door at Seascapes
- Rock'N Bingo** | 7pm | Landsharks Pizza
- 29
- Farmer's Market** | 9am | Seascapes Towne Center
- Free Beach Bonfire** | 6pm | The Bay Restaurant
- Trivia Night** | 7pm | World Of Beer Destin
- Open Mic Night** | 7pm | Enlightened Studios
- 30
- Karaoke** | 8pm | Harry Ts Lighthouse
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- Ladies Night** | 9:30pm | McGuires Destin
- 31
- Ladies Night** | 5pm | Cuvee Kitchen + Wine Bar
- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Gallery Night** | 7pm | Enlightened Studios
- Karaoke** | 8pm | Dock on the Island
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar



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 Community

Trends & Treasures

It's a new year, a new decade, and all over the place, it seems birthdays, weddings and romance are in the air with more holidays coming up! It's a good thing there's flavorful and fun sweets, artful jewelry and clothing, unique fabulous finds, healthy pampering and uplifting experiences that offer us happiness, style and confidence—ready to tackle 2020!

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Fun! Flirty! Flouncy! Dressing Room Boutique & Art Gallery

Destin Life visited the Dressing Room Boutique recently and probably shouldn't have tried the Spanx on—Now we just want to LIVE in them! The new Spanx perfect black pant collection is the staple piece you NEED in your closet this



year. Need we say more? Sport your personality and flair in serious SPANX style to suit your demand! The question is to be tame or to remain wild? A new year beckons new skirts and dresses, too! Let Dressing Room owner, Abbie, show you how to take the guesswork out of fashion and present your best self for 2020 with designer options tailored just for you! Then complement your new threads with some of the boutique's unique statement pieces...accessories, hand-created, artistic jewelry and much more! And, don't forget the Spanx! Wild, definitely wild.

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there is peanut butter brownie, blueberry cheesecake, grasshopper and confetti. There are 16 flavors to choose from as well as GLUTEN-CONSCIOUS and VEGAN versions. January specials include Blueberry Cheesecake, Cannoli, Caramel Latte,

Chocolate Coconut, Confetti, Cookie Dough, Flutter Nutter, Grasshopper, Maple Bacon, Orange Creamsicle, Peanut Butter Brownie and Rocky Road. Try them for yourself or give them away. Get popular when you take to the office. Make your celebrations personal with custom edible logos and images on gourmet cupcakes, custom cakes, mini cupcakes and tempting treats baked fresh, with up to 18 flavors to choose from daily. 2020 is going to be a sweet year!

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ly one in every 100,000 cells are stem cells. By the time we reach age 30, one in every 250,000 cells are stem cells. By age 40, one in every 400,000 cells are stem cells, and by the time we reach age 80, one in every 2,000,000 cells are stem cells. Now, imagine a life without pain and turning back the clock of time, even the probability of experiencing a regenerated body. Join Destin Pilates Center and Christian International for a special event to learn about the benefits of Stem Cell Therapy:

Tuesday, Jan. 21, 2020, 6 p.m. Christian International, 5200 U.S. Hwy. 98 E., SRB 32459.

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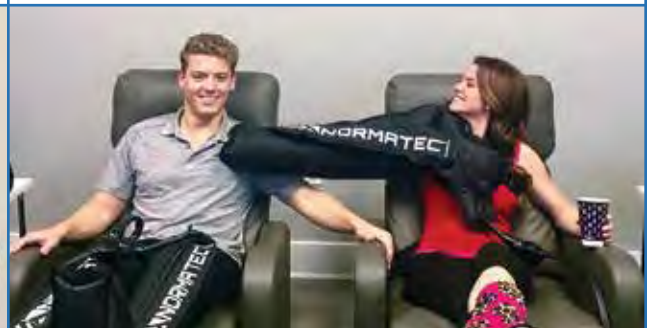
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 Community

Around Town

AROUND TOWN

continued from page 6

entertainment and door prizes donated by local sponsors. In addition, there are many activities and events to enjoy. The first Nine & Wine & Whine will be Sat., Jan. 11, with a 2:30 p.m. shotgun start at Shalimar Pointe. Anyone interested in playing can email snowbird-golf@gmail.com. The first Singles Friendship Club luncheon will take place at Millers Ale House following Tuesday's 11:00 a.m. snowbird meeting. Important reminder: Please register on Mondays. Unlike past years, there will be NO Tuesday morning registrations.

As this is a non-profit club, activities are reasonably priced at cost and local area vendors

offer special Snowbird prices. For a calendar and more information, visit www.destinsnowbirds.org.



Join Destin historian, author and speaker, H. C. "Hank" Klein, as he offers several presentations about the history of our local area:

Friday, Jan. 17, 2020 at 6:00 p.m. at Heritage Park & Cultural Center of FWB, 139 Miracle

Strip Parkway, SE, Fort Walton Beach.

Title: The Early Days of WEST FLORIDA

Wednesday, Jan. 22, 2020 at 10:00 a.m. at Coastal Library of Walton County, 437 Greenway Trail, Santa Rosa Beach.

Title: The OLD East Pass and the Destin Lighthouse Keepers

Thursday, Jan. 30, 2020 at 6:00 p.m. at Destin Library, 150 Sibert Avenue, Destin.

Title: The Early Days of WEST FLORIDA

Thursday, Feb. 6, 2020 at 10:00 a.m., The Resurrection Snowbird Group, at Resurrection Catholic Church, 259 Miramar Beach Dr, Miramar Beach.

It's almost time for the **Destin History & Fishing Mu-**



seum's Annual Gumbo Contest and Silent Auction Fundraiser.

The event will take place Saturday, January 25, 2020 at the Destin Community Center from 11 a.m. to 1 p.m. Area restaurants and individuals compete for the title of the best gumbo in the panhandle. The event will include live music and a silent auction. Attendees will vote for People's Choice. A panel

of judges will also judge the Individual and Restaurant categories. In addition to taste-testing the area's finest gumbo, you will have the opportunity to bid on items in the silent auction.

Come sample all the area's finest gumbo and cast your vote for the People's Choice Award. For more information, to enter your gumbo in the contest, donate an item for the silent auction or come to enjoy the event, contact the Museum at 850-837-6611 or email kathydestinhistory@gmail.com. The Museum appreciates your support in its goal of preserving the heritage of "The World's Luckiest Fishing Village."



From the Mayor: Happy New Year Destin!

Every day we work hard to meet the needs of our residents and visitors. As a city, we have many services, programs and projects underway to fulfill our mission and continue to make Destin a great place to live, work, play and visit. We will continue these efforts well into 2020 and beyond.

On November 7th, 2019, council and senior city staff members met to discuss our achievements, where we are as an organization and the way ahead. City Council identified key initiatives and projects for staff to focus on. Some of those initiatives include more public beach access, undergrounding utilities,

improvements to our parks and more. We have already made internal strides in 2019, where staff established a software implementation team with representatives from the Community Development, Code Compliance, Public Services, Information Technology and Finance departments. The goal was to collaborate and find an innovative solution to improve organizational efficiency in permitting, review, inspection, code compliance and financial processes. That goal has now become a reality. The City of Destin is now moving forward in implementing a new municipal software solution – Energov, of Tyler Technologies, Inc.

Everyone is very excited to have a new tool that will help serve the City of Destin better, more efficiently and improve communication with the citizens of Destin. We have recruited and filled 15 full-time positions and the city's finance department was awarded for the 25th consecutive year the Government Finance Officer Association Certification of Achievement for Excellence in Financial Reporting. The Community Development Department has worked diligently on the realignment of the comprehensive plan and land development code where 467 of 486 parcels have been successfully rezoned (99.78%). This is great news for the city! As I mentioned earlier about our public beach initiative, the city has approximately \$6.8 million earmarked for this and we are continuing our efforts for

more financial funding. Progress is moving forward at Captain Leonard Destin Park. City staff, The Florida Department of Environmental Protection, The Trust for Public Land, engineers and the construction crew conducted a recent site visit and we look forward to the park opening sometime in the spring. Applications for improvements for other city parks are also in the works. So we have a lot to look forward to in 2020.

I would like to end by also thanking our citizens who care and are committed to our community. Our strength comes from you, and your involvement is what makes Destin special.

I wish you and your family the very best,

Mayor Gary Jarvis



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

 Community

The Workforce Needs Steven Hurst

By BILL ALLISON, DIRECTOR,
STRATEGIC WORKFORCE
SOLUTIONS AT NORTHWEST
FLORIDA STATE COLLEGE

We don't know much about Steven Hurst's background, but what we do know is at some point he made a poor decision that landed him in Sheriff Michael Atkinson's jail in Walton County. Steven's actions resulted in him becoming another statistic making up more than 2 million people who are incarcerated in the United States.

At first glance, Steven blends in well with the other inmates. However, there is something different about Steven. There is unlocked potential inside Steven that goes unnoticed until given the opportunity to be released.

Additionally, Steven's environment while incarcerated is quite unique when compared to other facilities throughout the U.S. The Walton County jail, led by Director Cory Godwin, has established vocational and education programs designed to create positive impacts on the lives of separating inmates. These programs include Heavy Equipment Operation,

OSHA Certification, Welding, and many more. These programs are relevant and designed to meet regional demands resulting in high potential of job placement of the inmates upon release.

However, the support does not stop there. The local workforce board and others are called to the jail to ensure the inmates' licenses, resumes, and other necessary items are up to date, ensuring there are minimal barriers to employment upon release. These key partnerships are what separate these programs from other programs throughout the U.S.

Now back to Steven and why he serves as an inspiration to others in the workforce. Steven's decision lands him in an environment that many of us will never experience or want to experience. However, WCSO's commitment to reduce recidivism, has now given him access to resources that encourage and equip Steven to alter his current path. Simple access to tools that could change Steven's future is all the motivation he needs. While incarcerated, he makes the necessary adjustments in order to fit the qualifications



to apply to the welding program. He then sits in front of an interview board convened by jail staff and the Northwest Florida State College welding instructor as he moves through the rigorous selection process for the next class.

Due to the limitations of building a new program, there are limited slots offered to the inmates. Steven sets himself apart from the other applicants and is selected to participate in the welding program. He begins a compressed, intense 240 hour course designed to prepare him for the American Welding Society (AWS) welding certification test. Steven and his classmates would become the first class to have a 100% pass rate, receiving the industry recognized AWS certification.

Now comes the time for the graduation ceremony, but there is a slight problem. There is no Steven Hurst. Steven served his time and was released that morning

around midnight. As Mrs. Deann Bertram begins to start the ceremony, a corrections officer comes in to the room stating that Steven was in the lobby. WCSO social media page described the scene best saying that Steven "traded his stripes for a visitor's badge."

So, what makes this story inspiring and why is Steven Hurst a great example of who the workforce should be looking for?

Steven understood the major implications this class could have on his life. He made the necessary positive decisions to start down a path towards success. Faced with much adversity and the barriers associated with being incarcerated, Steven remains determined to make a positive change so that he would not be another statistic regarding recidivism.

Finally, Steven's commitment to success is nearly unmatched as proven by his attendance at graduation. On the surface we

see a previously incarcerated inmate who completed a program. But by not simply glazing over Steven as a potential candidate for a job, you may miss important characteristics that could result in prosperity for your organization.

Critical facts such as Steven places such a high value on graduation and receiving his certificate, that after being released at midnight, he attends a mandatory court hearing first thing that morning. Steven then walks nearly six miles in cold, rainy conditions so that he could attend graduation and receive his certificate.

Yes, Steven Hurst and many others like him have made poor decisions resulting in incarceration. However, providing access to opportunities of success has the potential to flip a switch that motivates an individual far greater than the average workforce candidate. Steven should inspire us not to simply glaze over students or potential candidates that we routinely deal with, but to remember the potential locked inside each person. Ask the right questions during interviews to better understand the candidate rather than asking the same mundane questions pulled during an internet search.

Who knows, you might find a Steven Hurst.



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Radiant Barrier: Alien Technology?



ENERGY TIPS by Emerald Coast Energy Solutions

By CHRIS BALZAR

I have been in the home improvement industry for more than 17 years and have heard just about all the sales gimmicks and cheeky techniques used by sales people to wow customers. One slightly stretched story I heard about radiant barrier is that radiant barrier was developed by NASA from alien technology! If only radiant barrier was so glamorous. Actually, in 1925 two German businessmen filed patents on reflective surfaces for use as building insulation. This became the launching pad for reflective insulation. NASA did help to improve this technology and adopted it for the Apollo program. This metalized film was used to protect spacecraft, equipment and astronauts from the extreme heat of space. Even the student housing at MIT (Massachusetts Institute of Technology), Princeton, and Frank Sinatra's residence in Palm Springs have used radiant barriers to become more energy efficient. In 1996, Radiant barrier was even inducted into the Space Technology Hall of Fame, now that's pretty cool.

So why use radiant barrier? When the Sun's rays strikes a roof, heating the roofing material (shingles, tiles or roofing sheets) it causes the underside of the roof surface and the roof framing to heat up causing radiate heat to flow downwards through the roof space towards the attic floor, heating up the entire attic. When a radiant barrier is installed on the rafters in the attic, much of the heat radiated from the hot roof is reflected back toward the roof allowing for a cooler attic.

Why is that important? Many of our attics will reach into the 150° F to 160° F range this summer, lately in fall too, heating up insulation, ductwork and many times our stored belongings. Anyone who has stored candles in the attic knows what I mean. This extreme heat makes our current insulation and air condi-

tioners work harder to keep our homes cool costing us money and comfort. Properly installed radiant barrier on the roof rafters will reflect 97% of the radiant heat reducing the attic temperature during this extreme heat by 40° to 50° degrees allowing your insulation, ductwork and HVAC systems to perform better saving you money and increasing your comfort.

One common misconception regarding radiant barrier is that the heat reflecting off the radiant barrier back to the roof has the potential to increase the roof temperature and possibly damage the roofing material voiding warranties. Performance testing by Florida Solar Energy Center showed that the increase in roof materials temperature, at the hottest time of day, was no more than 2° to 5° degrees. RIMA (Reflective Insulation Manufacturer Association) wrote a technical paper on the subject which included statements collected from large roofing manufacturers, and none said that radiant

barrier would in any way affect the warranty or lessen the life of the roof.

To improve on this technology, we sandwiched a piece of high density insulation between two pieces of radiant barrier allowing our radiant barrier to help fight against not only radiant heat, but conduction and convection heat as well. My son recently did a science fair project on the performance of different types of radiant barrier, the results, our multilayer radiant barrier out performed both silver and copper single layer radiant barriers. If you would like to learn more or see a demonstration on how radiant barriers works, contact us at 850-588-2870 or visit us at www.trusteces.com.

Chris Balzar is the Founder and President of Emerald Coast Energy Solutions which is a Smile Provider Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this

summer and become energy efficient, or email wecare@trusteces.com and schedule an inspection by calling (850) 588-2870, visit www.trusteces.com and Beat the Heat!

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

 Community

Become Involved to Contribute to Destin's Economic Development

By LORI LEATH SMITH, DESTIN FORWARD CLASS MEMBER

I value serving alongside friends, colleagues and community leaders who take the time to get involved. The benefits to our quality of life, our profession and, yes, even our emotional satisfaction come into play when we are concerned with our community's success.

What does this have to do with Economic Development, our Destin Forward class topic in December? In order for any area to thrive, relays John Hofstad, Okaloosa County Administrator, we must pursue activities that allow community growth in ways we desire; ways that offer families affordable places to live with quality education, fun activities and available jobs in their fields. Likewise, businesses need trained workers and entrepreneurs need support in order to set up shop in our beautiful area. All of this contributes to the overall vibrancy of our community.

For example, families want to move into areas with great education for their children. Marcus Chambers, School Superintendent of Okaloosa County Schools, says out of 67 counties in Florida, Okaloosa County is #4 in the state! Why? Perhaps it's the emphasis on the importance of each individual student no matter their background. As the second largest employer in Okaloosa County (3009 employees), Marcus says though 50% of students in Okaloosa County schools receive free or reduced lunches, 69% of its schools are 'A' schools and 97% are 'A-B' schools. There are strong 6-12 CTE programs in every elementary school, a focus on a community of code, and career and technical education—a huge drawing point in terms of economic development.

As quality education is one of the main factors contributing to a healthy economy, fortunately, we have Northwest Florida State College providing post-second-



Bill Allison, Northwest Florida State College

ary education in several meaningful fields. Bill Allison with the college explains there are approximately 10,662 students currently attending with a segment graduating each year—a total annual economic impact of 333.2 million or 5976 jobs annually. NWFL State continues to develop programs to meet workforce demands, establish training centers, perform needs assessment of companies, then train employees, and have registered apprenticeships—all of this to attract businesses to Okaloosa County.

Jason Fulghum of the Okaloosa County Sheriff's Office explains that safety also weighs into the quality of life in an area as well as programs for qualifying inmates. A successful implementation of zero tolerance, especially during seasonal times such as spring break, has alleviated many of the negative issues the city has been facing in years past.

Wesley Hudgens with Gulf Power reminds us that his company (and others) are intricately involved in the economic development of our region by helping attract new businesses that need power and more companies that offer diversified jobs and services.

Ada Clark, Interim Manager for Community & Economic Development Team Okaloosa Walton TPO (West Fl Reg Planning Council) and Nathan Sparks with the Okaloosa County Economic Development Council (OCEDC) both agree our region benefits economically

from the military with its 70,000 jobs and what they contribute to our local communities. Out of all Florida counties, Okaloosa County has the greatest number of transitioning military personnel and Florida has the second highest number of separating military behind Texas.

My point is that so many good things are going on in our community that we can learn more about and get involved in. A strong community where the residents help each other, education is top quality, safety of residents and visitors is a top priority and where there are needed resources helps facilitate a sense of place, security and enjoyment of living. This attracts a valuable and talented workforce, companies wishing to launch, expand or connected. This is the kind of community in which I want to live.

For more information on Destin Forward, visit Destin-Chamber.com.

Wreaths Across America Honors Veterans

December 14th was a great day to be in Destin. The city Christmas parade in the morning delighted young and old

alike. The afternoon honored those who paid the price for our freedom to celebrate. The American Legion family at Post 296, joined the community in a Wreaths Across America ceremony. Legionnaire and City Councilman Skip Overdier was Master of Ceremonies. Destin elementary music teacher Amanda McCardle sang our National Anthem. Sons of the American Legion member Sandy Lichauer led the pledge. Legionnaire Chaplain Wayne Frost gave the invocation. The Niceville High School Jr. ROTC performed the duties of the color guard beautifully. Jim Dodd played Taps. Emerald Coast Pipes & Drums performed. Photos were provided by Angie Crisp Murray and Jan Anderson.

Ceremonial wreaths were placed on veterans' graves from each branch of the service. Army Sgt. Joshua Gillette placed the wreath for SSgt. Benjamin E. Malone. He served in World War II. Air Force Master Sgt. Zach Miller placed the wreath for SSgt. Thelbert Young.

He served in Korea. Marine Sgt. Luis Uruga placed the wreath for Merchant Marine Julius Scheidl, Sr. who served in World War II. Seaman Wayne Ballard and Fireman Mia Alvarez place the wreath for Coast Guardsman Phillip Bracewell. Marine Corporal Eduardo Duranespino laid the wreath for E.W. Webb U.S. Navy World War II. Marine Sgt. Rebecca Martin placed the wreath for Captain Thomas E. Robertson, Korea.


Lt. Col. Sam Lombardo, 100-year-old Battle of the Bulge survivor, laid the wreath for the 93,329 POW-MIAs. Marine Sgt. Joshua Allaart escorted Col. Lombardo during the event. Additionally, Marines Nathan Bowman, John Cavin, Joh Connor, Titus Glaze, James Hunter, Cory Mason, Derek Mead, Elizazar Perez, Justin Perez, Aaron Pryor, & Luis Vargas were in attendance. They stood as sentries for the ceremonial grave sites. They also formed an honor guard for Sam Lombardo. They made the day so much more special.

Each December across the



nation more than 1200 cemeteries fill with volunteers. No matter the weather, they come. All ages, from all walks of life come to honor the lives of the veterans who served. Parents bring their children so they can learn about service and sacrifice. More than 200 wreaths were laid at the Destin and the Marler Memorial cemeteries. These wreaths were sponsored by members of the community. For \$15, individuals donated to ensure every veteran was honored. To sponsor a wreath for the 2020 service, checks made payable to Wreaths Across America, can be mailed to the American Legion Auxiliary at 311 Main Street, Destin, FL 32541. Online sponsorships are also available at WreathsAcrossAmerica.org. Be sure to note location FLDEMC & group ID FL0665P.

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What's in your Personal Insurance Portfolio?



BY VICTORIA OSTROSKY

Bob retired to his man cave to relax and deal with some pressing paperwork. His boys were still home from school for the Christmas holiday playing with their new toys, and his wife Tonya was out returning some gifts and spending quality time with friends.

With a few days off work, he wanted to get caught up on, in particular, his insurance policies. A friend of his had filed a claim a few months before and had run into some problems, so Bob wanted to sit down with his agent and go over everything to make sure he had the coverages he needed. He dialed his agent's office number to leave a voicemail. Imagine his surprise when Jack answered! "Hey, Jack! I hope you had a Merry Christmas! What are you doing in your office?"

"Thank you! Just getting caught up on some paperwork. Sometimes when the office is crazy, busy paperwork starts to pile up, and I wanted to make the best use of the quiet time," Jack replied.

"Uh, huh. You're escaping the noise and chaos of the house, too, aren't you?" Bob said with a knowing smile.

"You know it! So, what can I help you with today?"

"I was calling to make an appointment to sit down with you to review my policies."

"Stop by today if you have the time. I'll be happy to review everything with you."

Bob walked in with two coffees and handed one to Jack.

"Thank you, Bob. Ok, I've pulled your policies and printed a copy for us to work on this morning. I have your primary home, two rental condos, two autos, and an umbrella policy. Am I missing anything?" Jack asked.

As Jack reviewed each policy, he explained what the coverages

were, and advised on any changes. Bob had forgotten to mention the complete kitchen renovation earlier that year, so Jack recommended increasing the dwelling limit on both the Homeowners and Flood policies to more accurately reflect the new replacement cost.

As they moved to the Condo policies, Bob discovered something else. "This one is still a long-term rental unit, right?" asked Jack. "I know the other one is a short-term rental."

"Actually, they're both short-term rentals now. Our long-term tenant moved out of the area, so we have both units with the same management company. Does that make a difference?" Bob discovered it most assuredly did.

"This review will allow us to analyze your current coverages and limits," said Jack. "In the event of a claim, if you don't have the right product to match the risk, the carrier could deny it. I'll rewrite this one for you and I'll also check with the carrier to see if they offer higher Loss of Rents coverage. Right now, you have 10% of Coverage A, which is standard, but after Hurricane Michael, we discovered some customers really needed more since the rebuilding is taking an extended length of time with the widespread destruction."

The Auto policy coverages were fine, but Jack reminded Bob that next year when Jeremy turns 15 and obtained his learner's permit, they'd need to add him to the auto policy, although not as a rated driver. "It won't change your premium. It basically puts the carrier on notice that you now have a young driver still learning. Once Jeremy gets his driver's license, he'll be changed to a rated driver, and that's when the premium will increase. We'll take a look at your coverages again at that time to see what savings we might be able to find without sacrificing any quality, and check with other auto carriers and compare prices."

This past year, Bob's income had increased, and his investment portfolio had grown, so Jack recommended increasing the Umbrella policy another million so his assets would be well covered.

"Wow, I didn't realize how much went into writing insurance policies," Bob said as he sat back. His mind was still spinning a little.

"I'm glad you stopped in today. I like to review all my customer's policy portfolios at least annually. Renovations, changes in occupancy, purchases of autos, watercraft, jewelry or collectibles, as well as births and adoptions can impact your coverages. Those scenarios could have made

a significant difference in a claim outcome. Of course, you're welcome to stop by and bring me coffee anytime," Jack said as he shook Bob's hand.

Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agen-

cy 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 'Homeowners, Condo and Umbrella Liability', or call 850.424.6979. Victoria Ostrosky, author of this article is an Agent/CSR with IZ.

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Lee Campbell

 Community


By JEFF HINKLE

Since beginning my campaign, I've had the opportunity to meet a lot of great people and hear about challenges and opportunities facing our communities. I've noticed a common theme: people are seeking a great economy, good home values and a family-oriented environment.

Our education system plays a prominent role in those desires. Most Okaloosa County residents don't realize the school system comprises 50% of our county as well as state budget. It's one of the largest organizations in government. So, being involved and concerned about our education system should be of every citizen's concern.

My experience is that schools have dramatic effects on the

nature and prosperity of the community – everything from housing values, jobs, and molding the next generation. Thus, if we want good growth, jobs and communities, we need to provide excellence in our schools across the board.

With this in mind, I've met with the people responsible for our schools — school board members, the current superintendent and a candidate for superintendent and the CFO. I also met with some key, well-known private schools to learn of their issues. The outcome? We are doing very well, but have some challenges. After fully reviewing the financials of the school district, I am happy to say that there is no major waste going on. Are there areas that can be improved? Yes, but we are not talking \$100 bills – we are talking quarters and dimes. We are also blessed with an amazing and dedicated staff at all levels. Most are very hard working, dedicated and, quite frankly, sacrificing.



One very real issue the county and state will need to address is our buildings are crumbling—we need help with infrastructure. We haven't built a county school in 20 years and the average school's age is 50. When visiting some of our schools, the wear and tear is quite obvious. Walton and Santa Rosa Counties have already been working to make this adjustment. We must invest in new schools if we expect to attract new residents and businesses as well as retain existing staff. I think we can all agree our children come first and deserve to attend schools that are physically and structurally safe.

Because we are blessed with families that want to live in our beautiful area, we also experi-

ence a constant influx of new students, which creates demand for new facilities and access to activities beyond the core curriculum. Statistics show access to sports, drama, art, etc., though not considered core curriculums, better prepare our children for life in the real world when combined with a good core education.

These issues and others need to be addressed along with the hard community discussion of how to pay for it. The schools need to work on a strategic building plan, and our state legislators need to work at the state level on issues like state mandated budget buckets. For example, we have money available in an "operational" category, but not enough for buildings, which

leaves us with cash that can't be spent in areas of need. Changes in the law at the state level would give our county administrators flexibility to meet local needs. I have encouraged school leaders to develop a strategic plan, along with capital requirements. Our community can come together and develop the necessary plan that will move our schools forward and keep us competitive with the rest of the state. How to fund it can be solved by our dedicated and innovative community leadership, if given the necessary flexibility required.

Jeff Hinkle is the chairman of the Okaloosa County Republican Party and candidate for Okaloosa County District 4 State Representative.



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Just the Stats, Ma'am...

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maybe it's the price? Talk to your real estate agent.

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If you are looking to sell in 2020, LIST NOW! March

850.374.0454 or email to Gail.Pelto@KW.com.

Know the stats...more importantly, make sure your real estate agent knows the stats... just sayin.'

Cheers to a healthy, prosperous and joyful new year!

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. She is also a mentor to new agents at Keller Williams helping them be better agents for their clients.

BY GAIL PELTO, REALTOR

2019. Done. Caput! On to a new, exciting year! So, let's recap the Destin and Miramar Beach residential real estate market stats for 2019 compared to 2018:

In 2019 the number of **SOLD Listings was down** by 7.2%.

In 2019 the **Median Sales Price was up** by 5.3%.

In 2019 the **Number of New Listings was down** by 5.4%.

In 2019 **March, April and May had the highest number of sales**, compared to March, May and August in 2018.

The **Median Sales Price** was \$395,000 in 2019; in 2018 it was \$375,250.

Average Cumulative Days on Market (length of time from listing to under contract) was 134 days in 2019 compared to 154 in 2018.

Average Sold to List Price was 95% in 2019 and the same in 2018.

In 2019, we averaged 6.35 months of inventory; in 2018 we **averaged 6.22 months of inventory**...five months or less is considered a sellers' market;



were for ALL residential sales through Dec. 27, 2019, and depending on where you are selling or buying, the numbers might change.

What does this all mean to YOU?

We had less inventory and fewer sales in 2019 over prior year; however, prices were slightly higher.

If you are on the market for sale now and you've been on the market for more than 134 days, it's time to review why and think about some changes. Maybe it's because of the condition? Or

is right around the corner and the stats show you have a better chance of going under contract in the spring; you need to be on the market soon. It's time to interview to make sure you get the right agent. Don't know how to interview agents? Reach out to me, I'll give you some pointers, 850.374.0454 or email me at Gail.Pelto@KW.com.

If you're looking to buy, BUY NOW. There aren't too many buyers in January and February and you might have a good chance at finding a motivated seller! Need an agent? **I can help. Call me,**

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

**Ok...Pick a Number!
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2020: FOCUS on you

 Community

Destin High School to Open August 2020

Enrollment and Fundraising Donation Opportunities Now Underway

Many in the Destin community have been watching and learning about Destin High School (DHS), a tuition-free public charter high school opening in August 2020 at the nine acre site of Destin United Methodist Church (DUMC) on Beach Drive in Destin.

And now, parents can go to the www.DestinHighSchool.org website and click on the “apply now” button to submit student application information. The deadline for the initial application window is 5 p.m., February 15, for students entering grades 9 and 10.

Under the direction of an eight member governing board, much progress has been made in past months including DHS’s charter being approved by the Okaloosa County School District and most recently, DHS has officially signed a purchase and sales contract with DUMC.

According to Sarah Stone, treasurer of the DHS governing board, “The real work has now begun, and we need our local community and businesses to help us get across the finish line. After all, our children are counting on us.”

Stone continued, “We have



identified several financing strategies and the course we will undertake depends on the support

of the community. The stage is set, but there is much work to be done and our community’s immediate financial assistance is critical at this time.”

Timing and monies expended will be less because of the existing DUMC buildings on the property, including a gymnasium. However, there is still much to be done prior to opening. Hiring the principal and staff, renovations, and fundraising are high on the list. The school’s financial obligations are significant, especially in the first year.

DHS will feature a unique style of learning – project-based learning will be offered with the state mandated core curriculum as a base, as well as specialized programs and career-themed courses such as Marine Science, Environmental Science, Cybersecurity, Construction and Hospitality/Tourism.

Phase two of DHS’s capital campaign is ongoing. It is paramount that donations are made as soon as possible by the local community and businesses.

All donations to the capital campaign will be acknowledged publicly. DHS’s short-term goal is to raise \$2 million by the end of this year. As a 501(C)(3) non-profit entity, all donations are tax deductible. Depending on the donation amount, there are many perks, including naming a building, a classroom, and other numerous campus recognitions.

Be sure to attend the next Town Hall Meeting & Pep Rally on January 16, 2020, from 5:30 to 7:30 p.m., at DUMC’s gymnasium. During the meeting, the winning logo, mascot, and colors will be revealed. Information regarding the school’s educational programs will be discussed. Attendees will have an opportunity to ask questions and complete an application for enrollment.

To find out more details or to make a donation, call (850) 424-1664, or email info@destinhighschool.org. For detailed donor information and levels, contact DHS’s fundraising chair and governing board treasurer, Sarah Stone at (850) 598-6888 or sarah@saysarah.com. Additional information about DHS can be found at www.destinhighschool.org.

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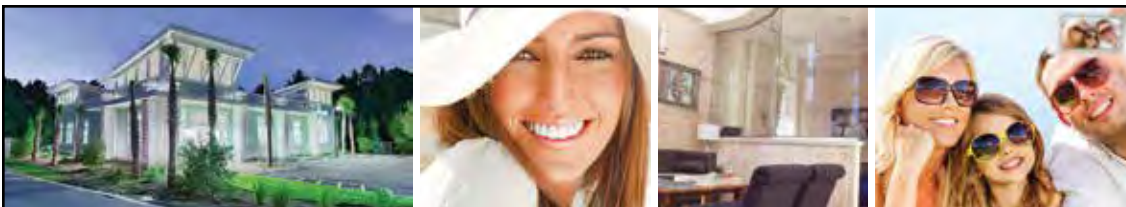


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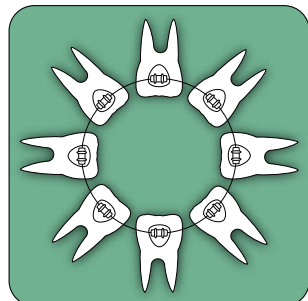


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2020 Football Guide



By SCOTT MILLER

Football, they say, is the ultimate team sport; having played for many years myself, I agree. However, there are some individual performances worthy of mentioning. So, be sure to read on in our January Football Guide for a list of this year's standout award winning college football players.

Although the college season is all but over, save the National Championship game set for January 13th, the good news for football fans is Pro Football Playoffs are in full swing and as of this writing, we have some exciting matchups coming our way!

No matter who you are rooting for, one thing remains: Destin has some of the absolute best places in the world to take in all the action. Your front row seat is waiting at any one of these incredible sports bars and restaurants right here in our backyard:

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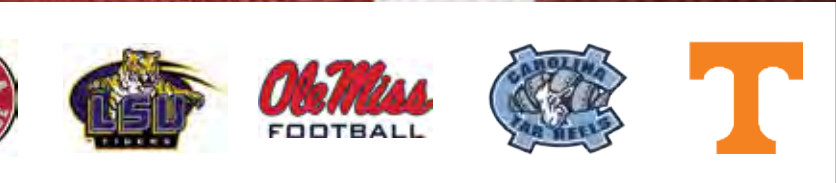
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No. 6 Titans 20-13 over No. 3 Patriots

Sunday, Jan. 5

No. 6 Vikings 26-20 over No. 3 Saints (OT)

No. 5 Seahawks 17-9 over No. 4 Eagles

Divisional Round

Saturday, Jan. 11

No. 6 Vikings at No. 1 49ers, 4:35 p.m. ET, NBC

No. 6 Titans at No. 1 Ravens, 8:15 p.m. ET, CBS

Sunday, Jan. 12

No. 4 Texans at No. 2 Chiefs, 3:05 p.m. ET, CBS

No. 5 Seahawks at No. 2 Packers, 6:40 p.m. ET, Fox

Championship Sunday

Sunday, Jan. 19

AFC Championship, 3:05 p.m. ET, CBS

NFC Championship, 6:40 p.m. ET, Fox

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MUSIC

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Late Night! 11pm - 4am

Latin Night Fridays & Saturdays

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HAPPY HOUR Monday - Friday 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

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Sunday FunDay 11am - 2pm

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Jan. 13

NATIONAL CHAMPIONSHIP

New Orleans

8 p.m. (ESPN)

(1) LSU vs. (3) Clemson

Dec. 28 Fiesta

(3) Clemson 29, (2) Ohio State 23

Dec. 28 Peach

(1) LSU 63, (4) Oklahoma 28

Jan. 1 Sugar

Georgia 26, Baylor 14

Jan. 1 Rose

Oregon 28, Wisconsin 27

Dec. 30 Orange

Florida 36, Virginia 28

Dec. 28 Cotton

Penn State 53, Memphis 39

Jan. 6 LendingTree

Louisiana (10-3) vs. Miami (Ohio)

(8-5)

Jan. 4 Armed Forces

Tulane 30, Southern Miss 13

Jan. 3 Idaho Potato

Ohio 30, Nevada 21

Jan. 2 Gator

Tennessee 23, Indiana 22

Jan. 2 Birmingham

Cincinnati 38, Boston College 6

Jan. 1 Outback

Minnesota 31, Auburn 24

Jan. 1 Citrus

Alabama 35, Michigan 16

Dec. 31 Arizona

Wyoming 38, Georgia State 17

Dec. 31 Liberty

Navy 20, Kansas State 17

Dec. 31 Sun

Arizona State 20, Florida State 14

Dec. 31 Belk

Kentucky 31, Virginia Tech 30

Dec. 31 Alamo

Texas 38, Utah 10

Dec. 30 Redbox

California 35, Illinois 20

Dec. 30 Music City

Louisville 38, Mississippi State 28

Dec. 30 First Responder

W. Kentucky 23, W. Michigan 20

Dec. 28 Camping World

Notre Dame 33, Iowa State 9

Dec. 27 Cheez-It

Air Force 31, Wash. St. 21

Dec. 27 Holiday

Iowa 49, USC 24

Dec. 27 Texas

Texas A&M 24, Oklahoma State 21

Dec. 27 Pinstripe

Michigan State 27, Wake Forest 21

Dec. 27 Military

N. Carolina 55, Temple 13

Dec. 26 Quick Lane

Pittsburgh 34, E. Michigan 30

Dec. 26 Independence

La. Tech 14, Miami (Fla.) 0

Dec. 24 Hawaii

Hawaii 38, BYU 34

Dec. 23 Gasparilla

UCF 48, Marshall 25

Dec. 21 New Orleans

Appalachian State 31, UAB 17

Dec. 21 Las Vegas

Washington 38, Boise State 7

Dec. 21 Camellia

Arkansas State 34, FIU 26

Dec. 21 Boca Raton

FAU 52, SMU 28

Dec. 21 Cure

Liberty 23, Georgia Southern 16

Dec. 21 New Mexico

San Diego State 48, C. Michigan 11

Dec. 20 Frisco

Kent State 51, Utah State 41

Dec. 20 Bahamas

Buffalo 31, Charlotte 9

TROPHY/AWARD WINNERS

Award

Category

2019 Winner

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Best College Player

Joe Burrow, LSU

Maxwell Award

Player of the Year

Joe Burrow, LSU

Walter Camp Award

Player of the Year

Joe Burrow, LSU

Home Depot Award

Coach of the Year

Ed Orgeron, LSU

Jim Thorpe Award

Best Defensive Back

Grant Delpit, LSU

Davey O'Brien Award

Best Quarterback

Joe Burrow, LSU

Rimington Award

Best Center

Tyler Biadasz, Wisconsin

Lou Groza Award

Best Placekicker

Rodrigo Blankenship, Georgia

Butkus Award

Best Linebacker

Isaiah Simmons, Clemson

Doak Walker Award

Best Running Back

Jonathan Taylor, Wisconsin

Biletnikoff Award

Best Wide Receiver

Ja'Marr Chase, LSU

John Mackey Award

Best Tight End

Harrison Bryant, FAU

Outland Trophy

Beset Interior Lineman

Penei Sewell, Oregon

Ray Guy Award

Best Punter

Max Duffy, Kentucky

Bednarik Award

Defensive Player of the Year Chase Young, Ohio State

Nagurski Trophy

Defensive Player of the Year Chase Young, Ohio State

Burlsworth Trophy

Top Former Walk-On Kenny Willekes, Michigan State

Disney Spirit Award

Most Inspirational Casey O'Brien, Minnesota

William V. Campbell Trophy Academic Heisman Justin Herbert, Oregon

Weurffel Trophy

Community Service Jon Wassink, Western Michigan

Broyles Award

Best Assistant Coach

Joe Brady, LSU



Three Incredible Dishes to Try at Beach Walk Café

By JANIE SCHMIDT

When first approaching Henderson Park Inn, guests often delight at the incredible smells escaping the kitchen, pouring out to the entrance to mix with the divine salt-filled air coming off the Gulf of Mexico. In addition to



its many awards and accolades from national and local brands alike, Beach Walk Café in Destin FL has become a staple in Destin's fine dining culture.

Beach Walk Café's Executive Chef Daniel Peters recently added a number of new items to the menu, and guests are lining up to secure reservations to try his incredibly crafted dishes.

What should you order? Here are three dishes on Beach Walk Café's menu that you won't want to miss:

1. The Daily Fresh Catch

Located directly on the stunning beaches of Destin, Beach Walk Café offers a stunning selection of fresh seafood, but

while the selection changes daily, Chef's Fresh Catch Feature is always sure to please any seafood lover. Chef Peters expertly crafts each feature to highlight all the best Gulf seafood has to offer.

2. Truffled Marsala Chicken

When Chef Peters first joined the Beach Walk Café family, the Truffled Marsala Chicken was the first dish he added to the award-winning menu. The perfectly cooked, pan seared airline chicken is covered in a delectable marsala mushroom sauce, served over an English pea risotto and topped with shaved truffles, and it's sure to make just about any mouth water.

3. Red Wine Braised Boneless Short Rib

As a Destin native, Beach Walk Café's Chef Peters holds a keen sense of the types of dishes the Destin area requires to elevate its culinary culture. The Red Wine Braised Boneless Short Rib is

just that sort of dish. Added in the fall of 2019, the short rib is served over a bed of garlic mashed potatoes and sautéed spinach, topped with a truffle bordelaise sauce and crispy fried onions. Pair it with Silver Oak's 2015 Alexander Valley Cabernet Sauvignon for a truly incredible flavor experience.

Really, if you're dining at Beach Walk Café in Destin, you're sure to be impressed by any dish you order, so if you're looking to dine on the most delectable food in Destin Florida, call 850-650-7100 to make your reservation today.



CALL (850) 650-7100 FOR RESERVATIONS

Dine at Beach Walk Cafe, Destin's favorite adult-only outdoor dining, for breathtaking views and exceptional food from Executive Chef Daniel Peters.



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Fishing

Off the Hook:

Destin History and Fishing Museum Upgrades for 2020

By CALI HLAVAC,
TO DO IN DESTIN

Nestled back on Stahlman Drive near our Destin Community Center lies a small house-like building showcasing the

history of fishing in our beach town, known as the Destin History and Fishing Museum. January is a great time to visit and see first hand the journey our city has gone through since

Leonard Destin landed ashore in 1835.

The Destin Fishing Museum opened Oct. 1, 2005, with a goal to share the story of how our small fishing village became



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a major tourist attraction. It houses thousands of historic photographs, artifacts, fishing equipment, murals, fish mounts and even some historic boats from the early days. There is even an entire section dedicated to our famous Destin Fishing Rodeo that showcases notable catches, records and more.

From scavenger hunts, to self guided tours with or without audio headsets, to having a staff member lead you through and answer your questions, the choice is yours. The museum is currently open Tuesday through Saturday from 10 a.m.-4 p.m. with a small admission fee to the public ranging up to \$5 a person.

If you haven't walked through the museum lately,

many upgrades and new displays have been added in the last twelve months. With TDC funding, they've been able to maximize their space and utilize more technology to share more of our community and fishing history.

New exhibits include:

Stories of Bruce Cheves, voice and weighmaster of the Destin Fishing Rodeo for the last 35 years, which have been digitized and matched to visuals so guests can watch on an iPad and listen through headphones. 4 have been completed and are ready to play, with a goal of 12 total stories to be available in the future.

MUSEUM

continued on page 35



Bringing HOPE to Okaloosa County Schools

BY PEGGY BROCKMAN,
AUTHOR AND SPEAKER,
EXECUTIVE DIRECTOR,
UNITED FOR A GOOD CAUSE,
INC., HOPE SQUAD MASTER
TRAINER CERTIFIED



On February 26, I received that call no parent or grandparent ever wants to receive. One of my grandsons had attempted to take his own life – he attempted to commit suicide. He was the most unsuspecting person in his high school. Active, Student Council member, straight A student, good looking, heart-centered young man who really thinks through things and looks at life rationally. Until this day.

You see, he was being bullied by a couple of girls in one of his classes. They were saying horrible, hurtful things and embarrassing him in front of his peers. (Their explanation when they found out the result of their behavior was that they were screwed up in the head and he had it all together and that was why they did it.) He made his first B which was like failing to him. There were changes going on in his family life that were unsettling. When it was all added together, he simply felt HOPELESS.

We were lucky. He survived. Over 6,800 young people aren't as fortunate each year. Over 6,800 families are still grieving the loss of their precious young ones. **Each day more than 3,000 teens nationwide attempt suicide.** Teen suicide skyrocketed 76% between 2008

and 2018. Okaloosa County lost 30 young people ages 10-24 in the last five years – 17 of those were ages 9-18. And there were thousands of attempts and ideations.

IT MUST STOP. United for a Good Cause, Inc., a Florida 501c3 non-profit organization which is focused on the growth and development of our area youth, has taken on the mission of doing something about it. They asked me to come on board to research the programs available and after months of research, we chose the Hope Squad program started by Hope4Utah. Hope Squads reduce youth suicide through education, training and peer intervention. It was the best peer-to-peer suicide prevention program we could find. Hope Squad members are nominated by their classmates as trustworthy peers and trained by certified advisors. They are not taught to act as counselors, but rather how to be peer advocates, recognize signs of suicide contemplation, and respectfully report any concerns to an adult. Hope Squads are the eyes and ears of the school.

Hope Squad members strive to create a safe school envi-

ronment, promote kindness and connectedness, support anti-bullying, encourage mental wellness, reduce mental health stigma and prevent substance misuse.

On Dec. 9, 2019, the Okaloosa County School Board unanimously voted to put a Hope Squad in every school under their district! Immediately, Eglin Federal Credit Union stepped

up to become the Title Sponsor and made a \$50,000 contribution to help launch the program after the first of the year. We need your help! We need your sponsorship, end of year or first of year contributions to help us reach our \$300,000 goal, and to help us create awareness. We need the opportunity to speak at your events. We even need a donated office space in the Fort Walton Area!

Visit us at www.bringhope-now.com to learn more and to

download a free resource on recognizing the signs of suicide and to add your name to our mailing list to be notified when events are taking place. Email us at U4GC-HS@gmail.com or call Peggy Brockman, Executive Director, at 850-259-8356 for more information on how you or your company can help make our dream of saving lives by bringing Hope Squad to every school in our district a reality. EVERY LIFE MATTERS! Join us in bringing hope to students and their families.

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Cardiologist and Electrophysiologist Asim Ahmed, DO, has Joined Ascension Medical Group

Dr. Ahmed will practice at Ascension Sacred Heart Hospital Emerald Coast at 7720 U.S. Hwy. 98 W., Miramar Beach.

Board-certified in cardiology, he provides comprehensive care to adults with heart rhythm disor-

ders. Dr. Ahmed has a special interest in diagnosis and treatment of atrial fibrillation and flutter and ventricular tachycardia. During his residency and cardiology fellowship, he served as both chief resident and chief fellow

and was named resident and fellow of the year for two years in a row. He then completed advanced training in cardiac electrophysiology, where his passion for medical education led to multiple publications and presentations.

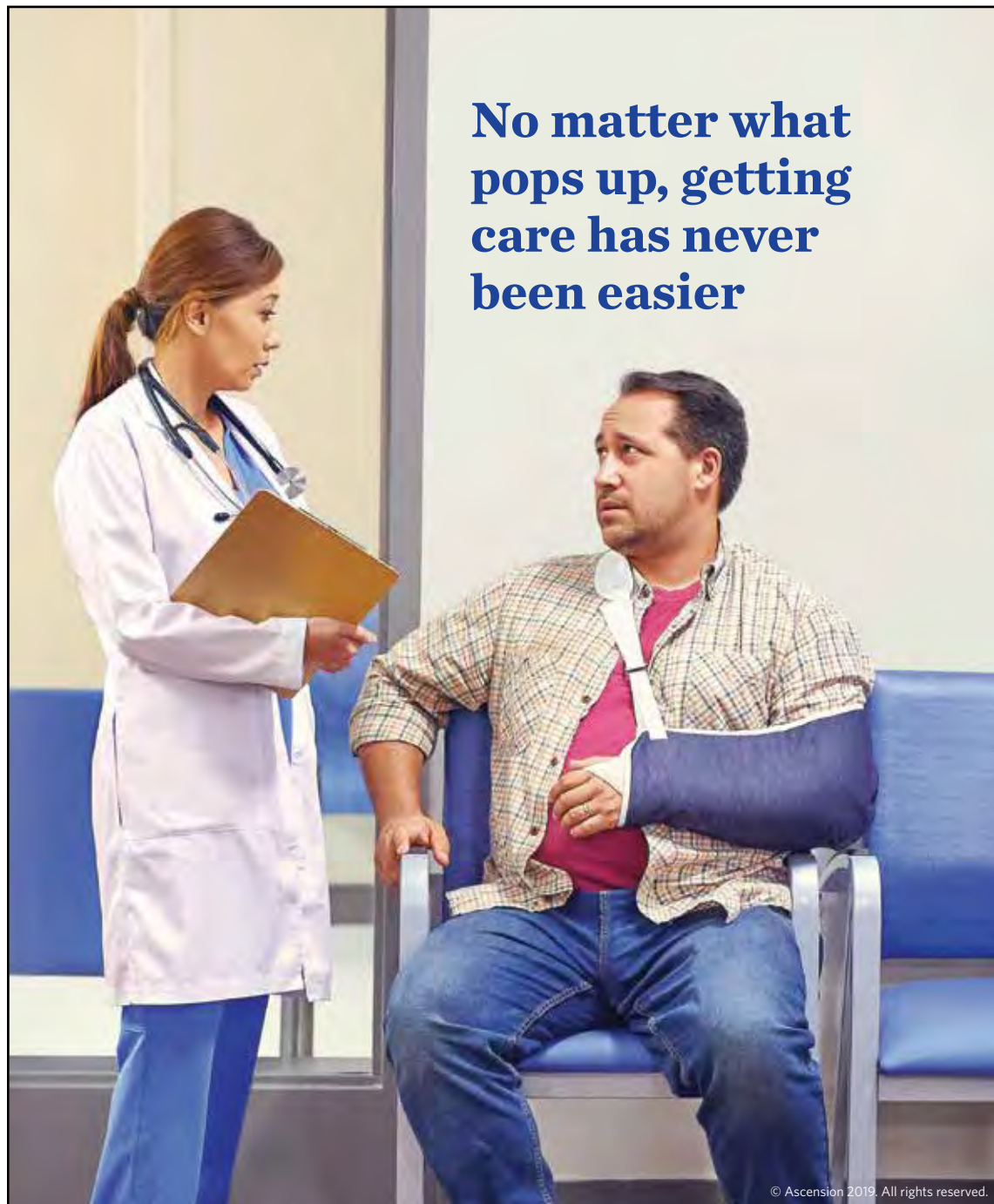


gate, Tenn. He completed both his internal medicine residency and cardiology fellowship at Doctors Hospital in Columbus, Ohio. He also completed a fellowship in cardiac electrophysiology at St. Vincent Health Indianapolis, Ind.

Dr. Ahmed is accepting new patients and most insurance plans. For information or to schedule an appointment, call 850-267-1603.

He received his medical degree from Lincoln Memorial University – DeBusk College of Osteopathic Medicine in Harro-

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Choosing your CBD/Hemp Oil



By CRIS PONCE

CBD/Hemp Oil helps with anxiety, sleeping problems, mental health, joint inflammation, muscle recovery. But with a growing range of brands and product lines available, purchasing CBD products can be confusing. Not all are created equal—today's market is littered with substandard CBD products and it isn't always easy to know how to separate the good from the bad. Whether you use a high- or low-quality product will make a dramatic difference in your experience. So, doing your research before making a purchase is crucial to ensuring you feel the correct benefits, especially when you're buying your first. Make sure you're choosing the best.

Look for the following on the CBD/Hemp product you choose:

- Water Soluble
- 94% absorption rate
- 12-hour bioavailability
- No Isolate
- Non GMO
- U.S. Hemp Authority Certified Seal
- Full Spectrum

- THC Free (no high effect)
- Made in the USA
- CO2 extracted
- Lemon, Berry and Raw flavor (I guarantee you our berry flavor is by far the best one out there.)

What is CO2 extraction?

CO2 extraction is a process that uses pressurized carbon dioxide to pull the desired phytochemicals from a plant. In the world of cannabis, the process pulls all of the essential cannabinoids, terpene oils and waxes out of the plant material.

Zilis controls production from the seed to the shelf, is all natural non GMO and has not only a first-generation, but second-generation hemp authority seal. This means Zilis is now recognized as the cleanest and safest product on the market. Every bottle of Ultracell has a QR Code for scanning that shows you the certificate of analysis and the third-party testing done to that batch. Zilis separates harmful waxes during the process as part of the Ultracell technology and uses no chemicals which is one of the reasons that makes it full spectrum. If it had some form of waxes, Zilis CBD couldn't be water soluble. And the topical version fully absorbs into the skin, too, with no oily residue leftover.

Chemistry 101: Oil and water don't mix

When oil and water is mixed the oil simply floats on top. The

Continued next page



Not The Same Old Resolution

2020 I'd like to encourage you to think about what is most important to you and make a resolution to give those things more attention this year.

I believe for most of us, family, friends, health and happiness are at the top of everyone's list. Depending on the time in your life, one, several or all of these seem to be either slipping away or more difficult to maintain. As you well know, time keeps going faster and it's the one commodity we can't get more of; so start your New Year's Resolutions today! Find a way today, right now, that you can increase your happiness by increasing your re-

lationships with family, friends and health.

Look closely at your 2020 calendar and decide right now which friends or family members you are going to visit in 2020 and start planning today by writing it on the calendar. Put a weekly reminder in your phone right now to call friends or family that you haven't spoken to in far too long. And, right now, put a vacation on the 2020 calendar so you can start planning it out today. "A goal without a plan is just a wish."

Let The Hormone Restoration Center and Dr. Richard Chern help you with all of these by helping you improve your health. If

your thinking that you're already healthy or you're not sick please realize that NOT FEELING BAD IS NOT THE SAME AS FEELING GOOD!!! When you feel good you get the motivation to do so much more. Life's stress doesn't seem as unbearable, goals seem more easily attainable, and everyday life is just more enjoyable. Getting the rest of the New Year's resolutions accomplished just becomes easier.

Let us help you achieve your goals in 2020.

If you are over 40 you should have already seen us. If you are less than age 40 then it may be time now. Whether it is endless

fatigue, depression, achy joints, irritability and all the "normal" conditions of life or if you're experiencing signs of underlying problems like erectile dysfunction, low libido, hot flashes, night sweats, anxiety, self isolation. I believe that we are able to help you succeed in that category. We have already helped so many people get healthy and achieve their goals.

At The Hormone Restoration Center, Dr. Richard Chern, MD and Sue Griffin, APRN can help with weight loss, chronic fatigue, sex drive, depression, anxiety and so much more. Call us today at 850-837-1271 to schedule your labs and consultation.

BY DR. RICHARD CHERN, MD

The New Year is the traditional time to reflect on the year's accomplishments and failures as well as determine our goals and objectives for the new year.

A typical New Year's resolution includes eating better, exercising more, and losing weight. And, although these are important, for

Continued from previous page

molecules of oil are too big, making them unable to mix into a solution. In order to benefit from our nutrition, food must be readily absorbed by our intestines, which are lined in a fine layer of water. Liquids and solids that are oil-based pass through our digestive system, unable to pass

through the water barrier. When you take oil-based supplements, the majority of their benefits are not absorbed by your body, leading to a bioavailability rate of less than 10%. Zilis UltraCell® is different, with a 94% bioavailability rate.

Why is it important that your CBD/Hemp oil has the U.S. Hemp Certified Seal?

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Cannabinoids in your body

To understand how UltraCell works, you should become familiar with the endocannabinoid system (ECS), a complex network of receptors found mostly

in the brain and immune system. The receptors are responsible for important functions such as regulating sleep, relaxation and inflammatory responses. The ECS also regulates cognitive ability, allowing for clear thinking. The human body creates its own endocannabinoids to maintain a healthy body by getting enough sleep, combatting illness and disease, and regulating pain. When the system becomes unbalanced or deficient, there can be a major impact on how we feel. When endocannabinoid production slows, we do not sleep well, we feel pain, or we fall ill. By em-

ploying the phytocannabinoids naturally found in hemp, Zilis has produced a full spectrum, water soluble hemp oil to help balance the ECS—UltraCell. UltraCell contains over 400 biologically active compounds, including CBD and an entourage of other cannabinoids, flavonoids, terpenes, vitamins, fatty acids and minerals.

CBG is the parent compound for all cannabinoids, and UltraCBG enhances the "entourage effect" when working in tandem with UltraCell to offer targeted health benefits.



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 Wellness



BY MELANIE STEWART

There's something so refreshing and exciting about January and the start of a new year; a blank slate, a chance to renew our commitments to what's working in our lives, and a chance to let go of what's not. And then it becomes February — which means the motivation of January might wear off, and you might reevaluate what you plan on accomplishing this year. Maybe you're like the majority and you've already broken one or more of your resolutions, but don't be dismayed.

Intentions Versus Resolutions

Rather than setting resolutions to “be better,” and then feeling bad if you break them, setting intentions can open up a new way of thinking and even increase your chances of success by allowing for a wider range of actions. For example: the resolution to lose weight could become the intention to be healthier, which includes unlimited choices from getting more sunlight, to eating less junk food. With that in mind, here are some New Year intentions I highly recommend:

Dump all processed food from your diet. Degenerative, chronic diseases came with our modern processed food diets and will leave if you stop feeding them sugar, grains, and starches that they need to do their damage. Instead, consider making your own salad dressings, soups, salads, etc.

Eat whole foods. A



100-calorie packaged snack is not the same as a 100-calorie apple because the fiber present in the apple slows the rate at which sugar enters the bloodstream. This helps to prevent a blood sugar spike, and subsequent fall, which can help reduce food cravings.

Eat organic whenever you can.

Eat a low insulin producing diet. Insulin is a hormone, the key hormone in both weight issues and chronic health issues. Humans do not have the ability to eat sugars, grains and

starches on a regular basis and stay healthy. Why? Because we have existed and evolved on diets of little to no sugar/grains or starches and we developed this amazing genome eating a high fat, moderate protein diet with filler fibrous veggies with virtually no carbs. Only red blood cells require glucose, and less than a teaspoon per day. Our body can literally make that much glucose in its sleep, without eating a single carb.

Stop looking at weight as a calorie issue. There is nothing fun about counting calories and the whole “calories in vs. calories out” theory has been debunked. Not all calories are created equal and counting calories will not help you lose weight if you're consuming the wrong kind of calories. For example, proteins are more satiating than starches and require more energy to metabolize. The net result is you feel less hungry while burning more calories, not that we're counting!

Include Healthy fats. Our evolutionary diet provided ketones for energy from fat, the preferred energy source for your heart, kidneys, brain, muscles and other tissues. Further, healthy fats have the least effect on insulin which helps maintain balanced blood sugar levels while providing usable energy to the body.

Make exercise a priority. There is nothing less healthy than sitting all day at work and then sitting away your free time in front of the television, computer or even reading a book. I enjoy all of those things as well, but not at the expense of moving my body!

Manage your stress. Grounding on the beach, yoga, deep breathing exercises, adequate rest, social support, singing and meditation are all scientifically proven to enhance your health and, best of all, they're FREE!

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

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BY LISA LEATH TURPIN,
HEALTH & WELLNESS COACH

Here we are starting a new decade and making new resolutions to encourage ourselves to strive to be the best version of ourselves. Not sure about you guys, but I am ready more than ever to get my health and STRENGTH back! Just like many, I partook a little too much and missed a lot of workouts. But that's okay.... now it's time to RECHARGE and stop letting it drag on. Set short-term goals and make them specific. Write them out and put them in sight so you see them A LOT, like on the refrigerator, bathroom mirror or dash of your car. I have signed up for The Terrain Race at the end of February as a motivator. As you age, you might notice it can be more challenging to keep your strength up. That's the natural progression of our bodies; the only way to combat the decline is to do some type of strength training. "Use it or lose it!" We have to use our muscles or they will get weak and I don't like feeling weak. Join a fitness class, hire a qualified personal trainer, or grab a partner and hit the gym—anything to develop a consistent schedule. There will be days you don't want to work out, but the less you give in, the more you mentally train yourself to overcome. When you do, you learn how good you feel

Recharge For 2020! ACSM Names "Wearable Tech" as the Top Fitness Trend for 2020

after, both mentally (proud) and physically.

So what does 2020 look like for the fitness industry? The American College of Sports Medicine (ACSM), which sets the standards for the industry as a whole, conducts a study each year where they survey 3000 + health and fitness pros from every continent worldwide. Now in its 14th year, the "Worldwide Survey of Fitness Trends" has named wearable tech to be the number 1 trend for 2020. So, if you use your smartwatch or fitness tracker to track your exercise, heart rate, calorie consumption or sleep quality, you are already hitting the top fitness trend. The lead author of the survey, Walter R. Thompson, Ph.D., FACSM, states: "Tech advances have made it easier than ever for users to collect important health metrics and work with fitness professionals and health care providers to improve exercise efficiency, develop healthy lifestyles, manage chronic diseases and, ultimately, increase quality of life."

This year's survey provided 38 potential trends to choose from, including possible new trends like mind-body movement (e.g. Tai chi) & lifestyle medicine. Lifestyle medicine is the evidence-based practice of helping individuals and families adopt and sustain healthy behaviors that affect health and quality of life. Examples of target patient behaviors include, but are not limited to, eliminating tobacco use, improving diet, increasing physical activity, and moderating alcohol consumption. More notable trends include the con-

tinued popularity of high-intensity interval training (HIIT) and group training (both in the top 3 for three years in a row). Group training refers to more than five people such as spin classes or group exercise classes at gyms. There's increased interest in Exercise is Medicine and fitness programs for older adults; and a growing emphasis on health and wellness programs. Exercise is Medicine is a global health initiative that focuses on encourag-

ing primary care physicians and other health-care providers to include physical activity assessment and associated treatment recommendations as part of every patient visit, and referring their patients to exercise professionals recognizing exercise professionals as part of the health-care team. Rounding out at number 20 is children and exercise for the treatment/prevention of obesity—exercise programs specifically aimed at children and

weight loss. Childhood and adolescent obesity continues to be a major health issue. Exercise is such a great way to spend time with your kids and will promote healthy habits for life!

To view the full list with the descriptions go to journals.lww.com/acsm-healthfitness.



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(See Special Offer page 47)

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 Musing



BY STEPHANIE CRAIG

Tired of making resolutions and experiencing a sense of failure by the end of January? It's easy to make self-disciplined plans in December until January hits and you're back to eating out, skipping the gym, staying up late, procrastinating and spending energy taking care of everyone but you. What are you supposed to do when the resolutions have fallen flat and you still desire some healthy direction for the remaining 11 months?

Instead of setting idealistic, unrealistic resolutions that tend to be all or nothing oriented, consider creating a life-giving activities list to provide your daily and weekly

life with some flexible, commitment-oriented direction. Life-giving activities are disciplines or practices that when done consistently, move your life toward living out your values with meaning and balance. Life-giving activities are measured over the long term of weeks and months rather than days and allow for extending yourself grace when you've missed the mark on any given day or week. They provide a barometer of sorts to check in on your level of health in various areas of life and provide a guide for making needed adjustments as you go through the year. While resolutions are meant to serve us, we often end up feeling enslaved to them. Life-giving activities serve your desired personal growth rather than you serving them.

Five Ways to Create & Use Your Life-Giving Activities List

Consider areas of focus and determine where growth is desired. Areas of focus to consider include physical health, emo-

tional health, spiritual health, and relational health. Questions you might consider to help you evaluate these areas of focus include: How am I caring for my body? How is my sleep? How are my relationships? How is my stress level? In what areas of life do I want to see growth?

In your own words, choose five to 10 areas of focus that will create the main items on your life-giving activity list. For example, my areas of focus include: connect with God, connect with family, eat intuitively, sleep well, have fun, work meaningfully, move my body, personal development, engage in hobbies/creativity, and be generous.

Choose up to five giving activity options for each area of focus that bring balance and joy to life. Choose activities you know or suspect will promote your desired growth in each area of focus. You do not need to complete all of the activities each week but instead, choose one or more activities from

your list weekly to help you grow in each area of focus. On my list, under connect with family my activities include family dinners, family game night, movie night, date night. Under connect with God, my activities include prayer walks on the beach, participate in worship community, participate in small groups, spiritual reading/podcasts.

Post your life-giving activities list in an easily accessible location. Put the list in your phone notes and consider posting a hard copy in your home. I like posting my list on the bathroom mirror where I see it throughout the day.

Create a consistent weekly time to use your life-giving activities list for a personal growth check-in. Set aside 10 or more minutes to reflect on the prior week. Notice how many of your five-10 areas of focus you engaged from the past week. Notice which areas you might be avoiding and consider why. Notice which activities have brought you the most joy and

meaning. Notice if you felt a sense of healthy balance or a sense of exhaustion and chaos. Consider how you will adjust your activities in the coming week. You may want to schedule your life-giving activities into your calendar so they will actually happen.

The life-giving activities list is meant to be a flexible guide to provide structure and reflection. It's a great tool for noticing when life has taken a turn away from your deepest values. It provides a gracious course correction opportunity without the shame of failure. When used consistently, the list can empower you to live life in health and balance. Feel free to adjust your list as needed throughout the year. When I consistently engage life-giving activities in seven-10 of my areas of focus, life feels more connected, intentional, balanced, happy, and healthy. Best wishes to you in your growth in 2020! Visit the Resources page at journeybravely.com for a life-giving activities list worksheet.

Journey Bravely: Ditch Resolutions for Life-Giving Activities

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Prosperity

BY DAVID SAVIOLA,
ARBORBROOK

"176,000,000 results." Wow, that seems like a really big number. Even in an age when "trillions" is thrown around left and right, 176 million seems like a lot of anything. In this case, it was the result of a Google search for "Christian Advice on Money." And resulted in 176 million in .56 seconds, to be exact. I see all the typical results at the top as "ads," and a few references to church sermons. – Dave Ramsey, Compass Financial, Crown. There are also a lot of videos and "biblical prosperity tips." Around page two of the results the "asks for donations" start. To be honest, I'm a bit overwhelmed with so many options and directions to take, and for most of us, that is precisely the problem.

Let me encourage you though: Everything you need to know about money is in one source: The Bible. And the even better news is that this book of


truth contains approximately 2,300 "results." I love the prospect of studying 2,300 sentences versus 176 million.

All throughout scripture, the Bible has a lot to say about money. In fact, it might surprise you to know it addresses this topic more than some other common behaviors like worship and even prayer. Regardless of your belief system, the truth about money in the Bible should excite anyone wanting to be better with finances. This is because these truths are timeless and, when applied, they transcend every market cycle, economic crash, and yes, even a Presidential Tweet. Many believe the Bible is a blueprint for giving only; however, giving is actually a small portion of this timeless design. How we earn it, when to save it, how we invest it, where to spend it, and the best ways to transfer it are just some of the highlights. The bottom line is God truly owns everything. Understanding that

we are managers and not owners is tremendously freeing and empowering. Of course, being

a manager also carries responsibility. But our greatest responsibility is actually quite simple.

And that is to simply ask the owner: "What would you have me do with your stuff?"



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 Musing


BY DAVE HOLLAND

Miss Judith was an older schoolteacher in the 1930s, when it was believed that a woman's place was at home with her family.

A Pastor's Ponderings: After Christmas

In her youth she had a few suitors vie for her affections, but she never really felt loved, so she never married.

Her fifth-grade grammar school students thought of her as an old maid. They whispered cruel jokes when they thought she couldn't hear them. But she never let on that their words hurt her feelings. Miss Judith enjoyed her students and she loved them regardless.

Christmas with her sister's

family was a highlight of her life. It was such a hoot to watch her nieces and nephews open their gifts. Gift wrapping galore, delicious food followed by scrumptious desserts and children running about trying out their new toys. After Christmas she would board the train that carried her home to her little, quiet high rise in the city.

The city looked gloomy that day, a light drizzle was falling on the black pavement. She was glad to be home in a peaceful house even if it was dreary. Some would call her life lonely. She thought life had simply passed her by.

Judith's place was well appointed with elegant furniture. The apartment was odd in that it had no masculine mess, no newspapers lying about, and no tools in the closets or sports equipment in the corners. Neat and tidy was teacher Judith's residence, it had the muted hush that only a home without children had.

As the day wore into dusk, she felt the need for an afternoon nap creeping into her system. Warily she made her way to the couch and she lied down. She hoped to avoid the lonely discontent that was her nightly attendant.

She slowly drifted into a dream. Just past the veil of her dim reality, she passed into a bright garden-like meadow. The place sparkled with light from a blue sky, yet strangely, there was no sun. She walked beside a gently flowing stream among the low growing grasses. She had an odd sense of peace.

Where am I? She pondered. She was in a place stranger than life but more real than a dream. In the distance, she saw two women approaching on the other side of the stream. One was tall and lithe, more beautiful in her primitive vitality than any woman Judith had ever seen. She must have been over six feet tall. The muscles in her arms were taut and her legs pulsated with vigor. She seemed like an Amazon native but was elegant with the loose flowing white cotton dress she wore.

Beside her was a weak creature, a woman who limped as she walked. She was not unlovely but her pervasive sadness overshadowed her entire being. She resembled the taller woman as if they were sisters. Though slower, she seemed to be on the same journey upstream as the other traveler.

The companions saw Miss Ju-

dith and beckoned her to travel with them, they on their side of the stream and she on hers. They never spoke but their hand motions conveyed their hearts—they wanted her to go, so she followed on this mystical journey.

Amazon woman, as Judith came to think of her, was so intent on her trip. She strode with such determination. Meanwhile, her companion soon fell behind. Judith felt sorry for her and wanted to say to their leader, "Slow down, let the poor woman catch up." But the guide's pace only quickened in intensity with every passing mile. Driven like a woman possessed by hidden purpose she quickened her pace to a light run. Judith envied her fitness and the resolve that drove her.

The school teacher struggled to keep up and occasionally glanced back to see the poor, pathetic companion fading behind in the distance. The weaker woman was going slowly, but she would not give up the journey.

Amazon woman was still gaining speed, stretching her leg muscles making every stride progressive and productive. Her arms stroked the wind plunging forward in an earthy rhythm harmonizing wind, sky and earth. Where did such a creature come from? Judith marveled. The middle-aged school teacher was clearly not used to such rigorous exercise. Something about the air in this place enabled her to continue to run.

Faster they ran, each on their own side of the stream. Limpy was far back in the distance, barely visible to the naked eye, struggling on. Finally, Amazon slowed down and rested beside the stream. As Judith followed her gaze into the distance, she saw a man approaching. Judith drank some water quickly as she was captivated by the figure entering this drama.

The man was older than the teacher, as fit as the Amazon, but scarred and rugged. Amazon's demeanor was completely different in the presence of this man. She was now at rest. Her countenance conveyed energy and vitality, yet she was still, waiting. He was the first character in this dream traveling downstream.

Was he coming to meet this trio of travelers? Could he bring conversation to this silent place? Judith now knew intuitively that HE was the destination of the journey.

Amazon's untamed beauty, athletic prowess and driven nature sat still in His presence.

The man looked up at Judith. He on one side of the stream and she on the other. His mouth moved as if to call out to her. She heard only a whisper, so she waded into the stream to draw closer to him. His chest heaved as he seemed to bellow out and Judith heard his voice faintly say, "Come closer." She stepped further into the water to approach Him.

"Can you hear me child?" the rugged one asked.

She managed to eek out. "Yes, I hear you. Where are we sir?"

He answered, "We are where the ordinary is made glorious and the glorious is made ordinary. Was the journey difficult?"

"Yes, but that beautiful woman led the way and she was relentless in pursuing her destination," Judy answered. "She is so strong and limber, like no woman I have ever seen. Can you tell me who she is?"

"Why daughter of Eve, don't you know? She is you and all that you shall become. She is all the Father created you to be."

Stunned, Judith asked, "But, then who is the other woman coming behind us?"

"She is all that you have been, she is the cocoon you are leaving behind."

Miss Judith pondered his words and asked, "Then, what is the meaning of my life?"

"The importance of your life lies in what you are becoming. You fill your life with meaning when you give it to the pursuit of a higher purpose. Some are decaying in body but without growing in vitality in their spirit. Most grow more self-centered while their heart longs to be given away in loving purpose."

Abruptly, Judith awoke from her post-Christmas dream. Everything had changed. She still had no husband, children or home to call her own. But now her future was full. She was becoming what the Father created her to be. Even the average, uneventful days were forming her character and her destiny. Judith's purpose was being worked out on Earth, but her priority is anchored in another land. She was becoming a woman of destiny and eternal purpose.

More articles like this one are available on Dave's website located at: daveholland.org.



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BY SEAN DIETRICH

CRACKER BARREL—I am eating breakfast with a cute date. My date is a baby. A fat baby. She is my niece, Lucy.

I love fat babies. They do something to me. They make me feel like the world is warm and squishy. When I hold Lucy, I feel nothing but squish.

It's as though the entire world is one big wonderful bouncy castle with all the cynical people standing outside, and all the happy people jumping inside, playing tag, laughing, and eating popsicles.

Maybe it's Lucy's fat little thighs. You should see them. They are Virginia hams. I could just eat her. And her cheeks. They are big and round, and when you kiss them you taste baby.

Babies have a taste and smell. Their skin is so new that it gives off a fresh scent. It's the same idea as new vehicles with new-car smell.

This year, my wife and I bought a van that we use for traveling to my speaking engagements. It's not a new van, mind you. In fact it's not even a pretty van. It looks like the kind of utility van that Lab-Corp medical professionals drive when collecting urine samples from reputable places of business.

But it is the newest car I have ever had, and it still has new-car smell. Sometimes I just sit in our van and breathe in and out until I get a headache.

Still, new-car smell is not half as nice as new-baby smell. Babies smell like flowers, and lavender, and cheese grits, and cookies, and biscuits.

Here in Cracker Barrel, I am watching Lucy demolish a biscuit with her bare hands. She is wearing a pink ribbon around her head and a floral-print onesie. She is a non-stop eating machine.

All she does is eat. She finishes the biscuit, then starts eating strawberries, yogurt, four strips of bacon, eight sausage links, a supreme pizza with Canadian bacon and extra peppers, and two live goats. That's how I know that Lucy and I are soulmates.

I was a fat baby. My mother

said I would eat anything put before me. Even liver. My father loved liver and onions. So did I.

Sometimes we would eat liver and onions together, contest-style. And even when I was a kid, I could outdo my father. He'd start falling apart after two livers. I



could down four or five and still have room for pound cake.

I still love liver and onions, but it's very difficult to find in restaurants these days. I guess modern Americans don't like to eat the internal organs of animals. But I like them all. Hog livers, chicken livers, beef livers, you name it.

The only place I can find liver these days is at a little joint named

Annie Pearl's, outside Dothan, Alabama. The liver is top notch. Tell them Sean sent you.

When Lucy eats, I can't help but admire her because I remember when she was a newborn with meningitis.

It was frightening. Doctors weren't giving us a lot of hope.

My wife and I spent New Year's Eve at the hospital with my sister in ICU. When the clock struck midnight, my wife was holding Lucy against her chest.

Meanwhile, I was back at our pet-friendly hotel, taking our dogs out to pee. And I'll never forget that holiday. I looked up at the sky. The brand new year was only seconds old. There were fireworks, people cheering in the distance.

And I was talking to the sky. "Please," I was saying. "Let Lucy live."

A lot of other people were saying the same thing. And a few days later, Lucy pulled through. Her skinny body went from tiny to large and in charge.

When I hold her fat little feet, or smell her new-baby smell, I

Biscuit

think about that. I am not only grateful that she is healthy, but that she is part of our little family.

I feel the same way about Lucy as I once felt about Lucy's mother, my kid sister. It was difficult watching my baby sister turn into a woman. It stung a little bit, I don't know why.

Our father died when my sister was so young, so I was all that was left. During childhood, my sister needed someone who had answers. So I pretended to have all the answers, even though I was about as intelligent as ditch water.

I enjoyed being her answer man. And when she didn't need me anymore, it was bittersweet.

I gave my sister away at her

wedding. It was a simple courthouse wedding. My father should have been there to do it, but he was not alive. So I did it.

It was hard to hold myself together that day. I've always been a little bit of a cry baby, but big days make it worse.

My sister has made a life for herself. A good one, too. It has a lot of love in it. And it has many biscuits. I watch her healthy, fat baby destroy the biscuit.

I smile. Lucy smiles back at me. I know that this is as close to heaven as a man can get without being dead.

There is just one thing missing. It's too bad Cracker Barrel doesn't serve liver.

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Arts

Transforming Destin into a City of Art

BY RON SANDSTEAD,
FLUTTERBY ANTIQUES

Our Banner Art Project officially began a year ago when the City of Destin installed our first banners on Main Street. Since then, I have been blessed to meet and get to know an amazing variety of local artists. Because of their generosity, we are gradually transforming Destin into a

City of Art. We currently have 24 banners on display. By this time next year, we hope to double that number. How exciting is that?

Like many artists, Debbie Prestwood was encouraged to draw and be creative when young. But, it wasn't until 4th grade that she fell in love with art. Her teacher saw in her an eagerness to paint and let her play with watercolors.

Once Debbie realized she could create her own colors, she

became fascinated with painting. She still loved her big box of 64 crayons but no longer needed them for colors. She could create her own.

For Debbie, art is color. She likes all the colors and shades but blues and greens are her favorite. For her, they are peaceful and calming and she loves using them when she paints. She was always a big fan of Bob Ross and loved watching him paint. While watching him paint one of his landscapes she would often hear him say "there are no mistakes — just happy little accidents."

Debbie works with a variety of mediums including mixed media and watercolor but her favorite is acrylics. While working at the Indian Temple Mound Museum in Ft. Walton, she was asked to paint several murals for the museums' full-sized dioramas. Of these, the largest was 8' by 16'.



Debbie Prestwood

For her banner, Debbie painted a bayou scene. It is a serene landscape of water, cypress trees, Spanish moss and a lone heron. In looking at this painting, there is a feeling of familiarity. It is quiet. It is peaceful. There is a sense of coming home.



Julie Gaffney

Debbie considers herself a hobbyist although she does sell some of her paintings. They can be found at Emerald Coast Gallery and Gifts and at Surfside Spa in Miramar Beach. Her work can also be found on her Facebook site.

Educator and artist Julie Gaffney grew up in Southern Illinois, went to Florida State and graduated with a degree in psychology from Troy State. She got her teaching certification from West Florida and began her teaching career at Bruner Middle School in Ft. Walton. In 2013, she was hired by Destin Elementary as the art teacher for the 980 children enrolled in Kindergarten through 4th grades. In the limited amount of time she has with each child, she encourages them to paint what they feel and not worry about "rules." She knows that when a child is creating they are developing the ability to have original thoughts.

Julie's hobby is scuba diving. She began diving as a child when she accompanied her parents on their family vacations to

the Florida Keys. Julie dives using the snuba technique where she breathes through a tube connected to the dive boat. She enjoys shallow dives because of the beauty she sees and this inspires her artwork.

Julie prefers using acrylics when she paints. She says that painting is therapeutic for her and she works on two or three paintings at a time. Her paintings are all characterized by bright colors. Julie's banner art is a good example. Her stylized turtle is a rainbow of color. It pleases her when a good combination of colors works in one of her paintings -- and it certainly works on her banner.

In September, she participated in the Grayt Vibes Arts & Music Fest in Grayton Beach and has begun participating in artist "Pop Ups." Her artwork can also be found on Facebook at "Jewels by Jules" and on Instagram.

Many wonder why our society has been able to lead the world in technical advances. I personally believe it is because we dream. From dreams we learn to imagine what can be.

Think submarines (Jules Verne), the light bulb (Edison), flying (Leonardo Da Vinci) and talking into a wrist radio (Dick Tracy). With imagination, all things are possible. Albert Einstein said, "Logic will take you from A to B. Imagination will take you everywhere."

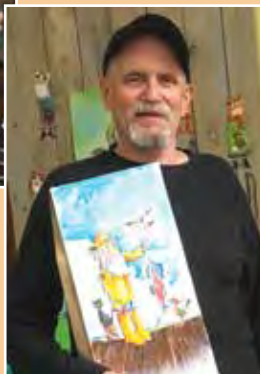
The objective of our project has always been to beautify Destin, highlight our local artists and promote art in Destin. We are succeeding. We are gradually becoming a City of Art!

Own Original Destin Banner Art!

The 2019 Banner Artists Auction will be held Jan. 18, 2020, 4 p.m., at La Paz Restaurant in Destin! 24 banner art originals from the first year of the Destin Banner Art Project will be auctioned! Artwork will be on display for one week beginning Jan. 11 with silent auction bid sheets to allow bidding the entire week!

On the evening of Jan. 18, La Paz will open at 4 p.m., giving everyone a chance to eat and place final bids before the gavel comes down at 6:30 p.m. La Paz will offer happy hour prices on drinks. Food will be available from the menu.

"Besides helping our project, you will get to have a good time meeting the artists and seeing old friends. You will not want to miss this, so come join us." —Ron Sandstead



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

MUSEUM

continued from page 24

A new Lionfish exhibit, detailing why they are a problem and how we can help. This exhibit includes detailed replicas of Lionfish up close and personal.



Community Center, Blessing of the Fleet and our early churches.

A hands on activity: a knot tying station where guests can practice tying knots that fishermen use.

Kids Fish School, with foam fish replicas that can be weighed, measured and compared to



Ten shocking Marine debris facts about the harmful trash in our ocean, how long it's been there and how much it's estimated to weigh.

A Fisherman's Logbook wall of 4 TV screens, playing vintage, archived, digital photos of party boats, charter fishing boats, Leonard Hutchinson collection and a variety of surf fishing, diving, pier fishing and more.

A new Victrola display, that will have 110 records of digitized songs to be selected and played. Each song chosen by a guest will be paired with trivia questions about value, history of the Victrola, etc. Currently 17 are available to play with the rest coming soon.

Paired with six framed stain-glass windows are photos and written history of our Destin schools,

other Anatomy of fish.

A Bay Ecology section, with help from the Choctawhatchee Basin Alliance, with information on Oysters and their impact on our Bay waters.

A Beach Ecology section, with information on sea turtles and why we work so hard to protect them.

A Calhoun family display with archives and digital photos of landscapes, aeries, etc.

Along with all the upgrades inside, they also continue to add new life-size displays outside like historical boats, etc.

Kathy Marler Blue, Executive Director of the Destin Fishing Museum, says they try to make upgrades constantly depending on funding and community support, and encourages people to continually visit to see all the new additions.

AJ's Music Schedule

DESTIN
Tuesdays Banjorama 4-7pm
Fridays TFN
 Black Eyed Blonde 9:30
 DJ Boom 8pm

Saturdays TFN (through Feb.)
 Black Eyed Blonde 9:30
 DJ Serpent 8pm
Sundays
 DJ Dan 4pm
 Jones & Company 4pm

Visit AJsDestin.com for AJ's on the Bayou, AJ's Grayton and AJ's Oyster Shanty music schedules and entertainment lineups.

AJ's Seafood & Oyster Bar
DESTIN HARBOR

LIVE MUSIC

RUSTY
 @ AJ'S OYSTER SHANTY
 ON OKALOOSA ISLAND
 MONDAYS 4PM TO 7PM

**BANJORAMA
 RUSTY & JABBO**
 @ AJ'S SEAFOOD & OYSTER BAR
 ON THE DESTIN HARBOR
 TUESDAYS 4PM TO 7PM

WALLY CHRISTIAN
 @ AJ'S ON THE BAYOU
 AT THE BASE OF THE
 CINCO BAYOU BRIDGE
 WEDNESDAYS 4PM TO 8PM
 @ AJ'S OYSTER SHANTY
 ON OKALOOSA ISLAND
 THURSDAYS 5PM TO 9PM

JONES & COMPANY
 @ AJ'S SEAFOOD & OYSTER BAR
 ON THE DESTIN HARBOR
 SUNDAYS 4PM TO 8PM

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 Business


BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

While sitting in the office of Santa Rosa Beach architect Jeff

Solve for the Last Mile and the Whole World Changes

Margaretten, you might happen to hear a few thoughts on how things could change in various sectors or parts of the economy when solving for the last mile. The term came in to use some time ago as it spoke to what the last thing was to get done, to physically do it, when making things happen that have lasting effect in the economy: The last mile of cable to connect a community to cable TV; or perhaps the internet; the last mile of train track; or the last mile

of road, as other examples. It is commonly a far and expensive reach.

Jeff often thinks about how certain “last miles” could change the world or perhaps sectors of the world. Take electric cars, for example. Recharging stations are far from ubiquitous and recharging an electric vehicle takes a lot more time than filling the car with a tank of gas. He wonders, for example, if diners, while out to eat, could simply plug in their cars which are in



the parking lot charging while they eat. Once they are done for the evening, their car has been charged and it was with little effort. It was done in their leisure time. Solve for that, as in this example, and the whole world changes. You can think of a lot more examples in technology, with 5G, in health care, with cancer—or perhaps with fitness and weight loss.

What is the implication for investors? Think about electricity generation and where that comes from. Think about the need for cleaner burning fuels and renewable sources. The most common today is natural gas (currently seen as cheaper, cleaner and abundant). Wind and solar are two more. As a matter of fact, electric utilities are continuing to consume less coal and replacing that in direct proportion with natural gas, wind and solar.

The energy sector in the stock market would be an area that investors might want to investigate if they see the possibilities of the whole world changing. Investors should take note that the energy sector just turned in the lagging performance of all 11 sectors of the market over the past five years. Some investors might see this as an area to avoid because of the relative under-performance. Others might take a contrarian approach and see it as undervalued (cheaper) relative to the possibilities within the sector. To see if this might work for part of your investing strategy, do further research or visit with a financial advisor to learn more about it all.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and resides in Grayton Beach. He has been in financial

services for over 32 years. His main office is located at The First, 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@raymond-james.com.

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Sector investments are companies engaged in business related to a specific sector. The companies engaged in the communications and technology industries are subject to fierce competition and their products and services may be subject to rapid obsolescence. There are additional risks associated with investing in an individual sector, including limited diversification.



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

The First Wealth Management
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Amy Parrish
Financial Advisor

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BY MATTHEW VANDERFORD,
CLAIMOLOGY

Imagine you were given a task. Imagine this task is to travel across space to find a new home for your family, because the home you have is being threatened with extinction. Now imagine climbing into the rocket ship, blasting off and punching your way into the outer atmosphere and accelerating even more as you travel deep into space. Your thoughts whirl in your mind. What's going to happen? How long will it take? Will I survive the journey? Will my family be okay?

As you look around, you discover a navigation system. Great – your car back home has one – this should be easy! You say to yourself, “I’ll just ask the navigation to take me to the nearest habitable planet.”

*Though I’m past 100,000 miles,
I’m feeling very still.
And I think my spaceship knows
which way to go.
Tell my wife I love her very much,
she knows*

As you proceed to tell the ship to find the planet to save your family, it makes a U-turn and heads back to Earth! “Wait!”— you cry out – “STOP!” With that, the ship reverses thrusters and stops. Now you’re floating in space, looking back at where you just left and totally unsure of what to do next!

And that’s kind of what happens to people when claims are filed without really understanding the insurance claim settlement process. How do insurance companies view loss? How do they teach their staff to resolve potential conflicts? The individuals who handle the claims for the carriers play a major role in the claim negotiation process. So, many factors are involved, which makes every claim different, and every outcome different too.

Win-win, win-lose, lose-win, and lose-lose are methods taught to claim representatives on how to effectively negotiate a claim. These scenarios are centered around one thing—conflict resolution. Conflict is a normal part of life; we get conflicted with our own emotions, our own thoughts, what we perceive others are thinking of us and how others react to our actions. However, conflict does not mean disaster. If we use conflict as a way to better understand another perspective or

viewpoint, then conflict is valuable. But, if we miss the opportunity to learn from it, then we’ve wasted a valuable lesson.

After handling many claims, I have learned that most people think that when they file a claim, the carrier will “do what they’re supposed to do” – take them to the promised land and pay out their claim. But what ends up happening is that most people are disillusioned at the outcome. Because just like being shoved into a ship and asked to find a planet far off in the distance, most people jump right into the claim spaceship without any working knowledge on what to do, where to go, what questions to ask and most importantly, what they’re entitled to receive. I mean – why wouldn’t they – they bought a policy, paid premiums, had a damage, filed a claim and then expected “The Machine” to act in a way they thought it should, not how it was designed to operate. Filing claims don’t come with manuals for the insured – they aren’t provided by the carrier or handed out by agents. Policyholders are left to their own devices to navigate the

course of successful insurance claim settlements. Imagine going on a journey that could affect your entire life and never looking at a map. Now imagine you have to file a claim for your car, boat, home or business. Would you know which way to go?

*“Tell my wife I love her very much,
she knows
Ground Control to Major Tom.
Your circuit’s dead, there’s something
wrong
Can you hear me, Major Tom?
“Space Oddity” by David Bowie.*

Ground Control to Major Tom

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.

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Business

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painting for your own pieces. Ava's Attic employs three full time painters to transform your furniture on the showroom floor to a coastal look and they will also transform your personal pieces to your desired style. The showroom is filled with different styles of furni-



ture—antiques and custom-painted pieces as well as a splash of modern makes the shopping experience interesting and fun. You never know what The Attic has in store for you. There is always a painter in the store to talk to you about trends and new ideas if you are think-

ing of a project at home. Paint, glaze, crackle...visit the store in Miramar Beach – there is nothing else like it! A “must see” stop for locals and tourists, owners Susan Henry and Courtney Hood will be looking for you. Ava's Attic 12889 Emerald Coast Parkway, Miramar Plaza, Miramar Beach, FL Unit 108B. “Whatever you are thinking, we can create.” Call 850-424-6767. Open Mon.-Sat. 10 a.m.-5 p.m.

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