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LOVE

Emerald Coast Turtle Watch Helps Protect our Sea Turtles

By Rita L. Sherwood

Starting their sixth season of monitoring and protecting our local area's precious sea turtles, dynamic father/daughter duo George and Sara Gray continue their labor of love with the Emerald Coast Turtle Watch organization. George founded the Emerald Coast Wildlife Refuge 12 years ago, and was also the Gulfarium's show director for 20 years. He had an idea six years ago to do a turtle watch and teach a sea turtle conservation class, and that's how the Emerald Coast Turtle Watch began.

In case you don't know, Florida beaches are the No. 1 place for sea turtle nests in North America from May to October. Northwest Florida beaches attract many endangered species including Green, Loggerhead, Leatherback and Kemps Ridley. A female will return to the beach where she was born to lay her eggs.

You will find George and Sara beginning the first



Tuesday and Wednesday in June teaching all about how to protect this natural happening at 7:30 p.m., weekly until the end of October. (Nesting season in our area runs May 1-October 31, although in some areas of Florida, it begins in March.) Simply meet at the Okaloosa Island fire station to participate in a class which teaches about our beloved sea turtles, then after, follow them on a beach walk, to observe a sea turtle's nest. And if you're lucky, maybe even watch a nest hatch, revealing anywhere from 80-140 tiny little sea turtle babies racing their way to the Gulf of Mexico.

What's the most important thing to remember if you see a mama sea turtle on the beach? Sara says, "Be respectful, stay quiet and stay back at least 50 feet. Don't get excited or be loud or take pictures with the flash on your cell phone which disorient the turtles and stress them out. They return to the water unable to lay their eggs." Sea turtles need the dark and also calmness when laying their eggs.

"If you're lucky enough to see it, it's incredible to watch a 300-400 lb. Loggerhead sea turtle crawl up the beach which

> **TURTLES** continued on page 3



JUST

Lighthouse Family Retreat Shining a Light

By Heather Bennett

We have all been affected by cancer in some capacity, and too many families are forced to endure childhood cancer. There is a beacon of hope for these families, and it can be found here along the Emerald Coast, at Lighthouse Family Retreat. LFR has been hosting retreats for families living through childhood cancer since 1999. It is a faith-based nonprofit organization founded by an oncologist nurse. Although they are headquar-

> **LIGHTHOUSE** continued on page 3





🐲 Community

LIGHTHOUSE

continued from page 1

tered in Atlanta, many of their retreats are located along the panhandle from Panama City Beach to Fort Walton Beach.

I spoke with Todd Craig, the Regional Director of Gulf Coast Operations. Todd lives here with his family, and like the rest of us, knows what a gift it is. "We live in such a beautiful place. We get to share that with people who are going through really challenging times," said Todd. "There's something about standing in front of the ocean that brings perspective and hope."

Thanks to many generous donors, fund raising and volunteers, families that attend retreats have no costs to them once they arrive. If they have trouble covering travel expenses, they can apply for a scholarship. Different

resorts in the area donate space for the families to stay during a retreat. "We have a retreat in Watercolor in the fall, over fall break, and homeowners have donated their houses," said Todd.

depends on the community here. Todd reaches out to churches, homeowners, resorts, restaurants and beach services and has developed relationships with great community partners. "It really is a community effort to pull this off," said Todd. "When restaurants and beach services make in-kind donations, it's a game changer. It's such a cool way for our community to be a part of what is happening here."

What is happening, is a weeklong opportunity for a family to feel like a family once again. Kids have the chance to play with other kids, adults have time to connect with other adults going

Lighthouse Family Retreat



through similar situations, and spouses have a date night and reconnect with each other.

During the Lighthouse Family Retreat, families are paired with a family partner, volunteers, who help to serve them during their stay and make all these events run smoothly. The family partners help with the kids, serve meals, provide turn down service, etc. They give the families time to relax.

For these retreats, the family partners are just as important as the donations. Some retreat families come back to volunteer as family partners once they are done facing their own struggle. "There's something about serving that's not just healing for the person you're serving, but

it's healing for you as well," said Todd. "We're created to bless and serve one another."

If you would like more information on Lighthouse Family Retreat, please visit the website www.lighthousefamilyretreat.org, and if you are interested in making a donation or volunteering you can contact Todd at todd@ lighthousefamilyretreat.org.

TURTLES

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Production & Layout Kim Harper graphics@mydestinlife.com

Sales & Contributing Writer Rita Sherwood

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is no easy task, dig an 18-20 inch hole with only her back flippers, deposit her eggs, and then cover them back up with sand and pat it all down (all with only her back flippers). The whole process takes 30 to 60 minutes.

Then 40-60 days later, the Emerald Coast Turtle Watch comes in by monitoring the nest, and ensuring the turtle hatchlings make it safe into the water. Sea turtles can live to be over 100 years old, but unfortunately only one hatchling in a thousand makes it to adulthood (15-25 years). There are many hazards and further complications if a sea turtle hatches during the daytime.. For example, a sea gulls' favorite snack is a baby sea turtle. The nest, also, is at risk of predation by animals as well as of high tides during storms, which can wash out and drown nests. Once hatched, they must make it to the water without becoming disoriented by artificial light or killed by predators. Finally, they arrive to their home in the Gulf where they are at risk of sharks, fish,

fishing lines, ingesting debris and trash, boats and pollution. For the females who survive and return to shore to nest, it is a great victory. By the way, once she lays her eggs on the beach, the sea turtle mama never returns.

And how do you know if you come across a sea turtle nest on the beach? "Usually from the tracks from the turtle crawling up the beach, or from a concave shape in the sand," Sara says.

Also, Sara encourages all of us locals (and visitors) to continue to clean up the beach, especially the straws and plastic bags which can harm the sea turtles, as well as other wildlife. Plastic bags in particular, look like jellyfish to the turtles and they try to eat it, which causes them great harm.

If you're interested in learning more about sea turtles and would like to attend a class and see a nest, go online to fill out an application at Emeraldcoastfl. com click on Explore, then Ecotourism and then Beach Walks, or visit the Facebook page.



How You Can Help

Limit lights at night: If you live or are staying at a Gulffront property, keep the lights off on the balcony and close curtains/blinds during turtle season.

Use turtle safe flashlights or flashlight covers when on the beach at night.

Fill in any holes you dig and smooth out sandcastles when you leave the beach each day.

Remove all belongings and **trash** from the beach every day.

Do not release helium **balloons**, which end up in waterways where sea turtles confuse them for their favorite food-jellvfish.

Report any sea turtle activity to the Emerald Coast Turtle Watch Emeraldcoastfl.com.

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East Pass Dredging in Process

After years of trying to dredge the East Pass, the Army Corps of Engineers, in partnership with the City of Destin and Okaloosa County, has begun dredging the navigational channel under a joint FDEP Permit issued to the city and county.

Olivier Broutin DMD, MAGD

Amber Wiebe DMD, MAGD

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multiple agencies, has overcome weather, funding and litigation issues, and has a final push by Congressman Matt Gaetz's office to prioritize the East Pass dredging project.

Funding for the project will come from federal funds for the The process has involved first \$1.5 million and thereaf-

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ter from local tourism bed tax dollars for another \$500,000 or more depending on the final costs. The project is expected to take approximately 30 days, depending on the weather, and the final amount of material to be removed

The dredging is expected to remove approximately 250,000 cubic yards of sand from the federal navigation channel. Per the inlet management plan, material is required to be placed on the adjacent eroding beach (i.e., where it is most needed) as determined by an engineering analysis. Per that analysis and the FDEP permit, the material for this dredging project is required to be placed to the east of the inlet.

The project accomplishes two very important goals: dredging the navigation channel to provide safe navigational access within East Pass for commercial and recreational vessels and beneficially using the dredged sand to provide much needed storm protection and beach (recreation) area along Okaloosa County's most severely eroded beach.

"The severely deteriorated condition of the East Pass as well as some of our critically eroded beaches threatens the economic vitality of Destin. Dredging East



COURTESY CITY OF DESTIN

the dredge gets the job done all the way this time. His determination with the Corps of Engineers is a big reason this dredge is coming to the East Pass."

"This is a great moment for Okaloosa County," said Commissioner Kelly Windes. "This would not have been possible without the continued cooperation of everyone involved. We made Okaloosa County a better, safer place by getting this done."

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sa County," said Mayor Jarvis

of Destin. "Holiday Isle is an

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economy, and hosts thousands

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Commissioner Kelly Windes for

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Business Empowered Celebrating 10 Years!

Who We Are

Imagine if there was no help with spiritual encouragement, empowerment or equipping in today's business marketplace? Fortunately, there is a way you can be "Business Empowered" and it's right here in our community!

Business Empowered (BE) was established in 2010 to bring hope, light and joy to workplaces throughout the city and our local community through faithful leadership, marketplace fellowship, and walking out and exemplifying Christian values where God has called us.

We're celebrating 10 years of operation and ministry. Come and celebrate with us! Our vision is to equip, empower, and encourage leaders in their calling and their community. We believe that every person and city has a call and purpose that when realized and rightly connected to God and others, achieves even greater things. We strive to bring honor, good character and faithful values to the marketplace

and encouragement to our community and region. Our members are actively making a positive contribution for stronger families and businesses built on God's principles, pursuing unity within the "Church" of our city. We, too often, know who is on our "team" on Sunday mornings. We also need to know who is on our "team" Monday through Saturday. The Church of the city is meant to play such a key role in our cities and communities.

If you're interested in finding like-minded friends and business connections built on these principles, then Business Empowered may be exactly where you are called to continue your growth and connection for the calling placed on your life and in your community.

Now, 10 years later, we have seen God do amazing things in and through our city and in and through BE. The more we think about how good God is and what He has in store for each of us, we are encouraged and excited again about the mission and

ΒE

BUSINESS EMPOWERED

BE Equipped BE Empowered **BE Encouraged**

vision of BE. We believe the Church was meant to have a seat at the table in every city. BE is just one of the vehicles God is using today to accomplish this. We are excited to see what He has in store for BE, our city, your city, and you! And, we are thankful to play a part! BE activities and benefits include monthly meetings, weekly prayer, directory listing, special gatherings and workshops, support and promotion at local events and outreach. Join our next

meeting for an opportunity to meet our members and join in on what is growing right here at home.

Meet our Founders:

Mel and Mona Ponder began Business Empowered with a vision for impacting business leaders and individuals to exemplify and advance the goodness of God in their workplace and community through Godly principles.

They each have more than 20 years' experience in owning, managing and operating businesses, and have a keen understanding of the unique challenges and

lifestyle demands business people face. They have worked with Fortune 500 companies, achieving national recognition for results. In addition, Florida State Representative, Mel Ponder has a decade of experience in government, which furthers his understanding of today's business challenges. Most im-

portantly, Mel and Mona each possess over 12 years of ministry leadership.This combination of experience in both ministry and the marketplace make Mel and Mona Ponder uniquely qualified to provide vision, leadership and expertise to help Business Empowered Members improve their results and impact their communities.

Mel and Mona are actively involved in church and community, and have served on the Board of Directors for multiple ministries. They have been married for 28 years and are raising three children in Northwest Florida.



Come alongside and serve with us as we support others in our community including:

Destin's Week of Blessings Crop Drop Heaven in Business **Destin Cross Walk**

Harvest House | Life Issues Real Answers on WPSM 91.1 Aglow | Hosanna House | Be Generous Taylor Haugen Foundation | Hope for the World Mercy Multiplied | Sanctuary Friends | Fresh Start Hope Medical Clinic | Financial Storehouse and many others



One Connection Can Change Your Life!

BE for me is the fellowship, friendships, business relationships and boldness of sharing Christian values together seven days a week. Let me share with you my story and what BE can be for you. -Ed McMullen, Emerald Grande Real Estate



Meet our Members and BE Encouraged! Welcome to our BE March Meetings!

DESTIN: Friday, March 27, from noon-1:30 p.m. at Just Love Coffee Cafe in Destin. Amy Jamison, Broker/Owner of Sandcastle Dreams Realty and FWB City Councilwoman will be speaking on Forgiveness and how important it is for personal life and for business. RSVP to Kristiebeflorida@gmail.com.

NICEVILLE: Friday, March 18, from noon-1:30 p.m. at The Wharf 850. Guest speaker Nathan Adkinson's intentional ministry has spread across three different career fields. He has great stories of how God has blessed him and brought fruit in all of those market-places. His goal is to encourage us to intentionally, boldly bring Christ into our marketplace. RSVP to alniedbalski@gmail.com or call/text 850-586-1472



Want to become a BE member?

Visit BusinessEmpowered.net for membership information and a directory of community members who can serve your needs. For more information about Business Empowered, contact Mel Ponder: Mel@beflorida.net.



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Swap & Shop! **Dressing Room Boutique** & Art Gallery



Cleanse your closet! Support sustainable fashion! Donate your gently-loved upscale clothing shoes and accessories to be "re-loved." The Style + Wellness Series Spring 2020 edition is hosting a Swap + Shop ben-

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benefiting Friends of South Walton Sea Turtles

Saturday, March 28

Dressing Room Boutique

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WAP + S

Trends & Treasures

efiting Friends of South Walton Sea Turtles, Saturday, March 28, 2020, 1-3 p.m. at Dressing Room Boutique. With each accepted donation, you'll receive a voucher of monetary value to be used toward purchases with Dressing Room Boutique, La Maison Creative, Essential Beauty by Tonya, or Friends

at 1 p.m. The Style + Wellness Series, was co-founded by Abbie Reeves, Liliam Yates and Tonya Allen, with a mission of building a stronger community by em-

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bracing relationships + knowledge for a healthier, happier lifestyle. Share with your friends and family and RSVP for your free ticket and reserve your seat on Eventbrite: swapandshop. eventbrite.com.

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March Massage Madness! CRYO850 Performance and Recovery Center



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Spring Has Sprung in a Variety of Flavors! **Smallcakes**

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ety of new cupcake flavors for March! Many will take you to memories of childhood such as the Lucky Charms - Vanilla bean cake stuffed with mallo cream, marshmallow buttercream rolled in Lucky Charms cereal with a mallo cream drizzle! We're also lucky the Marble Cheesecake is back this month. Or fit your flavor fancy, and request a custom order for, well, just about any creation you can think of! Then personalize with custom edible logos and images

on gourmet cupcakes, custom cakes, mini cupcakes, birthday cakes, wedding cakes and tempting treats baked fresh with up to 18 signature flavors daily. There's even cupcakes in a jar and gluten-free options!

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Hippity, Hoppity, Easter's on its Way! Frill Seekers Gifts and Personalized Fabulous Finds

Warmer weather is herethe Easter bunny's arrival is near! Yippee, Easter is Sunday, April 12, and the Frill Seekers Gifts creative team invites you to HOP into the shop for personalized treats and treasures from Easter baskets and bags



to spring-themed custom gifts for parents, grandparents and teachers. Festive options include basket name tags in the shape of bunnies or chicks, to monograms or names, to make the ones vou love smile. Surprise your friends and family members with a special personalized gift that they can use to enjoy the holiday and as they entertain all year long, such as a charcuterie board with the family name or monogram engraved on it or a set of custom engraved wine glasses with the family name. If you celebrate Easter at a friend or family's home, it's a Southern tradition to bring along a "hostess gift," a small token of appreciation. What about a tea towel, blessing beads, a set of stationery or monogrammed tote bag? For hostesses, Frill Seekers can create a menu and letter place cards for your guests. Personalize and customize! Hop to it! Shop online now at Frill-SeekersGifts.com or visit Frill Seekers Gifts in City Market Bayside in Destin. Follow Frill Seekers Gifts on Instagram and Facebook.

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CITY MARKET BEACHSIDE & BAYSIDE

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The community



For law enforcement, it's all about safety and maintaining our family friendly atmosphere.

With tens of thousands of teens and young adults flooding in hoping for a good time, that means beefed up patrols on our beaches, in our neighborhoods and on our area roadways targeting law violations. It means more off-duty officers hired at local hotels and condos, and it means ongoing educational efforts to boost awareness on our zero tolerance for underage alcohol consumption.

The majority of the thousands of spring breakers who will head to our beaches the first week of March through the last week of April will enjoy our

From the Sheriff: What's your Perspective on Spring Break Along the Emerald Coast?

beaches, make fun memories, and head back to school with no big drama ruining their breach from the classroom.

However, each year, a percentage of high schoolers and college students will cross the line and end up with a booking photo. Last year our deputies arrested over 500 Spring Breakers for various violations, the majority involving underage possession of alcohol. Overall the "Zero Tolerance Spring Break Initiative" was a huge success, due to the fact there were no major crimes or injuries reported throughout the Spring Break period.

That is our primary goal. We know a lot of these students are members of the families of our future for tourism. We want them to be aware we will not tolerate the type of behaviors other areas have had to endure during Spring Break, but we do want them to have a good time and leave with great memories. We want them to come back again



in the future. The key to avoiding a bad memory is to know that if you are 18 and over and caught with alcohol, you will be arrested. Our booking van will be standing by for those who don't follow the rules. The consumption of alcohol leads to impaired judgment and sometimes impulsive, dangerous behaviors. Cracking down on consumption correlates to fewer problems ranging from sexual assaults to DUIs to balcony hopping.

Each year we distribute a letter welcoming students to the "World's Most Beautiful Beaches." We share with them our zero tolerance policy for drunkenness and other offensive behaviors. And we give them a list of state statutes, county ordinances, and city of Destin ordinances outlining everything from the prohibition of glass on the beach to control of open house parties.

For our businesses, Spring Break can bring a welcome surge in economic activity. It can also lead to the development of a love and appreciation for the area that lasts for decades and brings families back repeatedly on vacation. Our mission is to manage the crowds and create the safest atmosphere possible, so the cycle can be repeated in positive ways that benefit our community. Our public safety efforts are enhanced through our partnerships with the Tourist Development Council, the City of Destin, other First Responders such as Okaloosa EMS and area Fire Departments.

During our Spring Break season, we encourage residents to practice patience and stay vigilant as the roadways, businesses and beaches become more crowded. We also encourage you to report any suspicious behavior, including impaired driving. Do not hesitate to call the Okaloosa County Sheriff's Office at 850-651-7400. Our Beach and Marine Units will be on hand, as will extra deputies to handle the expected rise in calls for service and to monitor conditions and crowds to try to prevent accidents and ensure that our laws are being followed. We all play a vital role in keeping our community safe and we appreciate the support and assistance of our citizens!



We're Embrace Florida Kids.

We provide homes, healing and hope to vulnerable children who come from families in crisis, placed in foster care at no fault of their own. Together, we're embracing children and empowering families to create home environments where adversity meets God's grace and unconditional love.

Ready to get involved? Learn how you can love and support vulnerable kids in our Northwest Florida communities.

Sometimes, the one thing a child needs most...is to feel loved. 1-833-EFK-KIDS · EMBRACE FL KIDS.org

The community

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Calis To Do In Destin! MARCH 2020

•••••• 7 •••••

Farmer's Market | 9am | Grand Boulevard

St. Patrick's Day Run | 9am | McGuire's Destin Laissez les bons temps Rouler Adoption Event | 12pm | Alaqua Animal Refuge

7th Annual Tequila & Taco Fest | 1pm-5pm | Seascape Towne Centre



Eli Young Band | 7pm | Village Door Music Hall

Karaoke | 8pm | World of Beer

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

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

Laissez les bons temps Rouler Adoption Event | 12pm | Alaqua

Animal Refuge Crawfish Sundays | 12pm | Dock on the Island

Mac'n'Cheese Festival | 12:30pm | Destin Commons

Bar Wars | 3pm | Boathouse Oyster Bar

Sunset Beach Church Service | 4pm | Henderson Beach State Park Karaoke | 6pm | Harry Ts Lighthouse

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

Karaoke and \$1 Beer Night | 8:30pm | Fudpuckers Destin 10

Jukebox Bingo | 6pm | LuLu's Destin Jazz Band Fundraiser | 6pm | Fudpucker's Destin

Music Bingo | 7pm | World of Beer Rock'N Bingo | 7pm | Landsharks Pizza

Trivia | 7pm | Village Door Music Hall Teen Night | 10pm | Fudpucker's Destin

Free Beach Bonfire | 6pm | The Bay

Restaurant Wednesday Night Concert Series | 7pm | Village of Baytowne Wharf Trivia Night | 7pm | World Of Beer

Destin Open Mic Night | 7pm | Enlighted Studios

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Mattie Kelly Day | 10am | Mattie Kelly Cultural Arts Village Bubbly Baytowne | 5pm | Village of Baytowne Wharf

World's Greatest Baby Shower | 5:30pm | Emerald Coast Convention Center

Karaoke | 6pm | Village Door Music Hall Date Night Downtown | 6pm |

Enlightened Studios Who's Wine Is It Anyway? | 6pm | Grand Boulevard

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar Ladies Night | 10pm | McGuire's

Destin

Life Issues, Real Answers | 11am | WPSM FM 91.1 Radio Free Beach Bonfire | 5pm | Royal

Palm Grille **Karaoke** I 8pm I Dock on the Island **Dueling Pianos** I 8:30pm I Captain Jack's Dueling Piano Bar

14 Lucky Leprechaun 5k/10k Run | 8am | Fort Walton Beach Landing

Farmer's Market | 9am | Grand Boulevard Cole Swindell Concert | 4pm | The

Gulf Restaurant Karaoke Killer Murder Mystery

Dinner | 6:30pm | Fudpucker's Destin Karaoke | 8pm | World of Beer

Get Lucky Half Marathon | 7am | Run With It - Fort Walton Beach Beach Church Service | 7:30am | Crab Trap Destin

Beach Church Service | 7:30am | Crab Trap, Okaloosa Island Boardwalk St Paddy's Day Family Party | 12pm

l Harborwalk Village **Crawfish Sundays** | 12pm | Dock on the Island

St Patrick's Day Party | 12pm | The Gulf Restaurant

Sunset Beach Church Service | 4pm |

Henderson Beach State Park **Karaoke** | 6pm | Harry Ts Lighthouse 16

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

Karaoke and \$1 Beer Night | 8:30pm | Fudpuckers Destin

McGuires St. Patricks Day Extravaganza | 11am | McGuire's

Destin **St Patrick's Day Brewery Crawl** | 5pm | Niceville **St. Paddy's Day Delight** | 6pm | Village of Baytowne Wharf **Jukebox Bingo** | 6pm | LuLu's Destin

Music Bingo I 7pm I World of Beer Rock'N Bingo I 7pm I Landsharks Pizza Trivia | 7pm | Village Door Music Hall Movies on the Beach | 7:30pm | Al's Beach Club & Burger Bar Teen Night | 10pm | Fudpucker's

Destin

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

7pm | Village of Baytowne Wharf **Trivia Night** | 7pm | World Of Beer Destin

Open Mic Night | 7pm | Enlighted Studios

Karaoke | 6pm | Village Door Music Hall

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar Ladies Night | 10pm | McGuire's Destin

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Life Issues, Real Answers | 11am | WPSM FM 91.1 Radio Free Beach Bonfire | 5pm | Royal Palm Grille

Karaoke | 8pm | Dock on the Island Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

21 8th Annual Run For the Health Of It 5k | 8am | AJs Oyster Shanty Farmer's Market | 9am | Grand Boulevard

Karaoke | 8pm | World of Beer

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

Beach Church Service | 7:30am | Crab Trap, Okaloosa Island Boardwalk International Festival | 10am | Fort Walton Beach Landing

Crawfish Sundays | 12pm | Dock on the Island

Sunset Beach Church Service | 4pm | Henderson Beach State Park

Karaoke | 6pm | Harry T's Lighthouse Sunday Cinema | 7:15pm | Village of Baytowne Wharf

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Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille HydroFlight Mondays | 6:30pm |

Village of Baytowne Wharf Silent Disco Party | 7pm | Harborwalk

Village Karaoke and \$1 Beer Night | 8:30pm | Fudpucker's Destin

Princesses and Pirates | 4pm | Harborwalk Village Jukebox Bingo | 6pm | LuLu's Destin Boomin' Tuesday | 6pm | Village of

Baytowne Wharf **Music Bingo** | 7pm | World of Beer **Rock'N Bingo** | 7pm | Landsharks Pizza

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Trivia | 7pm | Village Door Music Hall Teen Night | 10pm | Fudpucker's Destin

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

7pm | Village of Baytowne Wharf **Trivia Night** | 7pm | World Of Beer Destin **Open Mic Night** | 7pm | Enlighted

Studios

Purses with a Purpose | 5pm | Grand

Boulevard Karaoke | 6pm | Village Door Music

Hall Free Jazz Show | 7pm | Fudpucker's Destin

Magical Thursday | 7pm | Village of Baytowne Wharf

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar Ladies Night | 10pm | McGuire's Destin

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Life Issues, Real Answers | 11am | WPSM FM 91.1 Radio Purses with a Purpose | 4pm | Grand

Boulevard Free Beach Bonfire | 5pm | Royal

Palm Grille Cobia World Championship Kickoff Party | 6pm | Harbor Docks Taste of Spain 2020 | 6pm | WaterVue at Brooks Street Karaoke | 8pm | Dock on the Island Dueling Pianos | 8:30pm | Captain

Jack's Dueling Piano Bar

Farmer's Market | 9am | Grand Boulevard

Vettes at the Village | 10am | Village of Baytowne Wharf

Purses with a Purpose | 10am-2pm | Grand Boulevard

2nd Annual Craft Beer Fest | 11am | Ye Olde Brothers Brewery Shop & Swap Fundraiser | 1pm | Dressing Room Boutique

Dressing Room Boutique

The Emerald Ball | 6pm | Hilton Sandestin

Karaoke | 8pm | World of Beer

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

Beach Church Service | 7:30am | Crab Trap, Okaloosa Island Boardwalk BoJamz | 11:30am | Boshamps Oyster House

Crawfish Sundays | 12pm | Dock on the Island

Sunset Beach Church Service | 4pm | Henderson Beach State Park Karaoke | 6pm | Harry T's Lighthouse Sunday Cinema | 7:15pm | Village of

Free Beach Bonfire/SIN Night | 5pm

Silent Disco Party | 7pm | Harborwalk

Boomin' Tuesday Fireworks | 6pm |

Jukebox Bingo | 6pm | LuLu's Destin

Trivia | 7pm | Village Door Music Hall

Music Bingo | 7pm | World of Beer

Rock'N Bingo | 7pm | Landsharks

Teen Night | 10pm | Fudpucker's

HydroFlight Mondays | 6:30pm |

Village of Baytowne Wharf

Karaoke and \$1 Beer Night

8:30pm | Fudpucker's Destin

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Village of Baytowne Wharf

Baytowne Wharf

I Roval Palm Grille

Village

Pizza

Destin

TLIFE ISSUES

REAL ANSWERS

Airing on WPSM FM 91 live from Just Love Coffee

CaféEach Friday at 11:00 a.m.

Stop by for a FREE cup of coffee during the show!

985 Hwy. 98 E., Destin

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Community

Crawfish for a Cause

The Rotary Club of Destin will host its Annual Cajun Crawfish Bash Charity Fundraiser at The Towne Centre at Seascape with co-host, Mezcal Mexican Grill on Friday, May 3, 5:30 until 9 p.m. Event proceeds benefit young families in need through Food For Thought, Harvest House, Boys & Girls Club of the Emerald Coast, Mattie Kelly Arts Foundation's community

outreach initiatives, and The Rotary Club of Destin Scholarship Fund.

Club President, John Toombs stated "This new open-air venue at The Towne Centre at Seascape provides a spacious outdoor event plaza ideal to capture the famous Louisiana expression, Laissez les Bons Temps Rouler. This year's Rotary theme 'Rotary Connects the World' is evident



by the Destin Rotarians being totally engaged in this fundrais-

er to help four local charities whose initiatives are a perfect fit for the club's mission of eradicating hunger and educational outreach to empower populations serving youth, special needs and wounded soldiers in our community. In addition, this event will also support the Destin Rotary Scholarship Fund to deserving high school graduates, providing financial assistance for them to

attend colleges and universities across the country.'

The Rotary Club of Destin is known for serving up the best Cajun crawfish, libations and live music. Back by popular demand is Fais Do-Do Band performing their unique genre of zydeco music. Integrating a blend of R&B,

CRAWFISH

continued on page 12

Medicare Open Enrollment Period: Important for You?



By Greg Durette

As with many situations, in order to give a good answer to the original question, one must

first ask another. In this case, the question(s) you would have to ask first are:

Did you sign up for a new Advantage Plan or a standalone Part D prescription drug plan during the last Annual Enrollment Period (AEP)?

Do you have an existing Advantage Plan or a stand-alone Part D prescription drug plan that renewed with a January 1st effective date?

If the answer to either of these questions is yes, then the Medicare Open Enrollment Period (OEP) is very important to you as it is happening right now.

The OEP runs from January 1st to March 31st. It was preceded by the AEP which runs from October 15th to December 7th each year. During the AEP, you can sign up for or switch Advantage plans, Prescription plans and Supplement plans which can be invaluable should you find your circumstances do not match with the plan you currently have. The OEP gives Advantage plan stand-alone prescription drug plan holders the option to make certain changes to the plan they selected in the AEP.

These allowed changes are:

• Cancel your stand-alone Part D prescription drug plan

• Drop your Medicare Advantage Plan and return to **Original Medicare**

• Enroll in a stand-alone Medicare Part D prescription drug plan

• Elect to change from one Medicare Advantage Plan to another

Let's a look at each option. First, why would someone elect to cancel their stand-alone Part D prescription plan? The only reason one could have would be it was being replaced by other qualifying coverage. If you cancel without replacing, penalties will accrue and be waiting for you when you do put this coverage back in place.

Second, there are a few rare circumstances when it makes sense for someone to cancel the Advantage plan and return to Original Medicare known as Part A and Part B. Usually this would have something to do with provider networks which are insufficient for the beneficiary. Again, this rare circumstance would require you to also enroll in a stand-alone Part D prescription drug plan in order to avoid accruing the future penalties.

So, enrolling in a stand-alone Part D prescription drug plan is a requirement if you do not have qualifying coverage elsewhere in order to avoid these penalties. If you neglected to get that done during the AEP, now is the time to take care of this.

Last, some folks have a change of heart once they see the detailed materials of the Advantage plan they enrolled in during the AEP. Perhaps you find your HMO plan does not have the providers you need but, PPO plan does. Or, perhaps the terms of coverage are better in a plan different from your current plan.

You are not required to give any reason to switch plans provided you do so before the OEP expires on March 31st.

All of the available options for your particular situation should be thoroughly discussed with your insurance agent/broker. This will ensure you have all the facts about the choices you may be thinking about taking and get all your questions answered

Greg Durette is a local agent for Florida Blue and brings his nearly 37 years of experience to help folks navigate the complexities of Medicare. He can be reached at 850-842-2400.

Medicare Questions? We've Got Answers. GREG DURETTE 842.2400

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Celebrate the 34th Annual Sandestin Wine Festival!

Thursday, April 16th - Sunday, April 19th | Friday 5-8 p.m. and Saturday 1-4 p.m. | The Village of Baytowne Wharf

this spring at The Sandestin Wine Festival! In its 34th year, the Sandestin Wine Festival is one of the most established and continuously running coastal wine festivals in the region as evidenced by its continued success; thousands know there's no substitute for this coveted four-day event that takes place in the charming setting of The Village of Baytowne Wharf at Sandestin.

For years, April has been a highly anticipated month for local and visiting wine enthusiasts. Regarded as one of the top wine festivals in the country and known as the "Kentucky Derby of Wine Festivals," the festival offers wine aficionados a wide range of experiences!

The main events, the Grand Wine Tastings, showcase more than 500 domestic and international wines throughout the weekend. You will enjoy the opportunity to talk to vineyard owners and wine makers about their favorite appellations in all varieties, styles and price rang-

Sandestin

Uncork some fun in the Sun es, and perhaps try something new. Treat yourself, family and friends to a gourmet experience courtesy of some of the best chefs on the Emerald Coast from your favorite local restaurants who pair delectable bitesized appetizers with their current glass selections-the Savor South Walton experience!

A new festival favorite, the Bubbly & Boozy tent, returns to the Grand Sandestin Lawn, featuring bubbles and specialty liquors. Local and regional music also set the vibe for fun days of discovery.

As we look back over the years, it's amazing to witness an event that has aged to perfection—just like a fine wine. Join wine novices and connoisseurs for a picture-perfect series of events featuring one-of-a-kind seminars, wine dinners, grand wine tastings and culinary experiences for which the festival is known and which lends to its popularity.

Benefitting the Fisher House of the Emerald Coast and





Sandestin Foundation for Kids, the Sandestin Wine Festival will deliver an enjoyable weekend with amazing food, wine and friends!

To purchase your tickets or for more information, visit sandestinwinefestival.com.



THURSDAY, APRIL 16 The Official Kick off Party 7 p.m., The Village Door at Sandestin Willamette Valley Wine Dinner 6 p.m., Slick Lips Seafood and Oyster House

FRIDAY, APRIL 17

Champagne & Seafood Lunch Cruise 12 p.m.-3 p.m., Baytowne Marina **Grand Wine Tastings** 5-8 p.m. **SOLD OUT VIP Lounge** Area, 4:30-8 p.m.

SATURDAY, APRIL 18

Mind. Body. Beach. 9 a.m., Sandestin Beach **Grand Wine Tastings** 1-4 p.m. **SOLD OUT VIP Lounge Area**, 12:30-4 p.m.

SUNDAY, APRIL 19 Bubbly Brunch



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From the City of Destin Mayor: Vision for Destin

Destin Life www.mydestinlife.com

As I reflect upon 2019, I am extremely thankful for my family and for the opportunity to serve as your mayor of this great city. I truly appreciate the dedication of my fellow council members as well as our employees. Cities across the nation recognize the importance of developing a brand to help stimulate investment, promote business opportunities, build quality developments, encourage tourism, and improve quality of life for residents and future generations. This takes careful thought, consideration and a vision. So, I ask the question, "What is our brand?" Is it our beaches? Our world class fishing? Our parks? Our quality of life? Tourism? It's all the above and more.

Some say that a brand is "set-

ting an expectation and delivering upon it."

My fellow city council members go to great lengths to listen and understand the EXPEC-TATIONS of our residents, businesses and visitors and what they EXPECT our great city to be. From this feedback, our city council established a long-term vision for our city. We also developed a strategic plan to ensure we deliver upon that long-term vision and brand for our city. With community input, we are managing this city with clear goals and expectations for the future. The objectives we have in place will contribute greatly to the quality of life for generations to come.

The council's vision statement is Destin is a family-orient-



ed beach and fishing community where people want to live, work and play and where guests are welcomed to respectively enjoy our community and its resources. City council has identified three key groups that are our priority: The first priority group is our year-round residents, followed by our Destin-based businesses and of course our visitors.

City council has a clear vision and unified approach for quality development and revitalization as well as improved mobility and connectivity throughout our city. We as a council are thinking forward in prioritizing our goals 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. The city hosted a strategic visioning session in Oct. 2019. Council and senior city staff members met to discuss our achievements, where we are

as an organization and possible paths forward into the future. During this strategic visioning session, city council identified key objectives and projects for staff to focus on in 2020. These objectives and projects help form the city's overall strategic plan. This strategic plan is critical to help guide elected officials and staff in their day-to-day activities as well as long term planning. It also provides our residents, businesses and visitors transparency into the City of Destin's planning and operations. On Jan. 6, 2020, city council formally adopted the FY 20 Strategic Plan and it's available to view on our website at www.cityofdestin. com/strategicplan.

- Mayor Gary Jarvis

CRAWFISH

continued from page 10

soul, brass band, reggae, hip hop, ska, rock and Afro-Caribbean, you are guaranteed to be dancing! Attendees can also enter an incredible raffle drawing and/ or participate in a silent auction for themed packages from beach activities, bourbon baskets, concert tickets, golfing, restaurants, a grilling package including a Kamado Joe grill, and vacation stays - all to help fund the growing needs of the club's charitable causes and making a difference in our community.

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families of all ages and open to the public. Fresh crawfish from Louisiana will be dished up with the traditional potatoes, sausage and corn on the cob. For those who don't crave crawfish, there will also be BBQ pork sandwiches (made from Rotarians' award-winning Boston Butts), hamburgers and hot dogs, prepared fresh on-site.

Many community businesses and leaders are already sponsoring the event with sponsorships still available: Beach Community Bank, Coastal Accounting, CMA - Community Management Association, Destin Commons, This event is suitable for Destin Flooring, Destin Life and Bay Life, Doodads & Whatnots, Edward Jones, Emerald Coast Title Services, Gulf Coast Shutter, Gulfshore AC, Hand Arendall Harrison Sale, Harmony Beach Vacations, Harris, Carl and Sally, Hays Companies, Institute of Diagnostic Imaging, Jones, Crawford and Sally, Keller Williams Realty - Gail Pelto, Kroeger Mainland Foundation, Lamont, Rob, Liufau McCall Insurance, McGill Escrow, Mid-South Bank, Newman Dailey, Porterfield, Les & Julie, Premier Property Group, Progress Bank, Ready Restoration, Rent Gear Here, Ryland/Morrow Agency, Sand Dunes Real Estate, Simple

HR, Smith Iron Works and Synovus Bank.

Tickets are now on sale for \$30 per person for a large flat of crawfish and fixings, \$50 for All-You-Can-Eat crawfish and fixings and \$15 for children or a non-crawfish meal (hot dog, hamburger or pulled pork sandwich); kids age three and under are free. Day of event, tickets are \$35 per person. Want reserved seating for the event? Reserved tables for 10 (including ten regular crawfish tickets) are available for \$500. Tickets can be purchased in advance at Newman-Dailey Resort Properties (850-837-1071), from a Destin Rotarian, or online at www.DestinRotary.com. The Towne Centre at Seascape is located at 80 Seascape Drive, Miramar Beach (1 mile west of Silver Sands Premium Outlets).

The Rotary Club of Destin represents 60 business women and men who are committed to "Service Above Self" and whose mission is to positively change lives through service...across the street and around the world with emphasis on eradicating hunger and supporting education in our community and internationally. The Rotary Club meets every Tuesday at 7:15 a.m. at Rutherford's 465 at Regatta Bay Golf & Country Club.

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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.

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Inaugural Savor the Sound Fundraising Concert To Benefit the Taylor Haugen Foundation

Introducing "Savor the Sound" a family friendly Saturday afternoon event at the Niceville NWFSC outdoor amphitheater benefiting the Taylor Haugen Foundation. For this inaugural fundraiser, the Taylor Haugen Foundation is bringing home several homegrown, well known, musicians headlining with an Allman Brothers tribute band, A Brothers Revival, featuring former The Allman Brothers Band's bassist, David Goldflies. Other artists in the lineup include Parker Willingham, Reed Waddle and Fais Do-Do Zydeco Band. The venue will also host local food trucks, local breweries and a raffle.

After a decade of success with "Savor the Season" wine and food pairing fundraiser, the foundation's new goal is to host a family festive outdoor concert venue that provides entertainment for their community of supporters while honoring Taylor's legacy as they work to protect youth athletes from abdominal injuries. The Haugen's are proud to be from this community and want to showcase the talented restaurants, brewers and musicians who call Niceville home.

The Taylor Haugen Foundation's first fundraiser was a tribute concert at the Mattie Kelly Arts Center with The All-American Rejects and special guest Reed Waddle. Savor the Sound was created after many conversations about doing another concert to showcase musicians from this community who have made musical careers. The Executive Director of the Taylor



SAVOR THE SOUND

Haugen Foundation, Kathy Haugen, said "it's extra special for us to have Parker and Reed perform at our first Savor the Sound. Reed opened for The All-American Rejects in 2009 at our first fundraiser. Parker and T grew up together in our lovely community of Niceville." She expressed how grateful she is for the support of this community and is looking forward a new and unique fundraiser.

Tickets are \$10 per person and \$25 for a family of five and can be purchased online at mattiekellyartscenter.org/event/savor-the-sound. Savor the Sound fundraising concert is an effort to enable the Taylor Haugen Foundation to build and recognize youth leaders and promote abdominal sports safety to honor the legacy of Taylor Haugen. Taylor, a Niceville High School wide receiver, tragically passed away in 2008 from an abdominal injury sustained in a football game. The funds raised go directly towards The Foundation's Youth Equipment for Sports Safety (YESS) program and providing scholarships for outstanding local student athletes. As of summer 2019, The Foundation has outfitted over 5,000 student athletes with new generation abdominal protective gear in 14 states. Over 3,000 of these students have been in the local area. Taylor Haugen Foundation has awarded over \$70,000 in scholarships in the four-county area since 2008.

For more information, go to TaylorHaugen.org or find Taylor Haugen Foundation on Facebook and Instagram. For information on sponsorship opportunities, contact THF8080@gmail.com or call 850-842-9093.



Habitat for Humanity Breaks Ground on New ReStore

More than 60 community leaders, donors, volunteers and staff members gathered in Santa Rosa Beach on Feb. 5 to celebrate the official groundbreaking at the future home of Habitat for Humanity of Walton County ReStore. The new location, set to open in late 2020, is located at 2260 U.S. Hwy. 98 West on the northside of the highway between Publix and Veteran's Parkway. Following the groundbreaking, guests were invited to a celebratory brunch at Grayton Beer Brewpub where Habitat for Humanity launched a \$3.1 million capital campaign to fund the new Restore location.

"I am excited for what this new ReStore will not only mean

for our organization, but our area," said Teresa Imdieke, executive director of Habitat for Humanity of Walton County. "We have long outgrown our current facility and look forward to serving more families and our community in this new facility."

Habitat ReStores are independently owned reuse stores operated by local Habitat for Humanity organizations that accept donations and sell home improvement items to the public at a fraction of the retail price. The donation centers sell new and gently used furniture, appliances, home goods, building materials and more. The profits from the sales go directly to the funding of the local Habitat for Humanity. Currently, the Walton County ReStore is located in a leased building of approximately 2,500 sq. ft. and simply does not provide adequate space to house the current level of operation and provides no room for growth. Often, ReStore employees are forced to turn away donations due to lack of space to store them.

The new location would not have been possible without the support of Impact 100, which awarded Habitat for Humanity of Walton County a \$123,000 grant in 2016, which was used to make the down payment for the land. The new ReStore building will be 18,500 sq. ft., providing much-needed room for growth. The new facility will consolidate



services under one roof, including an air-conditioned showroom, donation center, warehouse and administrative offices. Additionally, customers will appreciate more parking space and loading docks. Donations that currently sit out in the elements will be housed in the 12,000 sq. ft. warehouse, therefore reducing loss, and providing the opportunity to expand their inventory and greatly increase Habitat for Humanity's ability to resell, reuse and recycle donations.

Rodeo at Westonwood Ranch!

Westonwood Ranch will host the Third Annual Westonwood Ranch Charity Rodeo, Friday, March 27 and Saturday, March 28 at 7:30 p.m. at the Freeport Regional Sports Complex. In partnership with The Walton County Sherriff's Office, the professionally sanctioned rodeo will feature the Professional Cowboy Association's (PCA) biggest superstars competing in a variety of events to benefit Westonwood Ranch, a transitional services program for individuals with Autism and related developmental disorders.

Participants will be coming from around the region to compete in events including Bareback Bronc Riding, Calf Roping, Saddle Bronc Riding, Steer Wrestling, Break-A-Way Roping, Ladies Barrel Racing, Team Roping, and Bull Riding. Rodeo gates open at 6 p.m. each night and families are invited to come early to enjoy the children's inflatable play area presented by St. Joe Clubs and Resorts, live entertainment as well other activities. In addition, local food vendors will be on-site, including gumbo by Old Florida Fish House and sandwiches from Chick-Fil A among others. The 2018 Westonwood Ranch Charity Rodeo was awarded the "Best New Rodeo of the Year" at the PCA Finals Rodeo in Biloxi, Miss., and the 2020 rodeo plans to build upon this success of the past years.

"We are excited to once again partner with the PCA and Walton County Sheriff's Office again to bring this entertaining family-friendly event back to Walton County," said Lindy Wood, founder of Westonwood Ranch. "Last year's event was fun for the community and raised over \$30,000 for Westonwood Ranch. Our campus has a working ranch

with a 5,000 sq. ft. educational center and a 3,500 sq. ft. Aquaponics greenhouse where individuals with Autism and other developmental disorders can

> **RODEO** continued on page 21



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The community



By Maurice Stouse, Branch Manager and Financial Advisor The world economy has slowed over that past year, wages

Your Investments – Current and Future Considerations

have increased in the U.S., there have been disruptions to trade and most recently, concern for the public's health. The uncertainty has brought significant volatility to stock markets around the world.

As an investor it is always good to take caution and consider several things with respects to your goals and investments. The first would be is it indeed different this time? Market uncertainty comes in a lot of different shapes and sizes. Investors have seen it before and will see it again. The words of Sir John Templeton, who first uttered this many decades ago are something to think about. In other words, uncertainty is not different although the causes may be. Next, how much attention should you give the daily if not hourly updates on all the bad news? Another famous investment manager, Peter Lynch suggested that in the volatile times, try not to pay too much attention to what he called "background noise". In other words, stay focused on the long-term plan, assuming your plans are long term. Staying on course with a certain strategy is most often been the best way to go unless you need these funds now or need to depend on these to live or for an emergency.

Next would be to reflect on your belief in commerce long term. Will the consumer continue to consume? Will there be more and better goods and services and will commerce continue? And lastly, in the most volatile times not to give up hope when things seem most dire.

Interest rates appear to continue to soften and the Federal Reserve continues to lean on the tools that it must maintain liquidity and encourage borrowing and commerce. The one variable is that the consumer, be it an individual or a business probably won't invest and spend if they are scared. That hurt the recovery badly in the 1930s. So, it probably is not different this time but perhaps investors can research the history of times like these and act or react accordingly.

If you are investing for retirement, do you have a goal or a number in mind? There is a plethora of tools that advisory and brokerage firms make available for you to chart your way to retirement. There are also a couple of simple rules of thumb that many retirement investors have used over the years and perhaps these can help you at times like these.

Number one: What is a tool to help you solve for how much of a retirement nest egg you will need? A very simple and popular one is the 25 times rule. In other words, what do you think you will need or want to live on in retirement per year by way of income? Take that total and multiple it by 25. As an example, if you need or want to live on \$100k per year then you would need to have saved \$2.5 million (100K X 25). You would still want to avail yourself to planning tools, but this is a way to do a quick check or quick assessment in your mind.

Number two: The rule of 72. That is, at a given rate, how long does it take money to double? An example would be if you can average 6% a year, a given amount invested would double in

12 years (72 divided by 6 = 12). Put another way, if you started with \$10k and average 6% per year, that would be \$20k in 12 years, \$40k in 24 years, \$80k in 36 years and so on. Young people and investors with a long-term time horizon would do well to think about this.

Lastly, as you plan and assess and reassess, do you keep a balance sheet for yourself? A balance sheet is a great way of knowing everything you own (stocks, bonds, cash, home, real estate, etc.) and everything that you owe and ultimately what your net worth is. Many investors update this often to help them keep moving on track to their goals. An income personal income statement is also a good idea to constantly keep top of mind.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola and Tallahassee. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com.Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.



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

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Maurice Stouse

Financial Advisor

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Water Damage and Leak Detection Systems



By Victoria Ostrosky

Eric was in an important meeting. He kept stealing glances at his cell phone, showing he'd missed three calls from his property management company. That didn't bode well. As soon as he was able, he stepped out of the conference room and called them back.

Nope. It wasn't good news. That very morning his property manager had stopped at his rental condo to make sure everything was ready for the next renter due to arrive on the weekend, and discovered the unit three inches deep in water. The cause of the leak was a faulty shut off valve under the kitchen sink. To say it ruined Eric's day was putting it mildly.

He called his insurance agent, filed a claim, then prepared for the fallout. His renters were contacted, their deposit returned, and when he saw how awful his once nicely furnished condo looked, he almost cried.

The disaster restoration company vacuumed up the water, then set up heavy-duty fans and a dehumidifier to dry everything out. Next came the tear out and renovation. The total cost? Close to \$60,000 dollars. Now he had a water claim on his record.

This, unfortunately, occurs too often in Florida. Water heaters, ice makers, toilets, washing machine hoses, leak. Did you know water claims are the second highest percentage of claims in the state? It's true. And many times, these scenarios can be avoided.

Here's an excerpt from Insurance Journal, March 2, 2016, written by Amy O'Connor,

"The frequency of water loss claims has increased by 46% since 2010, equaling an average annual increase in frequency of 8.3% each year. The severity of water claims has increased 28% since 2010, representing an annual increase of 5.4%."

Carriers are now getting on

board with some amazing discounts available for homeowners who are willing to spend a little money to avoid a possible water claim, with leak detection systems.

Leak detection systems are designed to detect unusual water flow in your home. Some systems attach directly to your water meter or main pipe. Their purpose is to monitor your water flow where you can receive instant alerts to your phone. Some also give you the ability to shut off your water from your smartphone app. Still others will automatically shut it off for you.

It all depends on what your setup is, and how much money you're prepared to spend.

Water leak detection systems are not just for the homeowner, they're also available for commercial applications, condos and townhomes.

Since coverages under policies for water incidents vary significantly from one carrier to another, you should examine and understand your policy language including conditions and exclusions. Typically 'sudden and accidental incidents like a burst pipe or failed water shut off valves are covered. For older homes, water damage may be limited or even excluded, with a \$10,000 buyback of 'limited water damage' coverage possibly available.

Of course, there are other discounts homeowners can take advantage of. Centrally monitored burglar and fire alarm systems, sprinkler systems with waterflow, permanently installed generators, surveillance cameras, and lightning suppression systems are just a few. Keep in mind, not all carriers offer the same discounts.

When Eric told his colleagues about his water woes, Jack, his immediate supervisor, said he should check into a water leak detection system. "Just last month," Jack said, "I got an alert on my phone about a possible leak in my home. That one alert saved me a ton of money and headaches. The \$800 cost of installation was well worth it."

"What was it?" asked Eric.

"It was my water heater. It had started leaking, so I shut off the water before it became a problem. I was getting ready to replace it anyway since it was 15 years old, and I'm glad we caught it before there was any damage done." "Yeah," replied Eric. "Getting a water leak detection system in place is my next goal. I never want to deal with a water problem again."

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

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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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Destin Forward... Trip to the Florida Capitol!

By Lori Leath Smith

One of the best ways to learn is by doing. As business professionals and community leaders, the Destin Forward class has a goal to learn as much as possible about our city, our region and about our state government and history. So, instead of reading about it in a book, we took a day to explore the Florida State Capitol in Tallahassee.

The Capitol Complex, headquarters for state government, comprises the 22- story Capitol building, the House of Representative and Senate Chambers, the Historic Capitol and the Knott Building. Having officially opened March 31,1978, the Capitol building houses all branches of government other than the Supreme Court. A highlight on our tour was the 22nd floor which offers a 360-degree, breathtaking view. The number of people in the Capitol during a normal workday is 1,500. During the Legislative session, this number increases to over 5,000. The day we visited, there was a large contingency of people protesting for gun control and FSU was on site for Advocacy Day. The Florida Supreme Court meets in the beautiful columned building directly across the street from the Capitol building.

Behind the Capitol building, we stepped into history- two floors of the Historic Old Capitol building restored to its 1902 version and displaying numerous historical facts. Here you can see the Senate, Supreme Court, House of Representatives, and Governor's office as they were in 1902. Even the stained glass dome in the Rotunda was recreated as a replica of the original. By the way, did you know Florida was named by explorer Ponce de Leon in 1513. The name "Florida" comes from the Spanish word "florido," which means "full of flowers" or "flowery."

For lunch, we headed over to the Florida Chamber of Commerce where Edie Ousley, Vice President of Public Affairs, discussed Florida's economy.



Did you know Florida has 21.8 million residents? It had 127 million visitors in 2018! Okaloosa County has a population of 207,269 with an estimated population range in 2030 of 214,300-236,900. The unemployment rate is 2.3%, below the national average. Over the past year, one in 10 jobs created in the U.S. were created in Florida, and Florida would be the 16th largest economy in the world if Florida were a country! Edie says the Chamber's goal is to encourage a business friendly climate for private-sector jobs and contribute to Florida's economy. By 2030, Florida is expected to be home to more than six million new residents and will need to create and fill nearly two million new jobs.

Back at the Capitol, we heard from several state leaders and organizations such as Dana Young, Executive Director of VISIT Florida, a much-needed and vital marketing organization for our state. With a 27% increase in

adventure travel, 24% in family travel, 53% increase in millennial experiential travel, and 41.1% increase in winter travel, many from Canada, it's no wonder VISIT Florida stays busy while contributing to these statistics. According to Dana, "For every four travelers coming to the U.S., one is coming to Florida!" Florida visitors contributed \$85.9 billion to Florida's economy and supported 1.5 million Florida jobs in 2017.

Florida Rep. Mel Ponder was on hand to speak to our group as well. He's been Instrumental in advocating for VISIT Florida among many other issues such as special needs training, and has been awarded for his dedicated commitment and support for furthering the mission of the Florida College System. Ken Lawson with the Department of Economic Opportunity spoke about the importance of servanthood in all departments. Secretary Chad Poppell spoke about how Gov. DeSantis has charged him with review of the Department of Children and Family Services with fresh eyes and a new perspective, working to ensure Florida families have the highest quality of services available in their times of need and that they are delivered at the best value to taxpayers. Boarding a bus at 6:30 a.m. was challenging, but, as you can see, the day was well worth it!





BY GAIL PELTO, REALTOR

Many renters are renting because they don't think they have the substantial down payment or the good credit necessary to get a mortgage in order to purchase their own home. So they get trapped in the rental market, paying a landlord instead of themselves. I'm here to tell ALL YOU RENTERS OUT THERE, as well as possible IN-VESTORS, **YOU HAVE OP-TIONS!**

First: **GO AND TALK TO A MORTGAGE LENDER** and find out if you do qualify for a loan. If not, they can advise you on what you need to do in order to qualify for a loan at a later date. If you do meet the qualifications to get a loan, know that mortgage rates are REALLY LOW right now and

I Just Can't Afford to Buy a Home. What Can I Do, Gail?

some allow you to have a down payment as low as 3% of the sales price—great time to buy! If your credit isn't so stellar, FHA Loans may be available to you with a credit score as low as 580. Once you determine that you can get financing, **HIRE A PROFESSIONAL REAL ESTATE AGENT,** like me, to assist you with your property search, offer, negotiations and all the "stuff" that gets you to closing and home ownership.

Rent-to-Own or Lease-Option: So, you've spoken with a mortgage lender and you find out you can't qualify for loan today, then this may be an avenue for you to pursue. It can be a great way to get a property, pay rent (which you're already doing) and then either all or some of the rent is applied towards the purchase price. There's a whole lot that goes with this option-terms of the lease, rental terms, property maintenance/repairs, options fee/deposits, financing and more. However, if you don't



have the funds today to buy, this can be a great path to get you into a primary residence while you're working towards loan qualification. This is also an avenue to research if you're looking to buy an investment property. Full disclosure: Before you sign any contracts for a rent to own or lease option, it's important to always consult with a real estate attorney; the agreement should be amenable to both parties. Your professional real estate agent can guide you though this process.

Some reasons why it's better to buy than rent:

• It's yours, so you can pretty much do anything you want to do to it. Of course, there can be some limitations if it's a registered historical home or if you have a homeowner's association. • Mortgage payments stay the same while rents tend to increase year after year.

• Tax benefits! You can deduct the mortgage interest you pay on your taxes = more money in your pocket.

• Appreciation bennies... chances are good that you will sell your first home for more than what you paid for it. Good investment!

Have questions? Want to stop paying rent? Call me! I'm here to help. 850.374.0454.

Gail Pelto is a Board Member with The Rotary Club of Destin and the Mattie Kelly Arts Foundation—and yes, a powerful, full-time real estate agent with Keller Williams Realty Emerald Coast. Call her with any real estate questions you have, and she'll guide you in the right direction. Call her direct at 850-374-0454 or email to Gail.Pelto@kw.com. Want to know what the value of your property is today? Go to www.DestinAgent.com.

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The community

Off the Hook Meet our Hometown Hero: Kathy Marler Blue

 $By \ Jason \ Belcher$

Kathy Marler Blue is a hometown hero. A lifelong Destin resident, Kathy's devotion to her town and the preservation of its legacy is nearly unrivaled. To know Kathy is to glimpse into the heritage of Destin. As a friend and a longtime admirer, Kathy is to me the living epitome of what draws people to Destin. The heritage of Destin is about families and memories - two common themes for her. By families, I mean the founding families in particular, who scratched out a tough existence long before the tourist boom came to these white sandy shores. They were poor, hardworking families banding together, marrying and mingling together, sometimes quarreling, often worshiping, and all the while forming a community that would become the envy of the Southeast. And by memories, I mean the living memory of old Destin, as well as the memories made by families visiting this village generation after generation.

Kathy is working to help preserve the story of Destin's past as the executive director of the Destin History and Fishing Museum (the Museum). The Museum that was once the pet project of the late Jean Melvin, has grown into a thriving source of facts and stories about those first families and Destin's fishing heritage.

Kathy's life from the time she was a young child in Destin up through 2009 brought many challenges and opportunities that, unbeknownst to her at the time, were preparing her to one day be the executive director of the Museum. Kathy previously served on the city planning com-

mission and was the Destin's first elected councilwoman. Also, Kathy worked at Harbor Docks restaurant for 15 years participating with Rally for Recreation and Harbor Docks charity fundraisers spearheaded by Charles Morgan. Kathy has a passion for serving the greater good, which is a natural extension of her giving nature. Whether it's as city leader, a charity volunteer or something as simple as making folks feel at home when they step through the doors of the Museum, Kathy exudes the principals best described in the words of the Apostle Paul from Acts 20:35.

In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, "It is more blessed to give than to receive."

The afternoon I met with Kathy was a typical February day in Destin. That is to say it was a nearly perfect day. We met in Kathy's office at the Museum. The Primrose, the memorial pavers, benches and old post office all stood along the Museum's pathway as a testament to the pioneering families of Destin. As I entered the Museum for my appointment, Kathy greeted me with her trademark smile. Kathy smiles with her whole body. Though she works long days and sees many visitors, she never misses the opportunity to greet folks with the warmest of welcomes. For this article, I asked Kathy to pretend that she and I did not know each other. Then I asked her to start her story from the beginning. Turning, she pointed to the marvelous watercolor painting that hangs behind





her desk. The painting is of her grandmother's Destin home.

Pointing to the painting, Kathy began to tell me the story of her childhood and the family compound where she grew up. Kathy is a fourth generation descendant of William Elisha and Sarah Ratencia Lancaster Marler, who moved to Destin after the Civil War. Kathy, along with her father (Ross Clinton Marler), a Lieutenant Commander, and her mother (Nell Louise Marler), a nurse for Dr. White and Dr. Wilson, lived on this same property portrayed so well in the painting. The house pictured in the painting prominently displays the small enclosed room on the exterior of the home - an old fashioned sleeping porch. That room was Kathy's first classroom. As the oldest, she pretended to be the teacher for her cousins and family members who lived nearby. Kathy is an educator. From that humble screen porch to a long career in elementary education and onto her work at the Museum, Kathy continues to educate the young (and old) of the community.

Fast forward to 2009, Kathy was on the tail end of a 31+ year teaching career - and she found herself a little depressed. She missed the camaraderie of working with other professional educators and of teaching in the classroom. Little did Kathy know that her third opportunity to share her talents in education was just on the horizon. On Oct. 1, 2005, Jean Melvin opened the Destin History and Fishing Museum. Jean had approached Kathy about coming on board as the Museum's associate director. Kathy was not yet ready to leave teaching, working as a full-time substitute in the last years of her formal education career. The board of the Museum extended an offer to Kathy: we'll hold a spot for you as associate director. So, on June 8, 2009, Kathy completed a long-term substitute teacher position. The next day, she began her third career as an educator. With newly lifted spirits she dedicated herself to the work that she seemed to be preparing to do her entire life. Only this time she traded the screened porch classroom and her classroom at Destin Elementary for the role as the associate director of the Museum.

In 2015, Jean Melvin's declining health made it necessary for him to retire from the Museum and Kathy became the Executive Director. Following the path of Jean's leadership, Kathy set out to make substantial improvements to the Museum, improvements that would enhance its mission and its longevity of purpose. As the executive director since 2015, Kathy has overseen the enhancement of the Museum's visitor experience, and major accomplishments include:

• Digitization of many displays and artifacts

• Upgraded exhibits with professionally printed data banners and displays

• Installation of media displays with video histories of the founding families

• Added new plaques and data displays to the Museum's Heritage Park

• Added a cradle to support the restored net boat Primrose

• Completed the multi-year renovation and build out of the Rodeo Room - complete with multimedia resources and static displays

• Added touchscreen computer to Victrola/Early Living Exhibit & programming with digitized vintage records

• Partnered with the Choctawhatchee Basin Alliance, Sea Grant, Okaloosa County and Henderson Beach State Park to build exhibits on the local artificial reefs, bay ecology and beach ecology including an interactive IPAD to Reef Exhibit featuring the County Reef System maps & pictures

• Significantly improved the exhibit dedicated to the early churches and religious life of Destin

• Enhanced landscaping and lighting to improve the overall esthetics

The Museum is a special place for young and old to visit. The building houses 5,500 sq.

Continued next page



HOMETOWN HERO

continued from previous page

ft. of exhibit space. Surrounding the main building (once Destin' public library) is a park complex including the seine boat Primrose, the Linda Ann stern with fighting chair, an actual pilot house, the mullet boat, Little Jimmy, net reel, memorial walkway and the first post office building. One of the most talked about attractions is the 75 mounts of locally caught fish. Not to mention that in recent years the buildout of the Rodeo Gallery featuring "all things Destin Fishing Rodeo." Throughout the facility there are displays and artifacts of the early pioneer families and Destin's fishing industry. Visitors can enjoy a leisurely stroll among the displays, a guided tour, or a mix of media including audio-visual and interactive displays. And true to her humble character, Kathy is quick to give the credit to the Museum board and the many businesses that support the Museum. She takes very little (actually zero) credit for the many improvements made. She prefers to thank her board and the community for the notable improvements made in recent vears.

Under Kathy's care the Museum truly has grown into a first class facility. The fruit of the seeds planted by Jean Melvin and the early board of directors now seems to be coming fully to bare under Kathy's leadership. I have often thought that this jewel of our city's heritage is one reason we are the "World's Luckiest Fishing Village." We are fortunate to have a museum dedicated to preserving the living history of our town. Whether you have lived here only part of your life, like me, or for its entirety, like my wife, Kathy's hard work along with the volunteers and board of the Museum help to make us all feel connected to the old Destin that we love so much. And we are blessed to have Kathy spearheading this continuing preservation of Destin's legacy. I use the word "blessed" instead of "lucky" because of the intentionality of the word - seeing a guiding hand in the life of Kathy Marler Blue. She continues to educate the visitors (and locals) on Destin then, and now, as if she were destined from childhood to do the work she devotes herself to so passionately.

RODEO

As my time with my friend

came to a close on that February

afternoon, Kathy and I strode

through the exhibits. Though I

have made that walk many times

before, there was one special ar-

tifact that I had not considered.

Kathy pointed to a plaque in

the "Church, School, Commu-

nity Center and Blessing of the

Fleet" exhibit. The plaque has

a saying her father repeated to

her often. Knowing my friend

and seeing the work she does

with so much passion and care, I

then realized that she was being

prepared even as a child to shep-

herd the history of our town.

Mr. Marler, you should be very

proud of your daughter. She is a

hometown hero for many of us

because she lives out the words

that you once spoke and that

are now prominently displayed

for all to see. Those words are:

"Destin ... Not just a place, but a

way of life. Growth and heritage

thru ties to the sea, family, and

Destin Life's "Hometown Heroes"

are sponsored by Mary Kay Phillips

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Gardens Real Estate and the Homes

for Heroes program. To find out if you

qualify for Homes for Heroes cash back,

contact Paige at 850.259.0643/

Paige@BHGEmeraldCoast.com

or Mary Kay at 850.376.7261/

MaryKay@BHGEmeraldCoast.com.

beliefs."

continued from page 15

learn the skills they need to be active participants in their community and family. We opened our day program to our first students back in August 2019."

Inspired by their son, Weston, who was diagnosed with severe nonverbal autism at the age of two, Lindy and her husband founded Westonwood Ranch in 2017 with the goal of helping individuals with Autism and other developmental disorders bridge the gap from school to independent living.

Westonwood Ranch's unique curriculum was formed with the goal of helping adolescents and young adults gain life skills and achieve independence. The basis of the program revolves around the creation of selfsustaining small business enterprises. The diverse learning curriculum at Westonwood Ranch includes aquaponic farming, ranch maintenance and operations, animal husbandry and culinary skills. A commercial scale aquaponic greenhouse is among the first enterprises implemented on the ranch. This past December, Westonwood Ranch harvested their first commercial lettuce crop selling wholesale to local restaurants. The enriched extra-curricular activities include equine assisted therapy, art instruction, creative fitness initiatives.

Tickets for the

Westonwood Ranch Charity Rodeo may be purchased at the gate for \$15.00 for adults and \$5.00 for children. Westonwood Ranch is also seeking additional business sponsorships for this event. For



more information about how to support the rodeo and Westonwood Ranch, email kelly@ westonwood.org or visit the website at www.westonwood.org.



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Community

Pets

2020 Sip N Shop: Celebrating a Decade of Sipping

will host its 10th Annual Sip N Shop event on Friday, April 3 at

mar Beach beginning at 11 a.m. Presented locally by In-

Alaqua Animal Refuge Emeril's Coastal Italian in Mira- surance Zone, the event is in of five events partnership with the Emeril Lagasse Foundation and is one

included in the

annual Chi Chi

Chairing the

Rosa

The brainchild of Valerie



began in 2010 and has now grown into one of Alaqua's premier and signature fundraising events. Thompson and her husband, Mike, co-founded the Chi Chi Miguel Throwdown Weekend. In fact, the entire weekend is named after Mike, as "Chi Chi Miguel" was his childhood nickname.

The annual event is one of Alaqua's largest fundraisers in support of the refuge, and helps to sustain the shelter's daily operations and provide ongoing funding for a variety of programs and services in support of Alaqua's mission.

To purchase tickets, visit www.ChiChiMiguel.com or email SipNShop@Alaqua.org.





MKAF Celebrates 25 Years!



Mattie Kelly Arts Foundation Celebrates 25 Years in 2020!

Art is healing, love, expression, collaboration, creativity, and so much more. Art is life!

Imagine a world without art. A world void of music, creativity, and color. A world without life enriching beauty, inspiration, and free expression. Young and old alike would probably agree, such a world would be dull, monochromatic and boring. Over the last 25 years, Mattie Kelly Arts Foundation has been enriching life for many by championing the arts in Northwest Florida.

The Mattie Kelly Arts Foundation (MKAF) in Destin has been building the foundation of art and culture in our community. For this commemorative year, MKAF invites the community to join the celebration as the organization turns the page, remembering the successes and fun moments from its first 25 years while planning for the future.

Established in 1995, the Mattie Kelly Arts Foundation (MKAF), a 501(c)(3) not-for-profit charitable arts organization, was founded on the cultural, educational and spiritual beliefs of Destin matriarch, Mattie Kelly. Mattie Kelly was a lifelong patron of the arts, supporting arts organizations through her participation and financial gifts. She shared her own artistic expression by writing a book of poems, playing piano and organ, and composing music regularly. Today, MKAF remains firmly committed to Mattie Kelly's vision of making the cultural arts available to all in Northwest Florida.

Since 1995, MKAF has cultivated and nurtured a deep appreciation of the arts along the breathtaking Emerald Coast. The Foundation operates the Mattie Kelly Cultural Arts Village, providing a central location to celebrate cultural arts in Destin. Known for popular events like the Concerts in the Village and Festival of the Arts, the Foundation leads advocacy and outreach programs that positively impact many. MKAF partners with schools and other community organizations to provide visual and performing arts programs that otherwise would not be available. As many community members lack access and transportation options to the arts, the Foundation delivers the arts directly to them. MKAF offers an array of teaching artist residencies, workshops, touring performances, and summer camps designed to address the unique needs of K-12 students, children and adults with special needs, and veteran and active duty military service members. All outreach programs are made possible by private and corporate gifts, MKAF event income, and grants.

Arts for All Abilities

CAPABILITY OVER DISABILITY

All people have the innate ability and capability to partake in the artistic process. As part of the Arts

for All Abilities initiative, the Foundation connects nationally acclaimed artist facilitators, known for their groundbreaking work in adaptive arts, with schools and non-profit partner agencies serving children and adults with special needs. These individuals are given the opportunity to learn painting, music, magic and more — regardless of any physical or cognitive challenges — and experience the inherent joys of creativity.

K-12 Programming

PROACTIVE PARTNERS IN EDUCATION

Since 1995, MKAF initiatives have inspired over 335,000 people in 71 schools and agencies. MKAF delivers live touring theatre productions, musical performances, visiting and teaching artists-inresidence, and hands-on workshops directly to schools and after-school programs. Dedicated to diversity, MKAF prioritizes serving Title 1 schools, at-risk youth, and hosts arts facilitators that are nationally and internationally recognized for differentiating their instruction for students with special needs. They make it possible for students experience once-in-a-lifetime opportunities to with highly acclaimed facilitators, at no cost to the students, and with minimal disruption to their academic schedule (without having to coordinate transportation and field trips).

Summer Camp

"NATURE ROCKS!"

MKAF offers collaborative summer camp sessions with non-profit community partner, the E.O. Wilson Biophilia Center. Hosted on the Biophilia campus part of the Nokuse Plantation nature preserve, each camp is an immersive experience with a combined curriculum of nature, music, and theatre classes culminating in a public performance at week's end. Key features of this unique camp include hands-on drumming classes with renowned percussionist Zig Wajler of "Hands on with Zig," theatre and creative writing with award-winning playwright and actress, Nancy Hasty; and dynamic hands-on nature explorations featuring the live animal ambassadors that call the Biophilia Center their home.



Warrior Arts

THERAPEUTIC BENEFITS TO ACTIVE DUTY AND VETERAN MILITARY SERVICE MEMBERS

MKAF partners with area military units and veteran service organizations to provide hands-on arts classes with therapeutic benefits to active duty and veteran military service members. Our most popular course is the Zentangle Art Method, a form of pattern drawing that promotes mindfulness and a relaxed focus. This art form has been shown to be particularly well-suited to those experiencing posttraumatic stress, or healing from traumatic brain injury.

For those undergoing physical rehabilitation, art activities enhance motor skills — such as dexterity and eye-hand coordination; and sustain cognitive functioning-increasing attention span, improving memory and reasoning. Art-making activities can be customized to reconcile physical changes and injuries, capitalizing on participants' strengths while reinforcing key physical skills. Performing and visual arts further enhance the quality of life by providing a meaningful creative vocation to improve self-esteem and increase personal selfworth. Additionally, for those suffering from Post-Traumatic Stress, the arts can provide opportunities to express, process, or reframe painful experiences; or assists them in staying in the present moment. Hyper-arousal, intrusive memories, and avoidance reactions are often noticeably reduced through artbased relaxation techniques.

Overall, MKAF offers creative opportunities for ALL individuals to experience the empowering process of creating something new and gaining artistic skills. MKAF invites residents and visitors of the Emerald Coast to explore how art has touched their lives and consider taking action on at least one of the 25 ways to celebrate Art for Life this year.

If you would like more information about the Mattie Kelly Arts Foundation, please visit the new website at www.MKAF.org.

18 PUBLIC PROGRAMS



76,107 OUTREACH INVESTMENT

17,204 PUBLIC ATTENDANCE 37 SCHOOLS



388 BUSINESS & INDIVIDUAL PATRONS 4,051 VOLUNTEER HOURS

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TOTAL SERVE SINCE 1995

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MKAF Celebrates 25 Years!

SEND A CHILD OR SPONSOR A CHILD TO ATTEND SUMMER ART CAMP.

WRITE A "THANK YOU" NOTE TO AN ART TEACHER, ARTIST, MUSICIAN, DANCER, WRITER, ACTOR OR OTHER ARTISAN THANKING THEM FOR MAKING A DIFFERENCE IN YOUR LIFE.

GET INVOLVED ON ONE OF MKAF'S COMMITTEES.

ARE YOU ALSO TURNING 25 THIS YEAR? ENJOY FREE ADMISSION AT THE JUNE 25 CONCERTS IN THE VILLAGE.

GIVE THE GIFT OF A MKAF MEMBERSHIP TO A LOVED ONE! THINK CHRISTMAS, BIRTHDAYS, ANNIVERSARIES, RETIREMENTS, ETC. 20 21

PROGRAM FOR VETERAN MILITARY SUFFERING WITH VISIBLE AND INVISIBLE INJURIES.

SUPPORT MKAF'S WARRIOR ARTS

SUPPORT MKAF'S COMMUNITY OUTREACH WITH A DONATION TO

USE OUR HASHTAG #MKAF ALL YEAR LONG.

PURCHASE A TABLE FOR YOU AND YOUR FRIENDS OR BUSINESS ASSOCIATES AT THE CONCERTS IN THE VILLAGE SERIES.

BECOME A CHAMPION FOR THE ARTS AND BECOME A MKAF BUSINESS PARTNER!



ENCOURAGE AN ARTIST YOU KNOW TO APPLY FOR THE 2020 FESTIVAL OF THE ARTS.



ATTEND ONE OF MKAF'S ANNUAL CULINARY EVENTS – VINTIJ FOOD & WINE, RUTH'S CHRIS STEAK HOUSE OR AIOLI DINNER.

SHARE OUR NEW WEBSITE MKAF.ORG AND BRING A FRIEND INTO OUR ARTS FAMILY!

MKAF Celebrates 25 Years!



Building The Foundation of Arts and Culture in Our Community

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Contact us

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25TH SEASON OF EVENTS Mattie Kelly Day - Celebration of MAR 12 Mattie's 108th Birthday **SEPT** 11 Vintij Wine Dinner Series MAY 01 *Concerts* in the *Village* **SPRING Forrest Williams** APR **Jeffrey Steele** MAY Band M80's JUNE APR 04**Velcro Pygmies** Rumours MAY 07 Accent JUNE 11 **Fleetwood Mac Tribute** Shania Twin The Return MAY JUNE (Shania Twain Tribute) The Beatles Experience The Ultimate Eagles DEPARTURE MAY 21 JUNE The Journey Tribute Tribute - On The Border FALL SEPT 10 **Casey Kearney** ОСТ 01 **Pickled Pickers** SEPT The Shakedown OCT **Emerald Gold** SEPT 24 The Bonhoeffers Florida Aioli Dinner 15 ОСТ - George Rodrigue Foundation of the Arts OCT 24 & 25 25th Annual Festival of the Arts NOV 8th Annual Ruth's Chris Wine Walkabout 12

DEC 10 25th Sounds of the Season "Charles Billingsley"



🔅 Dining

Destin Dining, Events & Entertainment

Beachwalk Café



Located directly on the beautiful beaches of Destin, Beach Walk Café offers a stunning selection of fresh seafood dishes that will have your taste buds dancing with delight. 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 including their one of a kind Truffled Marsala Chicken or The Red Wine Braised Boneless Short Rib. In addition to its many awards and accolades from national and local brands alike, Beach Walk Café in Destin has become a staple in the Emerald Coast's fine dining culture. 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 to make your reservation today.

(850) 650-7100 2700 Scenic Hwy. 98, Destin beachwalkcafe.com

Boathouse Oyster Bar



Boathouse Oyster Bar has been one of Destin's favorite best kept secrets; but the word is out! Located in the heart of Destin on the Destin Harbor, the Boathouse specializes in making oysters a delicacy. Boathouse's Gumbo recipe was written by Mama Gumbo herself. And, of course, the oysters are raw, steamed or baked just the way you like 'em! Come on by and enjoy some great live music in a fun and friendly atmosphere.

(850) 837-3645 288 Harbor Blvd., Destin boathouseoysterbardestin.com

Bric a` Brac Restaurant & Night Club

Voted "Best Crab Cakes in Destin" five years in a row, Bric a` Brac is the true definition of something for everyone...a family friendly, kid friendly, American-style restaurant. Bric a` Brac is well known for its super tasty food selections served



up in a fun, artsy atmosphere. Thursday: Karaoke at 7 p.m., Friday: Jones & Company at 7 p.m., Saturday: Karaoke at 7 p.m. Still want more? Latin Night Fridays & Saturdays from 11 p.m.-3 a.m. will keep the party going.

(850) 424-6369 Shoreline Village Plaza 824 Hwy. 98 E., Destin Bricabracdestin.com



Brotula's Seafood House & Steamer



Brotula's specializes in fresh, locally sourced seafood, produce, and a wide array of steamed and boiled shellfish platters that are integrated into a fun and rustic, yet sophisticated southern fish house.

Join us for Happy Hour 7 days a week from 2-6 p.m. Enjoy 1/2 OFF Domestic Drafts, $^{1/2}$ OFF House Wines (BTG), $^{1/2}$ OFF Well Drinks and $^{1/2}$ OFF Appetizers.

(850) 460-8900 210D Harbor Blvd., Destin

brotulas.com

Island Wing Company Grill & Bar

Voted Best Wings 4 years running, Island Wing Co. is calling your name. Come in and find your favorite beer among the 58 selections on tap or enjoy a cocktail and savor some of the tastiest food you've ever eaten. IWC is looking for people to



cook the best food in Destin!! Interview today, start tomorrow!! Full time hours available immediately! Experience is a plus but not necessary. We will train!! ***Bonus after 90 days***

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

La Famiglia Restaurant



La Famiglia has earned a reputation for serving some of the finest homemade Italian dishes, including Veal Parmesan, homemade pastas and raviolis, and antipasto. La Famiglia is a local favorite for authentic, brick oven Italian pizza, topped with a variety of traditional and specialty ingredients. Open Tuesday through Sunday, 11 a.m.-10 p.m., offering a lunch menu till 3 p.m.

(850) 279.4527

16055 Emerald Coast Pkwy., Destin

lafamigliadestin.com

Landshark's Pizza



Owners Brian and Sue Hassmann have created the local's favorite pizza, buffalo wings and sports pub and bar that serves great pizza AND awesome wings plus many other scrumptious eats for folks of all ages. Sports fans from all over come and watch all their favorite teams on countless regional and national sports networks. And there's a fully stocked bar with 95 different bourbons and 30 beers on draft!

(850) 424-6743 300 Harbor Blvd., Destin landsharkspizza.com

Continued next page



MARCH LIVE MUSIC!

Mondays:	Cole Jordan
	Roshambo
Tuesdays:	Austin Jennings
Wednesdays:	Hayes and Howland
Thursdays:	Rusty Hammerstrom
	Austin Jennings
Fridays:	Jason Findley
	Jason Clark
Saturdays:	Kelly Byrd
	Rusty Hammerstrom
	Gunner
Sundays:	Kelly Byrd
	Jason Findley
	Squeely Dan

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

288 Harbor Blvd, Destin (850) 837-3645

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

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Dining

DESTIN DINING continued from page 27

The Melting Pot



Truly a one-of-a-kind dining experience, The Melting Pot provides an unforgettable, interactive night out that turns moments into memories. From the time the first piece of bread is dipped to when the last nibble of dessert is savored, you'll learn something new. The menu has

fare for every taste, a delicious meal guaranteed. Visit meltingpot.com/destin-fl to view the full menu or make reservations. (850) 269-2227

11394 U.S. Hwy. 98, Miramar Beach meltingpot.com/destin-fl/

Tailfins Alehouse & Oyster Bar



With stunning views of the Destin Harbor and your favorite foods and drinks, Tailfins' Entertainment Complex delivers an incredible mix of friendly and fun atmosphere along with breathtaking views. A magical combination for watching sports and enjoying Live Music 7 days a week. Tailfins offers three levels of indoor and outdoor dining overlooking the Destin Boardwalk.

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

Tequila's Sports Bar & Grill



Listen to live music every Friday and Latin Saturdays where you can dance the night away! A fusion of sports bar food and delightful Mexican dishes, lunch specials offered daily Monday through Friday for \$8.99. EAT, DRINK, FIESTA!! Open 11 a.m. to 9:30 p.m., Fri. and Sat.

Events, Music & Specials

AJ's Destin MUSIC

Black Eyed Blonde 9:30pm, every Sunday thru Wednesday DJ Boom 8pm every Thursday & Friday DJ Serpent 8pm every Monday & Saturday Sundays: DJ Dan 4pm Jones & Company 4pm Black Eyed Blonde 9:30pm **Rotating Bands 9:30pm:** March 5th-7th Horseshoe Kitty March 12th-14th Southside of the Tracks March 19th-21st NAKD March 26th-28th Miles Flatt April 2nd-4th Bad Charlette SPECIALS

Crawfish Boil Sundays 1pm

Beachwalk Cafe SPECIALS VIP DINING

Beach Walk Cafe offers a "Toes In the Sand" package for those looking for the ultimate romantic experience. Our "Toes In The Sand" option is an intimate dinner located directly on the beach access just outside of Beach Walk Cafe. A private table is set up on the sugar white sand where you will enjoy dinner, dessert, and drinks with your loved one. The dinner is complete with a waiter designated just to your table and a gorgeous sunset background. Due to the intimate atmosphere, "Toes In The

Sand" will only seat up to six of your loved ones. This dining experience is available seasonally, with all reservations seated at 6:30pm or later. Please call 850.650.7100 for more information or to reserve your "Toes In The Sand" dinner.

Boathouse Oyster Bar SPECIALS

Live Music Line-up

Daily Lunch Specials M-F \$9.99 MUSIC

Mondays: Cole Jordan | Roshambo Tuesdays: Austin Jennings Wednesdays: Hayes and Howard Thursdays: Rusty Hammerstein | Austin Jennings Fridays: Jason Findley | Jason Clark

Saturdays: Kelly Byrd | Rusty Hammerstrom | Gunner Sundays: Kelly Byrd | Jason Findley | Squeely Dan

Bric a' Brac MUSIC

Live Entertainment: Thursdays: Karaoke - 7pm Fridays: Jones & Company - 7pm Saturdays: Karaoke - 7pm Late Night! 11pm - 3am Latin Night Fridays & Saturdays Music and Dancing Upstairs/ Downstairs







LA FAMIGL Restaurant & Pizzeria

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

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

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

11 a.m. to 2 a.m. (850) 279.6402 11225 U.S. 98 W.,

Miramar Beach restaurantji.com/fl/destin/tequilas-/

Events, Music & Specials

Brotula's Seafood House & Steamer SPECIALS

25% OFF with Military or Local ID (Valid ONLY with coupon or mention Destin Life ad; not valid with any other promotions or discounts) **HAPPY HOUR** 7 Days a Week from 2-6pm

¹⁄₂ OFF Domestic Drafts, House Wines (BTG), Well Drinks and Appetizers

Wine-Down Wednesday 4pm to close

Featured Wine by Glass Specials/15% OFF all Bottles of Wine LADIES' NIGHT SATURDAYS 6pm to close

Half-price select wines by glass \$5 Well Cocktails **Sunday FunDay** 11am - 2pm \$12.95 Bottomless Mimosas

\$5 Bloody Marys & Margaritas

La Famiglia Restaurant SPECIALS

Lunch Menu starts at \$7.99 Wine Down Wednesdays \$3 glass of House Wine all day and 20% off bottle of wine

Landshark's Pizza SPECIALS

Monday thru Friday Happy Hour Specials 3 to 6pm

Well Drinks \$5; Domestic Drafts \$2; Domestic Bottles \$2.25; Wine – Glass \$4

Landshark's 'Drink Of The Day' \$1.00 OFF that day's Featured Drink from our FULL BAR Menu. Monday - Premium Craft Beer & Texas Hold 'Em POKER Monday 7pm - Sample delicious varieties of local, regional and select out-of-state brewhouse offerings. All-Access Wristband, 3 Tickets for sampling the Craft Beer Monday selections of your choice, 1 Full Pint of the Craft Beer of your choice. Craft Beer Tasting \$10 **Tuesday - Margarita & Corona Specials & MUSIC BINGO!** House Margarita and Corona Beer specials go ALL DAY. MUSIC BINGO starts at 7pm - Free to play! Free Prizes! Corona Bottles \$2.5 House Margaritas **Wednesday - Landshark's 'WINGSDAY' & Bourbon Club** AWARD-WINNING Buffalo Hot

Wings just .69 Cents Each - All Flavor Sauces, and Rubs. \$2.00 OFF ALL TOP-SHELF BOURBONS. Minimum order of 10. Wings each \$0.69. Carrots & Celery \$1. Top-Shelf Bourbon Discount \$2 **Friday - Mini-Monster Calzone w/ Ricotta & Mozzarella Friday** Choice of two regular fillings AND comes with a Domestic Draft Brewskie or a Soft Drink included. Two Toppings \$9.99. Additional Toppings \$0.5. Premium Toppings \$1. Add Steak \$1.50

Tailfins Alehouse and Oyster Bar MUSIC

Rusty Hammerstrom, BT Turner, Alexa Burroughs Velco Pygmies - March 17 & 18 SPECIALS

Double Happy Hour Specials: 4-7pm & 10pm - close, Monday -

Friday. \$3 Bud lights. \$5 long Island iced teas, well drink specials, house wine specials,

\$15 Domestic bottle buckets. Mix or match.

Early Bird Specials 4-7pm M-F Fresh Catch \$17.95. Baja fish tacos. \$14.95. Alaskan snow crab legs \$19.95. New Orleans Cajun Shrimp. \$15.96. Kansas City Baby Back Ribs 1/2 Rack \$12.95 Full Rack \$21.95 Lunch Specials M-F 11am-3pm

\$9.99 Breakfast at 8am daily

Sat. & Sun. Brunch 9am-2pm Bottomless Mimosas and Bloody Mary Specials

The Melting Pot SPECIALS

BEST HAPPY HOUR IN TOWN! 4pm to 6pm Every Day \$3 Bottled Beers, \$4 select wines and draft beers, \$5 select cocktails and \$6 cheese or chocolate fondues! Every Wednesday: Crave Combo and \$10 Off Wine! ENJOY a three course fondue meal \$22.95 and \$10 off any bottle of wine every Wednesday night. There is no better excuse for a midweek break! Last Tuesday Each Month: LADIES NIGHT OUT Grab the girls for a four-course dinner—\$30 per lady, plus \$5 cocktail and wine specials all night long! Every Monday Night: BARE NIGHT - BAR AND RESTAU-RANT EMPLOYEE NIGHT Bar and Restaurant Industry employees—half off all food!

MILITARY APPRECIATION 10% off all food every night.



Tequila's Sports Bar & Grill MUSIC Fiesta Every Saturday with Latin

Fiesta Every Saturday with Latin Saturdays

DJ Alacranero on the mix with #Salsa, #Merengue and #Bachata and much more! No cover all night long; 10pm – 2am!

MLB, NBA, PGA, MLS: Watch all the action on Big Screen TVs! SPECIALS

Taco Tuesdays: 2 Chicken or Steak, Soft or Hard Tacos with Rice or Beans \$8.99 3 Grande Margaritas: \$14.99 Daily Lunch Specials Monday -Friday \$8.99



WWW.ISLANDWING.COM

850.837.2999 981 US Hwy 98 ~ Destin, FL (Winn-Dixie Shopping Center near Target) Open Every Day 11am to 12am



172 Harbor Blvd. Destin (850) 650-1200 TailfinsDestin.com NCAA COLLEGE BASKETBALL NBA - NHL - PGA GOLF



300 HARBOR BOULEVARD IN DESTIN NHL | NBA | NCAA College Hoops on an Army of Big Screen TVs! Destin's Official Green Bay Packers HQ!



🔅 Dining

Beach Walk Café Wine Dinner Celebrates Women's History Month

To celebrate Women's History Month, Beach Walk Café has partnered with multiple vineyards to host a 'Women in Wine' dinner on March 18 at 6 p.m., featuring the female vintners.

"The wines we're planning to feature have become some of our personal favorites here at Beach Walk," said Food & Beverage Manager Melissa Malcolm. "And with March being Women's History Month, we thought it would be a perfect time to highlight the fact that they are made by women."

According to Growler magazine, only about 20% of California winemakers are female, but that doesn't mean that women aren't creating impeccable wines.

"And, our Women in Wine Dinner' is here to prove that," said Malcolm.

Guests will be greeted with a glass of sparkling wine to start the evening then move to a delicious five-course dinner that Executive Chef Daniel Peters has expertly crafted to highlight all the best of each wine.

The courses begin with Crab Louie Stuffed Avocado paired with a glass of Susana Bolbo Torrontes. Course two will be Beef Carpaccio paired with Hess Lion Tamer Red Blend followed by Bacon Wrapped Diver Scallops with Stags' Leap Chardonnay. Then for course four,



Peters will prepare New Zealand Venison Steak Diane to go with Penfolds Max's Shiraz/Cabernet Blend, and to finish the night, guests will enjoy a Cabernet Sauvignon Poached Pear with Susana Bolbo Cabernet.

"We've carefully crafted the menu to perfectly pair with each of these incredible wines," said Executive Chef Daniel Peters. "It's a menu I've been really excited about, and I believe the guests will see that when they try the food."

As each course arrives at the tables, attendees will be guided through what makes each wine special as well as information about the incredible women who created it.

To see the full menu, visit www.beachwalkcafe.com. Due to limited space, reservations for this wine dinner are required. To learn more about Beach Walk Café, the wine dinner or to secure your space, please call 850-650-7100.

Led by incredible Executive Chef Daniel Peters, Beach Walk Café remains Destin's only fine dining located directly on the stunning beaches of the Emerald Coast. Nestled within Henderson Park Inn, this award-winning restaurant offers some of the most spectacular views of the Gulf in addition to its delectable selection of food and wine

AJ's on the Bayou **Opens New Event Room**

Are you looking for an amazing location for your next special event? From birthday and retirement parties to receptions and showers, A.J.'s on the Bayou's newly renovated event room is the perfect setting to host your guests.

In February, AJ's on the Bayou opened the space during a ribbon cutting with the Destin and Greater Fort Walton Beach chambers of commerce.

Located at the base of the Cinco Bayou Bridge in Fort Walton Beach, AJ's on the



Bayou serves fresh seafood and offers live music. It features indoor seating, as well as outdoor seating on the open-air deck overlooking the Cinco Bayou.

Visit the restaurant at 200 Eglin Pkwy. N.E., in Fort Walton Beach. For more information, please call (850) 362-7738 or visit www.AJsOnTheBayou.com.

The Palms Bistro Celebrates Grand Opening

In February, the Palms Bistro celebrated its grand opening with a ribbon cutting with the Destin Chamber. Now under new ownership, The Palms Bistro, located inside the Palms of Destin Resort &



es, seafood, steaks and more. Throughout the spring and summer, a variety of live bands and entertainment will be playing around the pool deck. Follow facebook.com/ThePalmsBistro for the latest specials and entertainment. For more information, visit ThePalmsOfDestinBistro. com or call (850) 351-0900. The restaurant is located at 4201 Indian Bayou Trail, in Destin.



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.



2700 SCENIC HIGHWAY 98, DESTIN FLORIDA | (850) 650-7100 | WWW.BEACHWALKCAFE.COM





Fort Walton Beach Medical Center Recognized for Nursing Excellence

Fort Walton Beach Medical Center's Emergency Department Nursing Unit has earned the 2019 HCA Healthcare Unit of Distinction (UOD) Award - an annual program that recognizes and rewards exemplary nursing units at HCA Healthcare sites of care. The "Unit of Distinction" designation is achieved through measurable, exemplary performance in the strategic areas of advocacy and leadership, consistency in nursing practice and operations and leveraging scale to drive performance.

Launched in 2015, the Unit of Distinction Awards are an essential component of the nursing strategic plan. With approximately 2,000 sites of care, HCA Healthcare's 98,000 nurses have abundant opportunity to choose work across a wide spectrum of clinical and non-clinical settings. The company supports and invests in nursing with leading-edge technologies and increased access to clinical education and professional



development opportunities to help make HCA Healthcare the premier career destination for nurses.

"The Unit of Distinction Awards recognize and celebrate excellence in nursing and acknowledge that it takes a high-performing team of nurses demonstrating a high level of commitment to achieve results like these," said Jane Englebright, chief nurse executive and senior vice president of HCA Healthcare. "These awards help to unite our nursing community, all of us, toward a common goal of creating a patient-centered culture and keeping our commitment to the care and improvement of human life."

2019, approximately In 2,200 HCA Healthcare nursing units participated in the program and were scored on approximately 20 different criteria to determine which would receive the 2019 Unit of Distinction honor. Unit of Distinction winners are in the top five percent of all HCA Healthcare medical surgical, critical care, emergency services, surgical services, behavioral health and women's and children's nursing units. In addition to the UOD recipients, 106 additional units achieved scores ranking them within the top six to ten percent of all HCA Healthcare units, earning each an "Honorable Mention" designation.

"Our nurses are committed to the care and improvement of human life, and this award demonstrates their dedication to that mission." says, Chief Nursing Officer of Fort Walton Beach Medical Center, Caroline Stewart.



YOUR NEIGHBOR. LIFESAVER.

FOR ALL YOUR FAMILY'S EMERGENCIES – BIG AND SMALL

Destin ER, a freestanding emergency department of Fort Walton Beach Medical Center brings efficient, high-quality emergency care to Destin and the surrounding area.

Our freestanding ER features:

- 24/7 adult and pediatric emergency care
- Nurses certified in Advanced Cardiac Life Support and Pediatric Advanced Life Support, as well as advanced training in trauma, pediatric emergency and neonatal resuscitation
- 8 private exam rooms
- Designated trauma room
- Diagnostic imaging on-site, including CT scanner, ultrasound, and x-ray
- Comprehensive laboratory services

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Wellness



BY STEPHANIE CRAIG As you're driving down the road, your car dashboard tells

Journey Bravely What's Your Life Dashboard Telling You?

you your speed, engine temperature, gas level and oil needs. Maybe you never let your gas dip blow 1/4 tank and change your oil every 3,000 miles. Maybe you like to push the limits and see how far you can go before you're on empty. Maybe life is really busy and it's hard to find the time to take care of your car. Regardless of your personality, failing to tend to your dashboard

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indicators long-term usually results in trouble on the side of the road

Life also has a dashboard with measurable indicators that provide you with useful information about how you're functioning at a basic level. When you tend to your life dashboard indicators regularly, you set yourself up to feel more stable, calm, energetic and ready to face life's challenges

Remember

feeling young?

Feel it AGAIN!

bioTE

in health. When you ignore your life dashboard indicators, you are more likely to feel hungry, angry, lonely, tired and stressed often resulting in unhealthy coping behaviors like excessive drinking, drug use, unhealthy relationships, excessive spending and other addictive patterns.

Most people don't intentionally pursue living on empty and stalling out in life and relationships. However, without intentional effort, we are all vulnerable to finding ourselves there. So how do you know what your dashboard is telling you?

Six Life Dashboard Indicators to keep you on the healthy road:

Sleep: Most people need 7-9 hours of mostly uninterrupted sleep per night to maximize body and brain function. Prioritizing healthy sleep provides a necessary foundation for all daily interactions and decisions. If you're struggling to sleep, deep breathing before bed, sleeping in a dark room, refraining from screens an hour before bed, and use of Valerian Tea and calming essential oils are places to begin trouble shooting.

Health: Seeing a doctor regularly for a physical and blood work can provide useful information about any ongoing health needs that might be impairing your daily energy level. If you are prescribed medications, take them consistently as prescribed

and check in with your doctor about any negative side effects or physical changes.

Exercise: Regular heart-elevating exercise for 20-30 minutes, 4-6x per week helps your physical health and stimulates your brain's release of endorphins, dopamine, norepinephrine and serotonin supporting stress and mood regulation.

Nutrition: Drinking enough water and consuming more healthy foods daily including fruits, vegetables and lean meats most often contributes to better overall health, decreased brain fog and increased energy. What you eat and drink is directly related to how your brain and body function.

Spiritual Life: Personal faith activities and involvement in faith community increase feelings of hope, connection and seeing yourself as part of a greater whole in the world. Spiritual practices most often lead to generous living and feeling a sense of life purpose.

Relationships: Surrounding yourself with supportive, healthy relationships adds meaning to life. Healthy relationships are friendships and/or family relationships that have a give and take dynamic, provide/request support when needed and encourage you toward health.

> DASHBOARD continued on page 34

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bioTE **Dr. Richard Chern, MD**

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By LISA LEATH TURPIN, HEALTH AND WELLNESS COACH

Lack of motivation, discipline and lack of knowledge are huge hurdles when it comes to working out and keeping yourself healthy, balanced and strong. You have only one body and how you handle it influences your quality of life for now and the time you have left.

A personal trainer is someone who has studied and devoted themselves to learning about the physiology of the body, i.e. how it works, kinesiology, which is the physics of movement, as well as utilizing human behavior modification, including basic nutrition. A good trainer combines all these aspects and looks at everyone INDIVIDUALLY.

The Benefits of a Personal Trainer Everyone is a little different, but with a trainer's knowledge, individual plans can be made with on-going evaluation, and therefore goals are reached more quickly and safely. Personal Trainers are experts in training the body so as to make the most of the time spent for a variety of personal goals people might have.

The body is intricate. Motions done incorrectly can

affect you for life. For instance, a strong back is so very important. Muscularly, it is your second largest muscle group (group being the operative word) in your body. It's comprised of your trapezius, latissimus, rhomboids and the important erector muscles. Each one of these muscles play their role in supporting the spine and holding us upright. Keeping a healthy and balanced back means to work these muscles in the way they are intended. Pulling exercises work the back. Examples are rowing or pulling yourself up in a pull-up (or pulldown if you have a machine). There are numerous exercises



to choose from, but what is important is keeping it safe. Range of motion, speed of movements, and knowing how to stabilize your positions are extremely important. Full range of motion is more safely achieved when your speed of movement is slow and controlled, otherwise you will have semi-spastic movement which leads to injury, either over time, or during a single workout. Moving slow and controlled recruits more muscle instead of working joints and ligaments. The goal of exercising is to work your muscles with little to no damage to joints, tendons and ligaments.

Sometimes in sports you have to train with very quick and explosive movements. This type of training is called sports specific training. Sports specific has its place for competitive athletes or certain individual goals, and is monitored closely by trainers and coaches. This means that there is a place for that training, but the risks go up; those that choose certain sports weigh

the risk to play the sport. It's good to change speeds, WITH proper progression, when your body is ready for it. Strength + Speed = POWER. That is a true formula, but it has limitations- and those limitations are an individual thing.

Types of personal training sessions are: one-on-one sessions, partner sessions (two people), and small group training, which I like to have between three to six people. There are benefits to each. One-on-one gives undivided attention. It's tailored to you and you alone. These are called private sessions and are the most expensive,

because they are more focused and exclusive. Partner training breaks the fee in half for each individual and gives you a partner to share the workout with. Small group training is still exclusive and trainers are still able to tailor, but the group's goals have to be somewhat similar. So, this works very well with basic fitness goals and staying healthy, and most LOVE the comradery. All types of training keep you on track and consistent. Group training is a great way to keep costs down and still get individual attention. The trainer designs the workout, watches and teaches proper movement, and motivates everyone to complete and stay consistent weekly. Training can be done on the beach, inhome or in a private facility. If you have questions or would like to inquire about hiring me as your personal trainer, feel free to TEXT at (850) 974-2005 and I'll give you a call with more details. It's my passion to help educate others using my Sports Fitness Management degree and educational training for more than 25 years.



The Wellness



By Melanie Stewart

Have you ever picked one grocery item over another because of the health claims on the label? You may have been duped. That's because terms like fat free or all natural are often slapped on a food item that may not be healthy at all. Frustrated? You're not alone. Nearly 59% of consumers have a hard time understanding nutrition labels, according to a Nielsen survey.

NO SUGAR ADDED? This does not mean there is no sugar in the product. The product could still be full of carbohydrates and calories, so be sure to notice how many grams of sugar per serving.

FREE RANGE? Although a food label may say free range chicken, don't assume your bird was scampering around outside the barn. Although the USDA

does define the words free range, there are no requirements for the amount, duration, and quality of outdoor access.

ALL NATURAL? Don't be fooled, all natural doesn't mean all that much. The FDA doesn't define it, although food makers won't get in trouble as long as so-labeled food doesn't contain added colors, artificial flavors, or "synthetic substances." That means there's room for interpretation. What you think it means: It's healthy, pure, and good for you. What it actually means: Who knows, this claim is not regulated. I've seen this label on all kinds of things I would not consider 100% natural.

It is potentially misleading to say meat is all natural. All fresh meat qualifies as natural, as it doesn't contain additives and is not more than minimally processed - so, this phrase is useless. Similarly, grass-fed: Nearly all cattle are fed grass at some point in their lives, so this term is virtually meaningless. Even Angus beef can be misleading as nearly 65% of cattle are black-hided and receive the Angus stamp, but only 25% of Angus-influenced cattle actually meet Certified Angus Beef standards, which are the criteria that truly make a cut of beef the best quality.

How to Read Labels



1. AMERICAN GRASS-FED LABEL (BEST) If you want beef from cows that grazed exclusively on grass for their entire lives, look for the American Grass-fed label, which requires that animals were raised on pasture and have never been confined, fed grain or given antibiotics or hormones.

2. CERTIFIED ORGAN-IC (2nd BEST) Certified organic meat must come from pasture-raised animals and have never been given antibiotics or hormones.

3. CERTIFIED ANGUS BEEF vs. Angus beef

4. PASTURE-RAISED While there is no specific pasture-raised certification, animals raised this way can roam freely in their natural environment.

5. **RBGH-free or rBSTfree** Signifies that the product came from cows that were not treated with a genetically engineered growth hormone that artificially increases milk production but which may cause health problems in humans.

How about **PRODUCE?** With produce it's important to look at the 1st 3 digits of the bar-code.

Bar-codes that begin 00-09 are grown in the USA and CAN-ADA; 40-44 are from GERMA-NY; 49 are from JAPAN and 50 UK, USA, or CANADIAN. These are the ones that I prefer. Bar codes that begin with 690, 691 or 692, the product is made in China. 471 is made

DASHBOARD

continued from page 22

As you read through the life dashboard indicators, notice how you're doing in each area. Choose one or two indicators to address if you're noticing you've been ignoring your dashboard. Begin actively tending to your life dashboard by telling one trusted person your indicator of focus (I want to prioritize sleep.) and one action step you'll do consistently over the next 3 weeks (I will go to bed by 10 each night with no screens.). Ask your trusted person to check in in Taiwan. Personally, I avoid these products as many chemicals banned from use in growing food in the U.S. can be used in foreign countries on food to be exported here. It is important to read the barcode to track its origin. Many products no longer list where they were made or grown, only where the distributor is located.

NOTE: 5 digits beginning with 9 #### is ORGANIC, 5 digits beginning with 8 #### is genetically modified. I try to avoid ALL GMO products.

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.yumtumnutrition.com/ All content is commentary or opinion and is protected under Free Speech laws. It's not meant to give individual medical advice or to make any health claims on the prevention or curing of diseases.

with you periodically about your progress.

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🐲 Wellness

DPC: A Possible Solution for Your Health Care Needs

By Dr. Kimberly P. Hood

Attempted solutions for America's health care issues have left doctors and patients with big government/insurance companies, who dictate how physicians run their offices and see patients, only to reimburse doctors 70% of the time. This interference has caused higher overhead expenses due to the need to hire more employees to satisfy the demands of these dictators. The higher overhead means the physician must see more patients per hour, creating long office wait times for patients, with visits lasting only 6-10 minutes.

The contribution of big corporate managed medical entities has not been any better. "Streamlining" protocols, and "red tape" in offices, have made patients a faceless number and doctors disposable. Humanity's been removed from medicine. The days of your personal physician sitting with you for a while and really listening when you're not well are gone, or are they?

Many physicians have walked away from burdensome, bureaucratic practice models in order to offer their patients the doctor-patient relationship so many patients desire and so many doctors train for, a "DPC" model of practice. DPC stands for Direct Primary Care. This model allows for a physician to contract, for a periodic fee, di-



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rectly with patients to provide defined services without interference from nonmedical administrators and big corporate entities. DPC providers do not take insurance, thus, freeing the physician for patient care. The doctor works for the patient. The contracted services could consist of labs, x-rays, generic medications, electronic communication 24/7, same day appointments, procedures, etc.

Small business owners and their employees often find it difficult to obtain affordable health insurance. Most policies have high deductibles and will only help if there's a major illness, car wreck, or need for emergency surgery. It does not pay for basic health care, labs, medications, etc. A DPC practice model is a great solution in this situation. It is also perfect for patients without insurance or for patients who just want personalized time with their physician.

Because the overhead expenses are considerably lower, it allows the physician opportunity to see less patients, therefore, spending more time with the patient. Visits may actually be 30-60 minutes or longer. Studies show this model has fewer medical errors and actually lowers healthcare costs. In my practice, my patient visits are 30-60 minutes, and wait time is five minutes at most. I offer traditional and functional

medicine solutions, discounted medical-grade supplements, and virtual appointments to my members. Patients can meet with me online for urgent care needs or for follow-up visits. Labs, radiology, or prescriptions can be sent from my computer. Patients don't have to leave their home to sit an hour or more in an office, especially when they're ill.

If you have minimal healthcare coverage, no healthcare coverage, or just want a personal physician to be available to you, consider a DPC physician. Other than myself, there are several in the area. Three that I personally know to be great DPC doctors and who've helped me get started are Dr. Michelle Vandenbosch in Baker, Dr. JD Bailey in Crestview, and Dr. Calvin Blount in Destin. DPC docs provide personalized patient care that's perfect for you and meaningful to us.

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Whatever Happened to Gratitude?

🔅 Musing



By Myrna Conrad

How often each day do you take the time to say "thank you" to someone? Did you take the time to thank your spouse today? Did you find something to thank your children for? When was the last time you thanked your supervisor, fellow employees, or those who work for you? What about those who wait on you at a restaurant, or in a store, or the cashier that checks you

out at the grocery store? It only takes a moment to say "thank you" and you might just make someone's day, maybe it'll start to change your perspective as well.

My mother was in her 60s when she bought her first new car. She was so excited and appreciative of the help that the car salesman gave her, that she took him home-baked goodies periodically for the next six months. He was just doing his job, but she was grateful for his kindness and help in an area she had no prior experience. She not only said "thank you" but showed her gratitude.

When was the last time you thanked God? Ingratitude isn't something new. In fact, Luke tells a story, in scripture, about Jesus healing 10 lepers and only one of them came back to say thank you. Can you imagine? Leprosy (Hansen's Disease) back in Biblical times was a disease that was incurable. People who had leprosy would have to leave everything and live outside the village in a place just for lepers. They were shunned and no one wanted to get near them. There was no hope for recovery and they were left to die in their misery. However, Jesus completely healed them and gave them back their life, their families, and their hope. How could only one go back and thank Him?

Yet think of all of the blessings each of us receive everyday and fail to say "thank you." We live in a country of abundance and yet there is so much depression and unhappiness. There are millions of people in the U.S. that suffer from depression. We get the very thing that we think will make us happy, then we are onto the next thing that we think we need or must have. The desire for more pulls us from a heart of gratitude.

After years of research, it has been determined that gratitude is a key to psychological well being, making people happier, improving their relationships, and even counteracting depression. Researcher Jeff Huffman states, "There is growing evidence that being grateful may not only bring good feelings, it could lead to better health, lowering blood pressure and strengthening the immune system." Scientifically, it has to do with gratitude activating the parasympathetic, relaxing part of the nervous system. Some studies also have

found that gratitude is good for the heart.

Do you want to develop a heart of gratitude? Here are a few strategies:

Be Aware:

Look back on your day to see if you had more of an attitude of grumbling or gratitude. There is always something to be thankful for.

Notice when someone is kind to you or does something for you and shows appreciation.

Notice how it feels when someone thanks you.

Be Intentional:

Start a journal and list several things you are thankful for each night before going to bed. It will probably improve your sleep and maybe even help you wake up with a better attitude.

Continued next page

BY DAVE SAVIOLA

Fear. Anxiety. With election hacking, international tensions, politics, viruses and stock mar-

ket corrections, these emotions seem to be commonplace these days. Interestingly, fear and anxiety are often used synonymously with one another, but they are actually quite different. Fear is an essential emotion built into our body to warn us of im-

Are We Worried?



pending danger. I'm sure you've heard of the flight or fight response before. Healthy fear is a respect, or reverence for something much more powerful than you and I. It is a feeling that can be harnessed and used to our advantage in many situations.

Being anxious on the other hand, is something quite separate, and is more related to worry about misfortune that might or might not be happening in the future.

Not surprisingly, we see this difference outlined over and over again in God's Word. Fear is used many times in the Bible putting the word in context and making it clear we are not to fear anything besides our Lord. Knowing who is ultimately in charge and in control of all things, brings that reverent, healthy emotion of respect for our Creator. Like the loving Father He is, often times when there are accounts of us coming into intimate contact with His presence, the first message is "fear not!"

In juxtaposition to the use of fear, anxiety is spoken against almost universally in the Bible and most often in the context of money and possessions. There is a clear message here for us: We are not to worry about resources. How do we do this? Jeremiah Chapter 7 has the answer: "Blessed is the man who trusts in the Lord, and whose hope is in the Lord. For he shall be like a tree planted by the waters, which spreads out its roots by the river, and will not fear when heat comes; but its leaf will be green, and will not be anxious in the year of drought, nor will cease from yielding fruit."

The opposite of anxiety and worry about money is trust and hope. Notice also that "heat" will come, but just as a tree planted by Living Water, we shall not wither and will still bear fruit, because during that 'year of drought' we shall not be anxious.

When we are planning for the future through the lens of trust and hope, we will start to see times of drought as opportunities instead of obstacles. Our focus will shift from being reactive to proactive. We take time to reflect on the most important assets in our lives here, which are not money or possessions. This takes time and patience, just as it takes time for roots to grow deep into the ground. Ultimately, others around us can't help but notice that we are bearing fruit in every season, and they are drawn to our 'fruit,' which leads them to know the source: The Living Water by which we are planted.
Musing



BY DAVE HOLLAND

The teenage boy didn't have a care in the world playing on the Welsh hillsides overlooking the Atlantic. His affluent and devout Catholic family made his life comfortable even by fifth century standards. But his docile life was rudely interrupted one day as marauding Irish pirates captured him and sold him into slavery to a Celtic warlord. Such was the inauspicious beginning of that boy, later to be named "Patrick."

He felt his life was over as he slept out in the damp Irish hills tending his master's sheep. Patrick age 16 when he was enslaved on an island considered so evil that ancient Roman maps had an arrow pointing toward Ire-

A Pastor's Ponderings: Following His Dream

land with the phrase "demons be thar." The emerald isle was thought to be inhabited by barbarian wizards and warlocks. After several years Patrick remembered the faith of his parents and cried out to God from those pastures. God heard him and gave him a dream as he slept under the stars.

Patrick dreamed he was walking down valley paths for days until he came to the ocean. He saw a particular boat that would carry him home to his family in Britain. When he awoke he saw the path and began walking without food or water and not knowing his way in this foreign land, but he followed his dream. He walked more than 100 miles until he came to the ocean and saw the ship in his dream. He negotiated with the captain so he could work onboard for passage to his homeland. Eventually, he arrived home starving from the difficult journey.

Family and church welcomed home the Patrick whom they thought was long dead. He would later answer the call into the priesthood and serve in a French monastery for about 20 years. But God would interrupt Patrick's life once again and put compassion in his heart for the formerly hated Irish. Patrick's thoughts often drifted to the cries of children on the west side of Ireland, weeping for him to come back and "walk among us." He frequently petitioned Bishop Germaine to send him as a missionary to Ireland. Finally, the 40-something Patrick was driven by compassion to the people he once loathed.

In 433 A.D., Patrick and his band landed on the pagan western shores of Ireland where other missionaries had not only failed but ran from in fear for their lives. By the time of Patrick's death in 461 A.D., the majority of Ireland would call Jesus Christ, Lord.

Patrick was a simple man having lacked education during the critical years of his youth. Yet, he had a courageous faith that did not cower before the Druid priests and tribal chieftains. He loved the Celtic people with a God-given passion, and he spoke their native language learned during his captivity. He ministered to these earthy people by using illustrations found in nature, such as the three-leafed clover demonstrating the Trinity. Evidence suggests that he not only won people's hearts by his preaching but also by inviting them to eat at his table with him.

The beautiful prayer known as "St Patrick's Breast-Plate" reflects his faith: "I bind to myself today, God's Power to guide me, God's Might to uphold me, God's Wisdom to teach me, God's Eye to watch over me, God's Ear to hear me, God's Word to give me speech, God's Hand to guide me, God's Way to lie before me, God's Shield to shelter me...." May God also bless you with a love for God and a heart of compassion for people. Happy Saint Patrick's Day!

Dave Holland served as a pastor for 38 years and currently lives in Destin with his wife Jonie. He can be contacted at his website at DaveHolland.org. He is a capable preacher and available to speak at churches, retreats, and conferences. His new book, Every Day Jesus, is also available on his website.

GRATITUDE

continued from previous page

Take notice of those in your family and all of the things they do for you. Tell them how thankful you are for them.

Pay attention to those you interact with each day and remember to say thank you.

Thank those in the service industry because it's often a thankless profession.



Thank God every day for giving you life.

Gratitude starts with you! Choose an attitude of gratitude, it might just change your life.

P.S. **Thank you** for reading this article.



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🔅 Musing



BY SEAN DIETRICH

I went to the mailbox today and found a package. Before I opened the parcel I already knew what was inside. And it brought my whole life back in a moment.

Sometimes, my memory can be foggy. But sometimes it can be remarkably clear. On rare occasions I can remember evervthing.

Like the first time I went to the fair. My old man took me to ride the carnival rides with my cousin. We paid our tokens. The glorious rides only lasted a blazing ninety seconds. They were so surprisingly short that you felt cheated at the end.

Or the way I once told Eleanor Nelson I liked her, by giving her a ceramic sculpture I made in art class. A figurine of two people paddling a boat.

"What's this?" said Eleanor. "It's two people in a boat, what else?"

"Is that supposed to be me?" "Maybe."

ANY SERVICE

"I look like I fell into a bee's nest.

"You mean a hive." "Huh?"

"Technically, bees don't have nests, they have hives."

"You're a dork, you know that?"

"I do."

I remember my first taste of corn liquor-and I'm not making this up. My friend's father let me take a sip at a Church of God barbecue. I was visiting. The old man's name was Mister Travis, but everyone called him Big T.

After one tiny sip, I knew why Big T always spoke in tongues at Little League games.

My wedding ring, I remember buying it. We went to the jewelry store to pick out rings. The man behind the counter had white hair and an accent that was pure Alabama. He greeted us with:

"Well look at this pair of lovin' younguns.'

Now there's a little gem of a phrase.

The honeymoon my wife and I took, I'll always remember that. It was one for the books. I had never been to Charleston The Novelist

I will never forget how my wife tutored me through highschool courses and college-level math classes. Math doesn't register in my brain. I won't forget how close my wife came to murdering me over the simple concept of My Dear Aunt Sally.

I can't forget our almost fatal car wreck on the interstate. Nor the way my wife said, "I love you," the exact moment we crawled from the crumpled Ford truck.

Neither will I forget the day I walked across a community college stage and accepted a slip of paper with my name on it, or the way my wife clapped in the audience.

I will never forget receiving a letter in the mail telling me that a small essay I wrote had been published.

You get a little fatter with the years, and the lines on your face get deeper. And certainly, you change inside, too. But you are forever a child, even if you're an old one, and you remember it all-even when you aren't thinking about it. It's all there.

Your first kiss in the choir loft, and how disappointing it was compared to the movies. And

gassed you with orange-flavored laughing gas and you woke up the next morning with no tonsils and wearing a buttless hospital gown.

You will never forget when your mother placed a fifty-dollar bill in your hand on the day of your wedding and said:

"I know it ain't much, but have a good time in Charleston."

Your mother was a woman who didn't have fifty dollars to spare, but gave it anyway.

You won't forget the woman who has been beside you, cheering you on, who calls herself your wife.

And, you will always remember today. Right here. Right now. At the mailbox. A March morning. Sunny. Humid. Birds singing. Your dogs nearby, playing in the tall grass.

The package, crammed into your small Postal-Service-approved cavern.

You cut it open with your pocket knife. Inside is a copy of your first full-length novel.

Your name is on the cover.

That's when everything floods your memory. Every millisecond. The people who loved you, who convinced you that you were special.

You remember kindred souls who said your name with affection, instead of just saying your name. People who took time to teach you to change your own motor oil, how to do your taxes, how to cook breakfast, how to play guitar, and how to be a man.

These people must've known something. They must've seen you for who you were, instead of who you weren't.

Yeah, it's only a novel, but you were the one who wrote it. And when you hold it, you realize this is more than just paper and ink. This is everything. This is your life. And it's taken you a long time to learn to love it. Too long

You only get to enjoy the carnival ride once, and it is so surprisingly short.

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Thankfully, love isn't.





BY CHRIS BALZAR

Say goodbye to winter and hello to spring. The official first day of spring is March 19 and summer will follow close behind. If you are looking to save energy and money this spring, here are some tips:

Switch to LED lighting

Consider replacing your incandescent bulbs with LED bulbs, which operate at a lower wattage and produce much less heat. LED bulbs use 75% less energy and last 50 times longer than incandescent bulbs, saving you money on electricity and replacement costs. A 6 -10 watt LED bulb is comparable to a 40- 60 watt incandescent bulb. In fact, 90% of the energy used to light an incandescent bulb is heat and only 10% produces light wasting energy and produces unwanted heat in your home.

Lower water heater temperatures

Many of our water heaters are set to 140° from the manufacturer. Lowering the setting to 120° will save energy and money. When showering, most people start with the hot water turned all the way up and then add cold water for a comfortable temperature. By doing this, you are cooling the hot water which you spent energy and money to heat. Lowering water heater temperatures saves energy and money. Also, by switching on bathroom fans when showering will suck out the hot and humid air from your shower, so your air conditioner doesn't have to work as hard.

Leaky faucets

My faucets don't leak. Are you sure? One way to find out is to put a dry cup under the faucet in the sink overnight, when not in use. In the morning check the cup and if there is water in it, your faucet leaks. Well, my faucet only drips a little and I'm not really worried about it. Even the

Spring Energy Tips

ENERGY TIPS by Emerald Coast Energy Solutions

slightest of drips waste energy and costs you money. Let's say you have a faucet which drips once every two seconds. It's hard to be precise on volume so we are going to estimate the drip volume at 1/4 ml. One gallon contains roughly 3,785 ml. Our leaky faucet will waste approximately 2.5 gallons of water per day and approximately 912 gallons of water per year. Now think if you have two or more dripping faucets. Faucets can easily be fixed and some manufacturers will send you replacement parts for free, you just have to ask.

Ceiling fan directional settings

Most, if not all ceiling fans have a directional setting. This setting is normally a small switch located on the side of the fan motor. In the spring and summer, the fan should spin in a counter clockwise direction to push cool air downward. In winter, fans should move in a clockwise direction. Using ceiling fans can save energy by making you feel cooler. Ceiling fans do not actually cool rooms, they make you feel cool by producing a breeze over the skin which evaporates the moisture on our skin making us feel cooler. By using ceiling fans we increase our air conditioner setting a few degrees warmer which saves energy and money.

By just following a few simple steps you can increase your comfort and save energy. It is always a good idea to consult with a professional when looking to be more energy efficient when it comes to larger projects. The DOE (Department of Energy) states that properly insulating and weatherizing your home can save up to 30% on heating and cooling.

Chris Balzer is 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, schedule an inspection by calling (850)

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Business

So Nice, They Named It Twice: John-John Automotive A Local Heritage of Business, Family and Integrity

At age 3, John Michael ("Mike") Ward helped his dad change the spark plugs in his "wheel-stand" racing truck. He learned to weld and fabricated a utility trailer for the family's

riding lawn mower at 10, then try when he grew up. rebuilt the motor in his mom's 1965 Buick Rivera at 11. With this God-given talent, he always knew he would be a business owner in the automotive indus-

Mike is a true local, born in Fort Walton Beach and moved to Destin in 1970. He grew up surrounded by all things automotive. His dad, Johnnie, was







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a highly regarded service manager at dealerships around the state and owned his own small automotive repair shop with Mike's mom for several years. Uncles on his mom's side of the family (the L'Oranges of Valparaiso) owned automotive repair shops and worked in parts stores. Racing was the family's preferred weekend hobby.

In March 1986, upon graduation from the University of South Alabama, Mike's business ownership dream became a reality. He and Johnnie opened John-John Auto Parts in a small storefront in Miramar Beach (where Romeo's Pizza is currently housed). Around that same time, another small business was getting off the ground down the road-Santa Rosa Beach Auto Repair, the first stand-alone automotive repair shop in South Walton County. The repair shop became a longtime customer of John-John Auto Parts.

The parts store shortly moved to Santa Rosa Beach and became a fixture in the community. Many years later, Mike was ready for expansion and the owner of Santa Rosa Beach Auto Repair was ready to retire. It was an opportunity too perfect to pass up. On Jan. 1, 2001, Santa Rosa Beach Auto Repair re-opened as John-John Automotive and within a few weeks, John-John Auto Parts was relocated there as well. 2001 was a year for expansion in Mike's life. In June of that year, he and his

wife Lori welcomed their first child, a son they named John Huston Ward. Even then, Mike was passing on the "John" moniker, in hopes his son would one day in the future take up the John-John mantle.

Ever the entrepreneur, Mike has operated numerous businesses under the John-John Enterprises umbrella over the years, the latest of which include a towing division and a site work group which operates as John-John Earth Worx. He is also a partner in Dispozall Dumpster Rental with friends Bryan and Melanie Cuff. And, it turns out, he might have been onto something giving his son the family name: Huston (as he is called) graduated high school in 2019 and went straight to work behind the counter at John-John Automotive, on a path to take over the family business when Mike is ready to pass the torch.

When asked about his formula for success over the years, Mike's humble, servant heart quickly becomes evident: "Work hard, take risks when opportunity presents itself, and cover it all with a lot of prayer." The Ward family welcomes everyone to stop by and see why they call it "The Place So Nice, They Named It Twice." John-John Automotive is your hometown source for automotive parts and service (and now towing, site work and dumpster rentals) for nearly 35 years. Call them at 850-267-2750 or email mike@ john-johnonline.com.

Meet our Local Pros: Skipper's Furniture

Skipper's Furniture and Mattress Depot is the ideal place to find the right mattress to give you a good night's sleep, or to find just the right furniture to give your home the look and comfort you desire.

"We are a locally-owned hometown furniture store," said Stan Skipper Sr., who owns and operates the store with his wife Karen, his son Stan Skipper Jr., daughter Olivia, and son Karl. They also employ a full sales and delivery staff.

"I grew up here," said Skipper. "I have worked as a manufacturer representative for mattress companies including Sealy, Serta, and other wellknown brands, before becoming an independent representative dealing with many mattress and furniture manufacturers, before opening my first store here in the Niceville/Valparaiso area."

One of Skipper's Furniture and Mattress Depot's best features is the wide variety of mattresses and furniture available. "We have a 40,000 square foot showroom," said Skipper. "That's more than an acre of furniture and mattresses for you to choose from. We carry all major mattress brands, such as Stearns and Foster, Sealy, and Tempur-Pedic, as well as our own private label."



Furniture brands available include Ashley, Catnapper, Klaussner, Benchcraft, and other well-known brands, including the Klaussner Trisha Yearwood furniture collection.

"You can choose furniture from many categories," said Skipper. "We have bedding, reclining and stationery furniture, bedroom and dining suites, sleeper sofas, and other furnishings. We can help you do your whole house exactly the way you want it, and also offer a wide selection of outdoor furniture to help you prepare for your backyard gatherings throughout the vear."

When asked what advice he would offer someone searching for just the right mattress, Skipper replied, "Look for a mattress that provides comfort, with good support. A mattress that is too firm may prove to be uncomfortable to lie on for hours at a time, making it difficult for you to get an uninterrupted night's sleep." One example of a comfortable mattress, he said, is a new Tempur-Pedic model made of special pressure-relieving material, which means less tossing and turning throughout the night.

Also we asked if the internet "bed in a box" craze has hurt his business?

"Absolutely not, we have had the bed in a box for 10 years for much less! We are at an advantage as a brick and mortar store because the customer can come in and actually test the mattress before they buy. They can also take it home in their vehicle the same day, or delivery is available.

"Don't wait too long to replace an old mattress," Skipper said. "Mattresses wear out gradually, and you may not notice how uncomfortable yours has actually become, until it really becomes a problem. Most mattresses should be replaced every 8 to 10 years. People often take great care in selecting just the right furniture to put in parts of their home that will be seen by others, while neglecting to select a high-quality mattress."

"Your mattress is really the most important piece of furniture in your house. After all, you will spend about one third of your life sleeping on it."

Another item that is growing in popularity, Skipper said, is the adjustable bed. Formerly regarded as something only for the sick or elderly, adjustable beds have now become a big part of a comfortable and modern lifestyle.

Such beds enable people to watch TV, read, and play video games before going to sleep. Modern beds also provide such features as massage, USB ports, and lighting systems.

"We have more than 80 models to choose from," said Skipper.

Skipper's Furniture and Mattress Depot has three locations: 597 N. John Sims Parkway, Niceville, 503 Mary Esther Cutoff in Ft. Walton Beach and 11840 U.S. 98 W., Miramar Beach. Visit a store or call 850-678-7800 or 850-837-3454 for a personal appointment.

"Come visit Skipper's Furniture and Mattress Depot," said Skipper, "and let us show you just how beautiful and comfortable your home can become."

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Business

Emerald Coast Ladies of Justice Hosts Women's Business Expo!

The Emerald Coast Ladies of Justice presents its inaugural Women's Business Expo Sat. March 28, 2020, from 10 a.m. -4 p.m. (10 a.m.-11:30 a.m. for breakfast and networking) at Santa Rosa Mall, Main Court by Dillard's in Mary Esther. This event is FREE and OPEN to the public and is actively seeking sponsors and vendors. To participate, email ladyofjusticealycia@gmail.com.

"In honor of Women's History Month (March), it seemed fitting to host an event that showcased all the talented successful business women in Northwest Florida as we work towards creating a unified culture," says Alycia Dukes, event coordinator. "We welcome all support and



attendance of those you might know that would be an asset in this epic experience!" The Emerald Coast Ladies of Justice are a group of women, wives, mothers and small business owners that locked arms to create awareness. "We initiated a movement to educate the community about the importance of obtaining legal protection and privacy management," says Alycia. "We understand the value in developing partnerships and how it is imperative to economic development and growth."

Looking at The Law: Are You One of Those People?



By Greg Crosslin

Depending on what survey you review, between one half and two thirds of all American adults do not have a Will. So, I pose the question opposing: Do you really need one?

The answer is absolutely YES, if you can answer yes to any of the following questions:

1. Do you care who gets your property if you die?

2. Do you care who gets your money if you die?

3. Do you care who is appointed as guardian of your minor children if you die?

4. Do you own a business either as a self-proprietor or in a corporate capacity?

If your answer to any of these questions is yes, the Will is a must.

A Will is a legal document where a person declares what he or she wants done with their property at the time of their death. A Will has no effect until the person who wrote it dies. If you die without a Will, the State will distribute your property to your heirs according to the State's intestacy statutes. The statutes might call for a distribution that is similar to what you want. But, then again, maybe it won't. State intestacy laws will provide how the total sum of your property to be divided among your heirs. It can't provide for who will get certain specific items of your property however. Of course, this can lead to many problems.

Many people are under the misconception that having a Will triggers the probate process. In Florida, there is a summary process which makes the distribution of your assets via your Will, smooth, streamlined and relevantly simple. Again, If you die without a Will, the Court will make all the decisions. If you do have a Will, not only can you choose the person who administers your estate, but you can also provide that he or she will not have to post a surety bond. This can result in great savings.

I have taken the liberty to identify the top ten reasons to have a Will. Obviously, I believe that having a Will is arguably one of the most important things you can do for yourself and your family. While every situation is different, these are my top ten reasons: 1. You, not the State, decides how your estate would be distributed. 2. You decide who will take care of your minor children.

3. To avoid a lengthy probate process. Contrary to common belief, all estates must go through the probate process, whether you have a Will or not. However, having a Will speeds up the probate process through the Florida Summary Probate Proceeding.

4. You decide who will wind up the affairs of your estate. .

5. With a Will, you can disinherit individuals who would otherwise stand to inherit.

6. Make gifts and donations. The ability to make gifts is a good reason to have a Will because it allows your legacy to live on and reflect your personal values and interests.

7. Avoid greater legal challenges. 8. Because you can change your mind if life's circumstances change, You can change the terms of the Will at any time while you are still alive. 9. Minimize the estate taxes.

10. Because tomorrow is not promised. Procrastination and avoidance of the topic of one's death are the most common reasons I hear from people for not having a Will.

There are many more very good reasons to prepare a Will, but I hope I've made my point. And, while there is nothing wrong with the internet or preprinted forms, do you really want to trust such critically important decisions to the world wide web or a legal form drafted that "fits all"?

Seek out a knowledgeable counselor, who can answer your questions and help draft a Will is designed specifically for You. The decision is entirely yours.

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Getting to the Cracks



By MATTHEW VANDERFORD, CLAIMOLOGY

Spring is upon us and soon the winter's chill will be just a memory. Earlier this morning I went outside attempting to pause for a moment and enjoy the transition. I heard the birds chirping, the sounds of saws and construction - the sounds of progress well underway. I heard the sounds of planes overhead, the sounds of things dropping from the great heights of beautiful pine trees behind the house, the sounds of nature starting to rebirth itself from its wintery slumber.

As I sat under our trellis to enjoy the slight shade and cool breeze, I noticed that one end of it wasn't looking the way it did a few months ago. It wasn't in bad shape, but a little worn and drooping. The outer frame was outlined by a thin wood end cap helping to maintain the shape of the archway. Unfortunately, the weight of the now larger jasmine vines climbing and weaving their way up the sides to the top was adding more weight than I had planned for, causing some of the problem.

I continued to review the trellis to see what else may need repairing. A few more little areas presented themselves in need of attention. While noticing the present condition and the repairs needed to maintain the purpose of the structure, a thought came to me about the importance of winter. The vital nature of what cold does, what it brings, how in the same breath a shot of cold air can deeply invigorate as it enters the lungs but send chills all over the body as it leaves.

The very essence and nature of cold is to change things into a different state, to create change, to demand change, to even force it. It gets rid of the old and makes way for the new. Cold can be violent, or it can be gentle. It can come in a blast of wind or it can float down as snow. I know that's the reason why I left the northeast – to get out of the 23-degree days and into the less freezing cold days of 55 in Florida. But this year I enjoyed the return of a deeper winter chill and the fact that it still wants to hang around. The cold has become comforting to me in a sense, because cold causes things to crack. And cracked things need a little attention - that's why they crack. I mean, I'm a little cracked.....a lotta cracked in fact.

There's a beautiful Japanese



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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tradition which tells the story of what happens to things when they break in life, like a vase. Instead of throwing it away, the tradition is to glue all the pieces together in gold filigree transforming the vessel back into usefulness, with purpose, and beauty. It's a great reminder for me when I see my cracks in life. With enough care and attention to detail, I too can make cracks amazing. And an even greater reminder as I took notice of the wear and tear Mother Nature has wrought on things built by

the hands of men, that these too can be put back together. It may not be the same.

But is it really ever supposed to be?





Arts 🔅

Destin Banner Artists Make Their Own "Fun!"

Art comes from within and flows through the artist and onto the canvas. It moves. It speaks. It brings peace. It is a language that does not need translation.

BY RON SANDSTEAD. FLUTTERBY ANTIQUES

A friend of mine once told me, "You make your own fun." This is such a simple truth No explanation is needed. We have all had bad days where we look for someone or something to blame. But that isn't how life works. It is our choice to be hap-- to have a good day. py

An artist knows how to turn a bad day into a good one. They can go to their studio and loose themselves for hours. They paint, or sculpt or draw - whatever it takes. When they are finished, they are always in a better place. This is why I like artists. They make their own fun!

Artist Marsha Burroughs has been "scribbling on stuff since I could hold a crayon." She has a degree in Graphic Design from Florida State University and has worked as a photographer, graphic designer and illustrator for a variety of publications.

After being a live-aboard boater for many years, Marsha is back on land and continuing her adventure as an artist on Okaloosa Island in Fort Walton Beach. Born in Ft. Lauderdale, she has lived in many beautiful places that have inspired her and kept her living close to an ocean.

Marsha loves her life of painting and creating and is happiest now with her "paintbrushes, palette knives and thick

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On time, not beach time

rich paint." Her hope is that her work will touch someone. She wants it to not only be aesthetically pleasing, but also thought provoking.

For her banner painting, Marsha chose to paint a young girl relaxing with her surf board watching the waves come in. Marsha used a primitive painting style that accents the basic elements of the scene. It achieves a delicate beauty through simplicity. It is named "Wahini" which means Island Girl in Hawaiian.

Marsha's paintings can be seen at Enlightened Studios in Ft. Walton Beach, and on her Facebook site. Contact her by email at wahini420@yahoo. com or message her on Facebook for an appointment to tour her studio.

Artist, cartoonist and printer Holly Bain has lived in the Florida Panhandle since 1989. Originally from Connecticut, she is happily living in Navarre with her partner, Charlotte. Holly's home is surrounded by gardens, bee hives and pets. She and Charlotte also hatch quail chicks and chickens that they raise. Her other interests are rescuing sea turtles and helping with suicide prevention.

Holly is a professional printer and opened her shop, HLB Graphics, in 2007 where she prints, makes signs and art reproductions. HLB is currently

BURROUGHS Marsha Burroughs located in Gulf Breeze and is of our other artists who love children, Holly teaches painting the printer we use to make our

6

Art Project banners. Holly participates with the Arts and Design Society of Ft. Walton as the gallery manager and in 2017 began the Emerald Coast Urban Sketching Group. Like many

and cartooning at a kids camp.

For her banner, Holly painted a cartoon of a fisherman with a cobia flying over his head- a bit of fantasy - but fun to imagine. Catching one of

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Holly Bain

these big fighters is certainly exciting and would make anyone's day! Being the first to catch a cobia during the spring migration is always a point of pride, and a subject for bets on the Destin docks. Who will be the lucky fisherman this year?

Find Holly on Facebook, on her HLB Graphics website or at her email: hlbgraphics@gmail. com.

Author Note: Our project has grown over the last year. We display eight new banners every few months, and now have 32 banners on Main Street and around Destin. This has been a good beginning, but many people still don't know about the project. We are always looking for new local artists to participate. Since you are reading this, please let your artist friends know. We want them to join us in our effort to change the way our city looks and feels.

I have always loved the honesty and simplicity of children's art. If you have or know a youngster who loves to draw and paint, please encourage their parents to contact us. We would love to feature the child's artwork on a banner. My email is ronsandstead@ hotmail.com.





Chasin' Jaymie

Spreading Their Flavor of Country from Nashville to Northwest Florida



By Will Estell

Chances are if you're a music loving local of the Destin or 30A area, you've already heard a thing or two about the rocking husband and wife led band, Chasin' Jaymie. If not, herre's a few reasons you should. This transplanted duo turned band, led by Chris and Jaymie Curles, have gained quite a following in the Destin and South Walton area.

Whether you prefer your country hits from Billboard's current charts, or fancy some classic tunes from the 80's and 90's, this couple, along with their talented band of Gulf Coast based musicians, can do it all. If rock music is more your genre of choice, they've got you covered there too. And don't forget these two are also songwriters. So, get ready to experience some original sounds that are just as good as anything coming from a Big Machine or Sony label... but available multiple nights a week right here in your very own neck of the beach.

I recently sat down with this twosome to find out more about what's behind their sound, where they've been, and what the future holds.

What are your individual musical backgrounds before forming this band, and how did the two of you come together?

Jaymie: We both come from very musical families. Chris' parents were in a traveling gospel band. So, he was introduced to gospel and traditional country music at a very young age. He formed his own band in college and played local bars throughout Tallahassee while attending Florida State. My dad was the lead vocalist in several funk bands throughout my childhood. So, I, too, was introduced to music early on, but my musical roots are more centered around soul and rock (Motown/ Marvin Gaye/Commodores/ Heart/Pat Benatar).

You guys have obviously built a strong following along the Northwest Florida Gulf Coast. Tell me how that came to be and some of your regular gigs.

Chris: When we lived in Nashville, we were still drawn to the Gulf Coast and would vacation in Destin any chance we got. Each time we visited, we stayed with our friend Jason Clark, a local Destin-born musician who plays regularly in the area, and would sit in and play with him at Boathouse Oyster Bar on Friday nights. After we moved to Destin, about four vears ago, we started playing every Friday night at Boathouse with Jason. That gig opened the door to playing other local venues like Tailfins, Hogs Breath, and AJ's on the Destin Harbor. Currently, we play the first Friday of every month at Hogs Breath and every Tuesday and Thursday at AJ's Destin. We also have several shows booked at AJ's Grayton, AJ's On The Bayou and Harbor Tavern throughout the year.

Do you consider yourselves more performers or songwriters?

Jaymie: I think we are definitely both. We started out performing, then we began writing and made the move to Nashville, with some success in the writing game, then we moved to Destin and began doing a healthy mix of both. I think ultimately we'd love to write and have big hits like some of our close friends have, but we're still pretty darn happy just playing our songs and others' right here in paradise for all the locals and tourists from around the world.

What drew you to this part of the Sunshine State, and what are some of your favorite things about Northwest Florida's Gulf Coast?

Chris: With Jaymie and I both being born and raised in Florida (neither on the Gulf Coast though) and being huge beach people, the first thing that sold us was its natural beauty.



We've never seen more beautiful beaches than those throughout Destin and the 30A area, just as most people haven't. We also love the small town feel and slow-paced lifestyle of this area, as opposed to the larger cities we grew up in, and the eight years we spent in Nashville. We would tell anyone considering the move to stop thinking about it, and as Nike used to say, Just Do It!

Tell me a little about how you recently made the move from being the mom and pop twosome to being a full band and how that dynamic has changed things locally and as writers, too.

Chris: Although we love the laid-back raw aspect of our

acoustic shows and the fact that those give us a chance to really connect vocally, we've had so much fun expanding the band. In addition to being extremely talented musicians, our band members are also incredible people that we really vibe with that's something that's really important to us. Adding the guys to the mix has challenged us vocally and artistically. We all have different musical backgrounds and styles, so they constantly push us to step outside of our comfort zone and bring different ideas to the table when it comes to songwriting and our live performances.

What would you be doing if you weren't making music and entertaining?

Chris: Making beer... and probably drinking more of it, too! We absolutely love craft beer and have always wanted to open our own craft brewery. When we were in Nashville, we also talked about doing a brewery tour where we would play shows at craft breweries throughout Florida and surrounding states. We could start our tour at one of our favorite spots in Grayton Beach, Grayton brew pub! Anytime we play a show at AJ's Grayton, a preshow pit stop at Grayton Brew Pub is a must for us both, and often the band, too.

Will Estell is a multi-published writer who has been instrumental in bringing nine magazine startups to fruition over his career. His specialty has become celebrity cover interviews, where he's penned one-on-one's with everyone from Jimmy Buffett and Kenny Chesney to Alan Jackson, Styx, Darius Rucker, Florida Georgia Line, Willie and Korie Robertson and numerous others. He currently serves as Director of Publishing and Editor-in-Chief for the well-known 30A Company and their nationally distributed Beach Happy magazine.



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Around Town

Around Town

Whose Wine Is It Anyway?

On Thursday, March 12, the Northwest Florida Coast Chapter of the Florida Public Relations Association (FPRA) is hosting its fundraising event, Whose Wine Is It Anyway? A Blind Wine Event at Grand Boulevard in Miramar Beach. Grab your team of four, get your tickets and bring the same bottle of red wine to play a game of Blind Wine! Don't want to play? We welcome you to join and celebrate the evening with beer, wine, cheese boards, silent auction items and a special champagne toast anyway! For tickets, visit Eventbrite.com and search Whose Wine Is It Anyway?

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Shelter House Requests

Shelter House is seeking donations from the local community for new and gently used handbags to be auctioned at the 10th Annual Purses with a Purpose event at Grand Boulevard on March 26. The event has

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raised a total of over \$120,000 throughout the years, with funds going directly to programs, counseling and support of survivors of domestic violence and sexual assault in Okaloosa and Walton counties. Donations can be dropped off at Shelter House's offices in Fort Walton Beach, Crestview and DeFuniak Springs anytime Monday-Friday from 8 a.m.-5 p.m.

St. Paddy's Day Bash

Corpus Christi Catholic Church is again planning an evening to celebrate St. Paddy's Day with good food, great entertainment and live music with a sing-along on Saturday, March 14, from 5:30 to 9 p.m. A traditional Irish Dinner of Corn Beef, cabbage, potatoes, vegetable, salad and dessert will be the fare for the evening. The Carpenter Academy of Irish

Dance will provide lively entertainment. Beverages to include wine and beer are included in the price of the dinner—\$15.00 per person. Call 850-654-5422 weekdays between 9 a.m. and 1 p.m. A portion of the proceeds will benefit the homeless in Destin as well as other community projects.

Dodgeball

Beginning Thursday, April 2, the Destin Community Center will host open Dodgeball on Thursday nights from 6 to 8 p.m. Children ages 8 to 14 are welcome to participate in a night filled with friends, fun and dodgeball! The fee is \$3/session for non-residents and \$2/session for Destin residents. A waiver will be required for each child.

DCWAF Cheers to 15 Years! Destin Charity Wine Auction





Foundation (DCWAF) will host its 15th Anniversary Auction April 24-26 in conjunction with the South Walton Beaches Wine and Food Festival in Grand Boulevard. This year's auction will feature a powerhouse line-up of vintners from around the world. All confirmed vintners and celebrity chefs are listed online at DCWAF.org/pairings. For more information or to purchase, visit http://www.dcwaf.org.

Parkside at Henderson Beach Resort Officially Breaks Ground

Dunavant Enterprises and the Premier Property Group, project listing agent, held an official "groundbreaking" ceremony in February for Parkside, the latest expansion of the award-winning Henderson Beach Resort. Parkside will offer its residents an elevated style of condominium living through access to The Henderson's impressive array of amenities and services including multiple on-site dining options, a world-class spa, concierge, valet, in-room and poolside dining, daily cleaning, courtesy shuttles and beach chair and umbrella service. The \$22.5 million first phase of Parkside is also expected to create or support over 100 construction-related jobs in the community. Phase one is expected to be completed in 16 months and ready to move in for the 2021 summer season.

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