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# DESTIN Life

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## Destin and Okaloosa County Enact Emergency COVID-19 Measures

BY LORI LEATH SMITH

Destin, Okaloosa County and the state of Florida have enacted several emergency measures for the safety and health of locals and visitors during COVID-19.

At the time of this printing, all beaches within the city limits of Destin and Gulf front in Okaloosa County are closed through April 30, 2020, including Henderson Beach State Park and the Gulf Islands National Seashore. Call 850.279.6658 or email code@cityofdestin.com for 24-hour access to further information.

City Hall Lobbies (850.837.4242), the City Hall Annex (850.654.1119) and Public Services Complex are closed to the public, although municipal services provided at these facilities are available via phone and online. Future city council meetings will be livestreamed at regularly scheduled times at cityofdestin.com.

The Destin Community Center, Morgan Sports Center, Buck Destin Senior Cen-



ter and Destin Library are currently closed.

The Community Development Department is providing inspection application and procedures online as well as online virtual inspections at <https://www.cityofdestin.com/88/Community-Development>.

Playgrounds and restroom facilities in Okaloosa County are closed through April 30. Boat launches remain open, with the exception of Meigs Park. A number of hiking trails within the parks remain open, including Veterans Park at Baywalk, Don & Susan

Stillwell Park and Baker Recreation Area.

On March 27, Gov. Ron DeSantis announced the suspension of any new vacation rentals for a period of 14 days. The governor also called for roadside checkpoints on interstates and main thoroughfares to check for potential COVID-19 cases coming into the state.

The Florida Department of Transportation (FDOT), Florida's Turnpike Enterprise (FTE) is temporarily accepting no cash for tolls including the Mid-Bay Bridge. Tolls will still be required, but they will be collected via SunPass or toll-by-plate.

Per the governor, all visitors arriving by plane from the New York Tri-State Area must enter a period of quarantine for 14 days from the time of entry, or for the duration of their stay, whichever is shorter.

**COVID-19**

*continued on page 2*

## A Message of Hope

from Pastor Steve Vaggalis



Psalm 91 begins with this message of hope: "He who dwells in the shelter of The Most High will rest in the shadow of the Almighty." These

**HOPE**

*continued on page 2*

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## Community

### COVID-19

continued from page 1

Area bars, nightclubs, gyms and fitness centers closed beginning March 17 for 30 days statewide per Gov. DeSantis. Elective surgeries are also postponed.

All restaurants and food establishments have closed their dining rooms. However, many are offering curbside pickup and delivery services. (See Dining section page 19 for a list.)

Some local activities and attractions, such as fishing charters, dolphin tours, and water sports rental locations which operate outdoors are open.

The following changes and closures have been put in place by individual businesses:

Destin Commons has adjusted hours and is open Monday - Saturday 12 p.m.-8 p.m. and

Sunday 12 p.m.-6 p.m.

The Gulfarium is closed and tentatively plans to reopen April 11. Big Kahunas is temporarily closed. Wild Willy's Adventure Zone is temporarily closed.

The Track is temporarily closed and tentatively plans to re-open April 1.

Designated senior shopping hours are in effect at most stores such as Publix, Target, Walmart, Winn Dixie, Whole Foods, The Fresh Market, Dollar General, and Big Lots from 8-9 a.m. or within the first hour of business. Winn Dixie is extending an hour, from 8-9 p.m., for first responders to shop.

### Career Source

CareerSource Okaloosa Walton's staff is working virtually to deliver services. Physical locations are currently closed. For immediate assistance with re-

employment claims, call 1-800-204-2418 or visit [www.floridajobs.org](http://www.floridajobs.org).

### Department of Economic Opportunity

Small businesses are eligible to apply for the SBA Economic Injury Disaster Loans that offer up to \$2 million in economic assistance to help small businesses overcome the temporary loss of revenue resulting from COVID-19.

Gov. DeSantis has activated the Florida Small Business Emergency Bridge Loan Program, managed by DEO, to provide short-term, interest-free loans to small businesses experiencing economic injury from COVID-19. The application period is open and runs through May 8, 2020. Interested businesses should visit [www.FloridaDisaster.Biz](http://www.FloridaDisaster.Biz) for more information.

The Business Damage Assessment survey has been activated to assess the impact of COVID-19 on Florida's local business operations. Take the survey at [floridajobs.org](http://floridajobs.org).

### Okaloosa County Sheriff's Office

Deputies began call-in crime reporting for most low-priority, non-violent and/or misdemeanor crimes that have already occurred – versus in person responses. Calls are being returned by deputies as soon as possible. The OCSO has suspended all elective fingerprinting, with the exception of statutorily mandated fingerprinting such as arrestees and sexual offender registrations. Sheriff Ashley says multiple precautionary practices have been implemented in interacting with the public, ranging from social

distancing to wearing masks and gloves to limit exposure.

### Okaloosa County Schools

Okaloosa County Schools will remain closed through May 1, all school activities and events have been cancelled until further notice, and all statewide testing for the school year has been cancelled. Final guidance on Advanced Placement, International Baccalaureate, or AICE testing has not been received yet.

Education for students resumed from home March 30 consisting of age-appropriate online curriculums and built-in communication for teachers and students. Students will remain connected to the teachers they've had all year. All online

### COVID-19

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### HOPE

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words can infuse you with faith and give you the assurance you need in uncertain times. No insurance company, bank or government can cover you like the "Almighty." You can have exceptional expectations when you pray. You don't have to be just another statistic. Expect to be an outlier, not a statistic. Have an audacious faith to believe God for good things.

When David faced Goliath, he recalled the time a lion carried off one of his family's sheep. David struck it and rescued the sheep from the lion's mouth. The same happened when a bear tried to take his sheep. David told King Saul that just as God delivered him from the paw of the lion and from the paw of the bear, God would deliver him from Goliath... and God did!

Just like David, what we rehearse we reinforce. If we constantly think about something negative, something evil, or something bad from our past, we reinforce that. If we rehearse fears we may get from the 24/7 news, we will reinforce that. But, if we rehearse the goodness of God, the Word of God, and the things God has done for us, we will reinforce and strengthen our faith in tough times. Did God help us through September 11? Did God see us through the hurricanes? Did God walk us through the Great Recession? Did God help us through the Gulf Oil Spill? Did God



allow us to survive the Swine Flu that hit in 2008 and 2009? When we recall what God has seen us through, we are strengthened in our faith.

What does it mean to rest in the shadow of the Almighty? Where is this rest? Where is this peace? We talk about peace at church. We tell others they need it. We pretend we have it. But when all is said and done, there is more said than done. How do we get it? Forget world peace for a moment. Where is the peace we long for in our innermost beings? Most find it easier to talk about peace when they have a good job, family members are in good health, and the bills are all paid. But there is a difference between good times and peace.

Horatio Spafford knew all about life's troubles. He was an

attorney and real estate investor who lost a fortune in the great Chicago fire of 1871. Then, his four-year-old son died of scarlet fever. His family took it hard. Thinking a vacation would do them some good, he sent his wife and four daughters on a ship to England, planning to join them in a few weeks. However, while crossing the Atlantic Ocean, the ship sank. More than 200 people lost their lives, including all four of Horatio Spafford's precious daughters. His wife, Anna, survived the tragedy. Upon arriving in England, she sent a telegram to her husband that began: "Saved alone. What shall I do?" Horatio immediately set sail for England. At one point during his voyage, the captain of the ship let Horatio know that they were now passing over the spot where

the shipwreck had occurred. As Horatio thought about his daughters, words of comfort and hope filled his heart and mind. His words have been sung in churches for over a hundred years:

*When peace like a river, attendeth my way,*

*When sorrows like sea billows roll,  
Whatever my lot, thou hast taught me to say,*

*It is well, it is well with my soul.*

Where did Horatio find such peace? Perhaps he found peace when he thought about heaven. Perhaps he found peace when he thought about a glorious place where all four of his daughters were; a place where there is no more dying, no more crying, no more sickness and no more pain. Perhaps he found peace when he realized his daughters were now

safe and sound in the arms of the Prince of Peace. Perhaps it's time we cast our cares unto those same loving arms.

*Pastor Steve Vaggalis is Lead Pastor of Destiny Worship Center, with campuses in Miramar Beach, Fort Walton Beach, Crestview, Freeport and Panama City Beach.*



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# Hometown Hero: A Man On A Mission

By RITA L. SHERWOOD

With so much anxiety, panic and fear swirling through our daily lives during the COVID-19 outbreak, let's take a break and focus on something uplifting and positive!

One local man, Kurt Freudenreich, is doing just that. This month's Hometown Hero is not only "talking the talk, but literally "walking the walk." Not just a bit of walking, but 3100 miles of walking!

And why on Earth would he do that, you ask? Because God put it in his heart to help raise money to build 10 wells in Africa for clean water where it's needed the most. Each well costs around \$11,000, and for 10 wells, that's \$110,000 that Kurt and his wife, Kim, are trying to raise for the Sonder project.

A local Rotary member and also a volunteer at Crosspoint Church in Niceville, Kurt says it all started about five or six years ago when at a Gridiron Men's Christian Conference, God put it on his heart to help a family in Bangladesh. What he soon learned was they had no source of clean water and they had to go to far away cow ponds to get polluted water to drink and use, and then get sick from it.

Kurt explains, "Water is easy to take for granted in the U.S. We can turn on a faucet in our homes and drink clean water at any time. But, it's not so simple elsewhere. In the West African country of Burkina Faso, 24% of the rural population drinks unsafe water, which equates to about 3.5 million people! Malawi, Africa is also on their list to provide wells."

On April 2, 2020, Kurt is setting out to hike the Continental Divide Trail, beginning on the Mexico/New Mexico border and ending on the Canada/



Montana border, on a mission he's calling "Walking for Wells." He's been planning this for more than a year and he hopes to raise awareness about the lack of access to clean water around the world and ultimately raise funds to do something about it.

The journey will take him about six months, and through his walking, he'll have continuous footsteps the whole way. Out of 11 major "thru hikes" in the U.S., Kurt chose this one as the most strenuous, longest, least travelled and most isolated.

Many hikes scheduled have been canceled due to the coronavirus, but Kurt is not canceling. When asked why, he replied, "This hike is more important than I am. We can all come together and give a gift of a lifetime of water for tens of thousands of people, for many generations of people to come. I don't care what it costs me, whether it's my company, my discomfort or even my health. This is God's plan, and I've learned over the years to not argue with my Father, and instead be a dutiful son."

Kurt's wife Kim, his two sons, ages 18 and 19, and other family and friends support him in his endeavor, and you

can too. Follow Kurt along on his mission by subscribing to his YouTube Channel, "Man on a Mission Walking for Wells," at [www.youtube.com/c/Manona-MissionWalkingForWells](http://www.youtube.com/c/Manona-MissionWalkingForWells). To donate and/or sponsor Kurt in his "Walk for Wells," please visit [support.thesonderproject.org](http://support.thesonderproject.org). If you have questions please call their home support number at (850) 865-9774, or email at [2020moam@gmail.com](mailto:2020moam@gmail.com).

Thank you Kurt and your family for being our local heroes and inspiring us all to make a better life for those less fortunate!

*Destin Life's "Hometown Heroes" are sponsored by Mary Kay Phillips and Paige Peterson of Better Homes & 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.*

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 Community

## To Our Destin Community:

We have all been witness to a global pandemic that has affected the health and well-being of many communities throughout our nation and the world. It has impacted our economy and that of our fellow citizens who are trying to take care of themselves and their loved ones. As we all know the COVID-19 virus is in Okaloosa County and in Destin. The Destin City Council adopted a resolution closing all public and private beaches within the city limits on Friday, March 20, to help protect the health of residents and visitors. I can assure you that from the onset, city staff, at all levels, have been hard at work doing their best to implement federal, state and local directives and guidelines aimed to help prevent the spread of COVID-19.

Code Compliance officers have been working the beaches in an effort for people to voluntarily comply with the council's directive, to encourage citizens to practice social distancing and help prevent the spread of COVID-19. Okaloosa County Sheriff's deputies (OCSO) and Destin Fire Control District's (DFCD) lifeguards have also been patrolling Destin beaches and engaging beachgoers to gain voluntary compliance. We reached out to our beachfront community partners to assist us in seeking voluntary compliance from their residents and visitors. I personally thank all of them who supported the city council's efforts and voluntarily



closed/blocked off their beach walkovers and placed signage explaining the beach closures. I also want to thank our local grocery stores and pharmacies for the important role they have played in our community by allowing our senior citizens to shop early before the general public. We greatly appreciate their support!

This is a time when our whole community must work together for the common good to support each other and keep ourselves healthy. We don't want to put anyone in danger, and we are asking citizens to voluntarily comply and practice social distancing. This must be a team effort throughout Destin, the county and beyond.

It is not just the responsibility of the Code Compliance Department, Sheriff's office, Destin Fire Control District or the Okaloosa County Emergency Operations Center to get people to participate in these preventative measures. If we do, we have a chance to begin flattening the statistical curve and spread of COVID-19, saving the lives of our family members, friends, acquaintances and perhaps even salvaging part or all of the one-hundred days of summer. If we do nothing, we can rest assured that the virus will most likely continue to spread. It is our community's responsibility to make this happen. Our entire community must step up to help slow and finally stop the spread of COVID-19. We have done this before after hurricanes and tropical storms and we can do it again. The action of our Destin City Council on March 20 shows that their number one priority is to protect the health of our residents and visitors.

Thank you for your continued support during this unprecedented situation.

—Lance Johnson,  
City Manager

*\*Please note this article was submitted to Destin Life on Wednesday, March 25, 2020.*

## United Way Receives Emergency Assistance

As communities around the world grapple with the lasting economic and health impacts of the coronavirus pandemic, community support organizations like United Way are in need more than ever. United Way Emerald Coast is honored to be the recipient of a \$125,000 donation from the Gulf Power Foundation to help members of our communities impacted by COVID-19. "Their generous gift will support many hard-working households who might otherwise be unable to meet their basic needs because of the COVID-19 pandemic," said United Way Emerald Coast CEO Kelly Jasen.

The money will be used to address increased demand for services as a result of the COVID-19 outbreak and will focus on human services such as support for families to include: Preschool and after-school programs, food programs for children, child-care services; social service providers; senior services; and people with disabilities.



Gulf Power is committing \$500,000 to United Way organizations across Northwest Florida to help members of the communities impacted by COVID-19. The emergency assistance is part of a larger \$1.5 million commitment from NextEra Energy, the world leader in wind and solar energy, and its family of companies.

For customers experiencing hardship as a result of COVID-19, Gulf Power has resources available at [www.GulfPower.com/Help](http://www.GulfPower.com/Help), or we can connect customers with resources available from federal, state and local authorities. To further assist customers, Gulf Power is also suspending disconnections and providing payment extensions for customers in a hardship situation.

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ing a Swap + Shop benefiting Friends of South Walton Sea Turtles. Co-hosted by Dressing Room Boutique, Destin Life, La Maison Creative and Friends of South Walton Sea Turtles, the in-shop event has become a virtual event, Saturday, June 27, 2020 at 1 p.m. – 3 p.m. 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 of South Walton Sea Turtles. Share with your friends and RSVP for your free ticket on Eventbrite: [swapandshop.eventbrite.com](http://swapandshop.eventbrite.com).

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

Warmer weather is here—the Easter bunny’s arrival is near! Yippee, Easter is Sunday, April 12, and the Frill Seekers Gifts creative team invites you to HOP to it and shop online for personalized treats and treasures from Easter baskets and bags to spring-themed custom gifts for parents, grandparents

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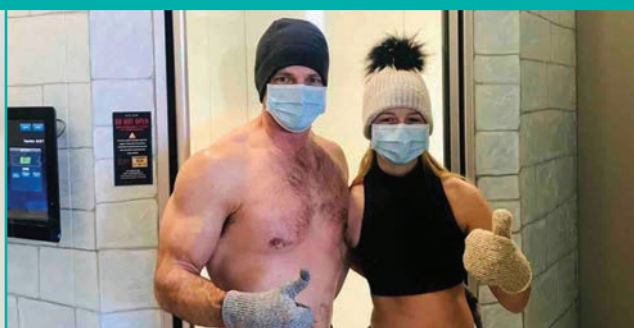
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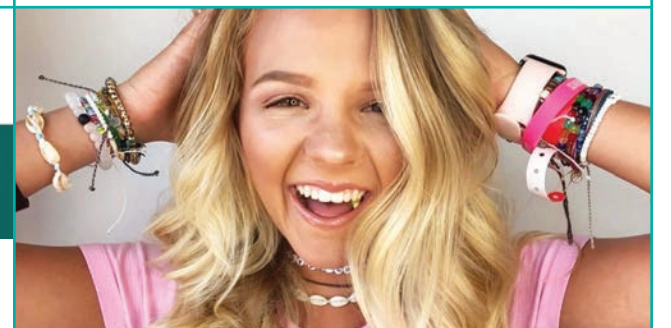
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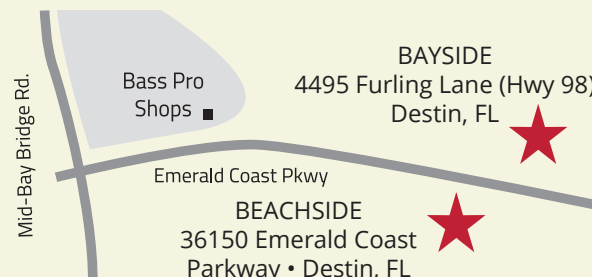
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 Community

# Easter Reflections: It's Friday Now, but Easter is Coming!

BY REV. GUEARY CLENDENNING  
 There is a prophecy in the Old Testament of the Bible concerning the death and resurrection of Jesus Christ. It is found in Isaiah 52: 13-15 in the New Living Translation: "See, my servant will prosper; he will be highly exalted. But many were amazed when they saw him. His face was so disfigured he seemed hardly human, and from his appearance, one would scarcely know he was a man. Yet, He will startle many nations. Kings will stand speechless in His presence. For they will see what they had not been told; they will understand what they had not heard about..."

Seven hundred years later, on a Friday, the Roman soldiers beat Him (the Son of God) with their fists until His face was horribly swollen and His eyes were nearly shut. They stripped Him of His clothes and whipped Him with a rock-laced leather whip. His back was ripped open, his skin was shredded, exposing his internal organs. They crowned Him with a bed of thorns, put a reed in His hand, and clothed Him in a scarlet robe, spit on Him and mocked Him as the King of the Jews. They led Him in a procession outside of the city gate of Jerusalem to a place called Golgotha (Translation: A Hill Called the Skull).

And there they crucified Him, nailing His hands and feet to a wooden cross. The soldiers then gambled for His robe. The religious leaders mockingly shouted, "He saved others but cannot save himself." At around 3 p.m. on that Friday, Jesus cried out, "It is finished!" Finally, they laid Him in a borrowed tomb, and sealed it with the Governor's seal. A group of soldiers were stationed around the tomb to prevent anyone from stealing the body. The events of His death all occurred on Friday—Only Jesus knew Sunday was coming!  
 "But very early on Sunday morning the women came to the



tomb. They found the stone covering the entrance rolled to the side. They went into the tomb, but couldn't find the body of the Lord Jesus Christ. Suddenly, two men appeared to them, the women were terrified. Then the men said, "Why are you looking in a tomb for someone who is alive? He isn't here. He has risen from the dead. Don't you remember what He told you back in Galilee, that the Son of Man must be betrayed into the hands of sinful men, that He would be crucified, and that He would rise again the third day." (Luke 24:1-7)

Life....For if you confess with your mouth that Jesus is Lord and believe in your heart that Jesus is Lord, you will be saved." (John 3:16, Romans 10:9).

Saved means to be forgiven of our sins; placed into the family of God to receive a new life of peace and purpose and to have the assurance of life after death with God forever!

I encourage you, if you have not received God's gift provided by His Son, that you pray to Christ today! For anyone who calls on the name of the Lord, will be saved (Romans 10:13). That's God's promise; believe and receive.

Friday has past and Sunday has come, fulfilling the prophecy of Isaiah!

For the past two thousand years, millions of people have believed the accounts of Christ as revealed in the scriptures, and as a result their lives have been changed. The message is simple; "For God so loved the world that He gave His only Son (to die on a cross to pay the penalty for our sins against God), so that everyone who believes in Him, will not perish, but receive Eternal

Finally, these past few weeks we have experienced our own "Friday." All of the things we have relied on have been shaken or removed. I don't know what the future holds, but I do know who holds my hand. Regardless of the outcome, because of Christ, Sunday's coming!

*Gueary Clendenning is a retired Assembly of God pastor, having served as Senior pastor of the Valparaiso Assembly.*






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BY SHANE A. MOODY, CCE, FCCP, PRESIDENT & CEO DESTIN CHAMBER

As you put plans in place, take action and move forward, you never expect anything like the COVID-19 crisis. It seems that the country, the state, the county and our cities have completely shut down overnight, and understandably so.

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The people who work in these businesses and own these businesses are our friends. They are our neighbors. They are our families. They are sponsors of little league, youth soccer and basketball, local events, and more. They are consumers in the community. They are job-creators and add so much to the quality of life for so many of our citizens. By buying from them, you are saving jobs for our residents.

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to build and maintain local infrastructure and basic community needs for us to live safe and comfortable lives.

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If you're looking for resources to help you in your business,

please go to [www.destinchamber.com](http://www.destinchamber.com) and scroll to the middle of our home page. We have many links there to connect you to multiple organizations and resources.

So, in this trying time, go out and buy from someone local. Support your friends and neighbors and taxpayers. This community has always pulled through and helped each other. There's never been a more important time to do that than now. That's how we'll continue to build this world-class community!



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Below is a list of go-to resources from agencies providing assistance and answering questions concerning COVID-19. The safety and well-being of our community is our top priority, and ensuring everyone in need of assistance has information available to them is crucial.

### RE-EMPLOYMENT ASSISTANCE

[www.floridajobs.org](http://www.floridajobs.org)

### SMALL BUSINESS LOANS

[floridadisasterloan.org](http://floridadisasterloan.org)

### PRICE-GOUGING HOTLINE

[www.myfloridalegal.com](http://www.myfloridalegal.com)

### CORONAVIRUS TAX RELIEF

[www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)

### SCHOOL CLOSURES UPDATE

[www.fldoe.org/em-response/index.stml](http://www.fldoe.org/em-response/index.stml)

### FOOD & EDUCATION RESOURCES FOR DISTANCE LEARNING

[www.fldoe.org/em-response/resources-families.stml](http://www.fldoe.org/em-response/resources-families.stml)

### FREE MEALS FOR KIDS & TEENS

[summerbreakspot.freshfromflorida.com/](http://summerbreakspot.freshfromflorida.com/)

### FLORIDA HEALTH INTERACTIVE DATA DASHBOARD

[fdoh.maps.arcgis.com/apps/opsdashboard/index.html#/8d0de33f260d444c852a615dc7837c86](http://fdoh.maps.arcgis.com/apps/opsdashboard/index.html#/8d0de33f260d444c852a615dc7837c86)



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 Community

## Does My Insurance Cover COVID-19?



BY MATTHEW VANDERFORD,  
CLAIMOLOGY

The last thing I wanted to do was start writing an article about COVID-19. I mean everywhere we turn it's an article about COVID-19, another conversation about COVID-19, more chatter, more worry, more uncertainty, more misinformation and worse yet, sometimes the information that's legit isn't helping, because there's really nothing anyone can do but hurry up and wait. But the reality is, there are questions people have. There are real situations people are facing and real solutions that can help during this time. So here I am writing yet another article on it — or at least some things that apply in a world that doesn't stop, regardless if our lives are paused — and I hope this helps.

So is COVID-19 a covered loss? And the answer is — it depends. But what else are you going to expect from a situation that the modern world hasn't

seen before? And I mean modern in the sense that the last pandemic was the flu of 1918 and our world is drastically different than that one of long ago. Health care is different, communication is different, work is different, life spans are different, I mean even toilet paper is different. Back in the early 1900s people didn't even want to call it toilet paper. It was taboo- too embarrassing to even mention it by name; now I can't even find it on the shelves. How times have changed!!

Most insurance policies don't cover for direct physical loss due to a virus. However, some policies do. And even more importantly, preventative actions taken to protect your property and health may also be covered depending on the event that caused damage to the property — the root source for the trigger of coverage.

For example, let's say during this time of social distancing a pipe breaks in your property and water damages a room or two. You call your insurance company, file a claim, and they tell you an adjuster will be out to inspect the damages in two days. Now you call your agent for advice on what to do next. They let you know that you need to mitigate the damages as per the demands of the policy which requires more people to enter your property. But wait — we've all been urged to sequester and stay in place. Is there anything that can be done to protect and preserve

your property, the health and safety of workers, and your family while the insurance claims investigation takes place? The answer is YES. Assuming the loss is triggered by a covered peril/event, then all actions done to make the property available for inspections, to live in, and work in safely, are covered due to the primary cause of loss. In this case, the water damage caused by a broken pipe is the trigger

for loss, so all actions related to this event would be covered under the policy too. That means clean rooms for decontamination are covered under Coverage A: Dwelling.

The world stage hasn't seen something like this in quite a while and it is dramatically different than before. And because COVID-19 is new, claims involving actions around this novel virus will be up for debate.

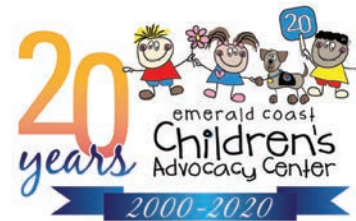
The good thing is because insurance policies are written by the insurance companies, grey areas or ambiguous language in the insurance policy contracts are to the advantage of the insured — YOU! So, if you have questions, seek counsel, seek multiple sources for credible information and ask people who work in the areas your questions.

## Child Abuse Prevention Month

April is National Child Abuse Prevention Month. This is a time to acknowledge the importance of families and communities working together to help prevent child abuse and neglect, as well as to promote the social and emotional well-being of impacted children and their families.

That is the 24/7 job of the multi-disciplinary team of staff and volunteers at Emerald Coast Children's Advocacy Centers (ECCAC) in Okaloosa and Walton counties. ECCAC is an accredited member of the National Children's Alliance (NCA) non-profit organization. There are 881 Centers across the country.

National abuse statistics are alarming. According to NCA, nearly 700,000 children are abused in the U.S. annually. Neglect is the most common form of maltreatment with 75% suf-



fering from neglect, 17.2% from physical abuse, and 8.4% from sexual abuse. About 4 out of 5 abusers are the child victim's parents.

According to ECCAC's CEO, Julie Porterfield, "Right here in Okaloosa and Walton counties in 2019, our two Children's Advocacy Centers assisted 710 children and 303 caretakers. For every one child we help, there are two child victims locally who are not helped due to lack of reporting to authorities. However, ECCAC is proud of the fact that last year, through our Child Safety Matters prevention program, we reached

31,606 grades K – 8 children."

National Child Abuse Month in April is so important because of the awareness it creates. Prevention is the best protection against child abuse. In support of child abuse prevention month, ECCAC is selling \$20 t-shirts to wear during the month of April, with proceeds benefiting ECCAC. Order the t-shirts on-line by visiting [www.eccac.org](http://www.eccac.org).

ECCAC is in its 20th year in operation this year. They have provided over 150,000 services at no cost to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals to more than 14,000 children and their families.

For further information, visit [www.eccac.org](http://www.eccac.org). If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

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# Don't Panic



BY DANIEL JONES

If I was on a boat during a terrible storm, I would look to the experienced sailors, the ones with eye-patches, gnarly beards, and skin so thick sunburns bounce off. When they freak out, I'll start freaking out. In the case of COVID-19, I looked to my grandmother. Ruth Norton lived on a farm during the Great Depression, lost family members to the Great War, and has survived numerous calamities during her 91 years of life. She is entering her tenth decade. When we last spoke before the Great Pandemic, she said, "Everybody needs to just calm down. It will be over before you know it."

It is hard to look at it that way while the storm is still raging, but many who have lived with danger have a unique perspective of the world. Think of someone you know who has been through a lot. A person like that can be a

reliable anchor in a storm, someone we can tether to for safety. Your anchor doesn't have to be a person, it could be a system you have faith in, a building built really well, or just having 100% battery on your cell phone. Who or what is your tether in our current crisis? I encourage you to find one and hold on tight!

Ruth has been a part of our family business for much of the last 50 years. She offers wonderful perspective on how to handle all kinds of situations, ranging from personnel questions to strategy and technology. She always manages to simplify things and make the answer seem obvious. I'm not saying she is always right, but I appreciate her perspective. It takes a long-term perspective and ongoing commitment to plan for something like a pandemic.

Fortunes will be won and lost in the next several months, made

on the high-seas of economic turmoil. Luckily, many businesses in our area are run by experienced sailors who have been through a storm or two. This storm will be a hurricane unlike any other, but here are some thoughts from a business who has been through more than 20 hurricanes:

- Don't give up, we will recover and bounce back.
- The best way to recover is to support each other and work together.
- There will be things that don't go according to plan.
- Build it stronger the second time.
- Start early, think ahead, and don't look back.
- Set your compass to "Don't Panic" and move forward.

*Daniel Jones is Commercial Lines Account Manager, Surety Bonds, with Norton Insurance. You can reach them*

by phone (850) 244-1574, email [daniel@norton-insurance.com](mailto:daniel@norton-insurance.com) or visit the website at [www.norton-insurance.com](http://www.norton-insurance.com).

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## Cruising Through the Past

Lombard, Jimmy Durante, Collette Colbert, Myrna Loy and Shirley Temple.

During the golden era, cruising was generally the main way for people to travel from the mainland to Hawaii. Usually it was the wealthier upper class who could afford it, that is un-

probably too young to appreciate how magnificent that would have been anyway.

Sailing on even a luxury ocean liner back then was fairly primitive if you compare stabilizers then to the stabilizers on liners today as ships would pitch and roll an unbelievable amount

one rough day at sea, a drawer came unattached and flew into my little sisters' bed. She was fine, but our mother was understandably quite frantic, and all the drawers were quickly examined for future failure.

My return from Hawaii a few years later was on Matson's S.

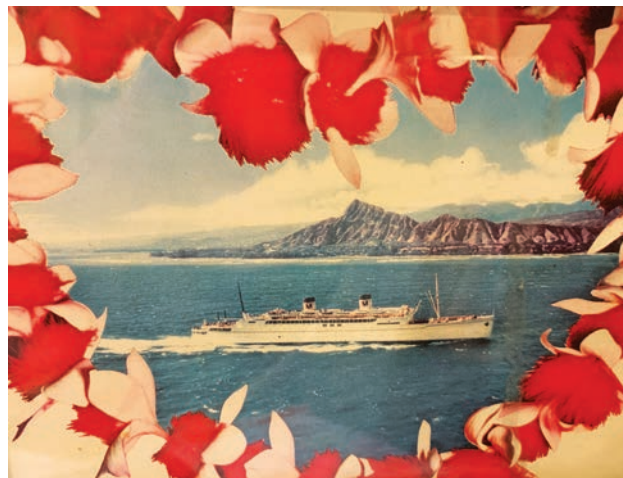
senger liner, again the Governor proclaimed "Lurline Day" with ceremonies and festivities going far into the night.

By the time I boarded the Lurline to sail back to San Francisco, Hawaii had become a state. The Bon Voyage experience was spectacular starting

When you are quarantined or have to cancel your trip, you can still go on a journey. The secret? Join me on my personal Memory Lane for a short tour through cruise liner history when we sailed during the golden era of cruising...

They would sing, dance the hula, throw flowers and a few brave young men would even swim out to meet the ship—something that would be frowned upon today. "Boat Day" was a regular occurrence during the golden era of steamship travel (1927-1978) and occurred each week in Honolulu when one of Matson Lines grand white passenger ships arrived from California. The locals would run to Pier 10 to watch the ship as it came in.

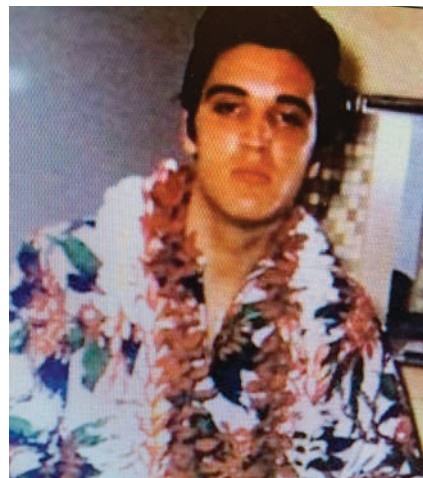
Matson's ships became such a popular institution in San Francisco as they departed for Honolulu that they declared Aug 9, 1939, as "Matson Day!" Even through the Depression, the popularity of cruising to Hawaii remained high. Hollywood stars were sailing to Hawaii in ever increasing numbers. They included William Powell, Carole



less the Navy was footing the bill, which was how I came to enjoy this experience.

My first cruise was on the Matson Line ship the S.S. Matsonia. We sailed under the Golden Gate Bridge on a seven-day voyage from San Francisco to Honolulu in 1957. She was 632 feet in length and carried 700 passengers all in first class with a crew of more than 500. That same year, Elvis Presley also arrived in Hawaii for the first time aboard the S.S. Matsonia. I doubt he was on our sailing or I'm sure my mother would have regaled us with this fact throughout my life. I was

while crossing the Pacific. We would be banished to our staterooms to wait it out and I loved it. Fortunately, we don't have the motion sickness gene in our family; perhaps that explains the Navy part. I remember on



S. Lurline in the early 60's. The Lurline had resumed her California-Hawaii service in 1948 after her recent U.S. Maritime Commission transporting troops across the Pacific. Upon her first arrival into Honolulu as a pas-

senger liner, again the Governor proclaimed "Lurline Day" with ceremonies and festivities going far into the night. By the time I boarded the Lurline to sail back to San Francisco, Hawaii had become a state. The Bon Voyage experience was spectacular starting

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*Local JoDell Haverfield is the Owner and CEO of Have Travel Memories Vacations with over 25 years as a Travel Advisor. She is an Accredited Cruise Councillor, since 2002, and offers lectures and travel presentations on cruise history, searching your ancestors, and the current cruise and river cruise industry. She and her husband, David, live in Miramar Beach and are the parents of four sons, one daughter and 19 grandchildren!*

# Tips For Online Learning

## From Okaloosa County Superintendent Marcus Chambers



On Monday, March 30th, across Okaloosa County, 32,000 students started school for the second 1st time this school year. This time, though, each of our students started school virtually, from the safety of their homes. While these times are already stressful for some due to Covid-19, I want to provide parents with some tips to assuage the stress of resuming school in an online setting.

One of the first tips that all experts agree on is to create a schedule and routine and post

it somewhere your children can see. The important thing about creating a routine—to include a bedtime—is that it provides you and your child the consistency and stability needed for a successful online learning environment. Some people ask what a daily schedule might look like for a student and that all depends on your child and their specific needs. But a good rule of thumb would be to begin each “school day” with breakfast and your usual morning routine before beginning class. After breakfast, allow students some free or creative time before transitioning online for class. It is also important to note that you must plan multiple breaks for your students. The suggested total time for students who are learning online varies from up to two hours a day for our youngest learners to 3-4 hours a day for 6th through 12th graders, though schedules will likely vary based on your student’s individual needs.

Another helpful tip with

transitioning your children into learning online from the home environment is to create a comfortable space in your home designated specifically for learning. This learning space should fit the needs of your child. While one child might need absolute quiet, another might find bright lights effect their learning more. Moreover, it is not necessary that your child sit at a table to learn, either. Some of your children’s teachers have flexible seating in their classrooms, so they are used to learning lying on the floor in a pod of pillows. Finally, in order to limit distractions to learning, the space should have any necessary school supplies nearby. If you should need any school supplies, please do not hesitate to reach out to your child’s school.

A question I have been getting from parents is, “What if my child doesn’t understand what is being taught?” Their hesitation in helping their child navigate new content is heartfelt. This question leads to my

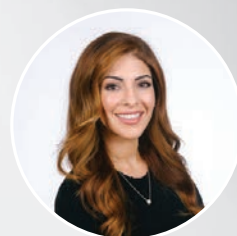
next tip: allow your child the necessary productive struggle for learning. Remember that your child’s teachers are still teaching, just in a different format. It is through the repetition embedded in your child’s online lessons that skills will be imparted. As a parent, allow and expect mistakes, as that is the messy part of learning where the new content “sticks.” Your primary role is still a parental one. Supporting your child through open and honest communication with his or her teacher will be the key to making online learning work in the best way for both you and your child.

As we navigate these new and uncharted waters, it is important to give yourself the same grace and compassion I have asked our teachers to give their students and themselves. Be patient with your child, the system, their teachers, and with yourself as we go through this unusual time. Remember that we are truly in this together and want nothing more than to

help your child meet his or her educational goal while remaining safe and healthy. Though we have planned extensively and several departments, to include MIS and technology have worked around the clock, we know there will be bumps along the road. From lag times and slow networks to Chromebooks or iPads not working correctly, we will experience adversity. Any new system put into place will have to work its kinks out. Even with all of the new, all of the kinks, words cannot express how proud I have been of every student, parent, and employee in the Okaloosa County School District for working tirelessly to continue learning in the face of a pandemic. If you would like to see more tips, guidance, possible schedules, and videos on the new Online Learning Model, please visit the Okaloosa County Schools Website and click on OCSD Resources for Online Learning at the top of the page. Stay healthy and stay learning!



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BY MAURICE STOUSE,  
BRANCH MANAGER AND  
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Lt. General Russell Honore (USA retired) spoke recently about how the United States has responded to crises and adversity over its history. He shared that the U.S., although perhaps late in responding, has historically done so with overwhelming force through the call to resilient leadership. That is due to this nation's people coming together and the best qualities emerging from its leadership – public and private. Gen. Honore led the Joint Task Katrina as Commander back in 2005. He is credited with restoring order and bringing about calm and recovery to the hurricane ravaged New Orleans area and the Mississippi Gulf Coast.

As our nation and the world

# The Black Swan Has Appeared

looks at this ominous challenge, it knows it is time to summon its strength and to let faith overcome fear. Feed faith and let fear starve as the saying goes. The resilient leaders along with nurses, doctors and caretakers in health care, front line or essential workers and those in the nation's logistics infrastructure; the first responders and those that keep law and order and protect this nation—they are also the unseen and unsung heroes who bring comfort, care and aid to the lonely, scared, suffering and hungry. The call to resilient leadership has been sounded and this nation and the world are responding.

And investors are left thinking and wondering what to do now, if anything, and are very worried about their savings, their investments and their dreams and goals. Two prime needs in life are health and wealth and both are being tested now that the black swan has appeared. What is a black swan or a black swan event?

If you imagine sitting on a park bench overlooking a lake and seeing a group or flock of swans, you could ask yourself,

“What color are swans?” The answer, of course, is that swans are white. Now imagine, in that same setting, that a black swan appears among the group of swans. Your thoughts might range from how strange and unusual that it is, or it is something that you have never seen before. And that is the analogy for what we are experiencing now—an event so rare, so seldom seen or even fathomed, that it is very startling.

As the nation has responded to the calls to contain the virus through social distancing, sheltering in place, quarantining, staying home and hand washing and other measures, nothing has had more dramatic impact than the immediate halting of the economy. That has sent shockwaves to every person and every business in the land. It immediately brought enormous fear into the markets and inevitable sell offs began. Investors began to wonder rather quickly if their savings and investments were accelerating their descent with each passing day. The market has demonstrated enormous volatility in a record amount of time. That has become beyond unsettling.

Amid all this upheaval, investors and savers are encouraged to keep a few things in mind. First, seek to understand when planning or contemplating action. Why are the markets reacting so quickly and so negatively? Will they come back? What should I do?

Second, liquidity, historically, has been the main driver in short term market volatility. What does that mean when it comes to the stock market, the bond market and the money market (not to mention alternative asset markets such as commodities)? Financial assets (stocks, bonds) are considered liquid as they can be sold very quickly and converted into cash. In almost every crisis, health and wealth, liquidity has emerged early on as a major threat. That means that in a very short period, the ability to sell an asset quickly appeared to be drying up as evidenced by the widening of the spread of the price of an asset. The spread is the difference between the asking price (the ask) and the selling price (the bid).

When stocks began a swift sell

off a few weeks ago, there was a significant shift into bonds, and bond prices went up. But then the spread on Treasury bonds began to widen. That is very unusual. There were not enough buyers vs. sellers and the price began to go down rather quickly. That affected bonds, and commercial paper, and of course stocks or equities. Institutional investors, which represent most of the trading each day, and are represented by pension funds, mutual funds, insurance companies, foundations, endowments, etc., responded to fear and began selling everything, including high quality investments (and even gold at the time) and going to cash. Fear drives these bigger investors just like it does the individual investors. In this day with electronic trading there is added and tremendous velocity.

The result is a rapid decline in the price and that is very disconcerting, but not that unusual when compared to past crises. The Federal Reserve, in recognition of this, stepped in rather quickly with the introduction of buying programs designed to restore liquidity – mainly to the credit markets – through its buying of treasury bonds, mortgage backed bonds and commercial paper. Some people at times like this call the Federal Reserve the buyer (or lender) of last resort. That has brought some order to the turbulent markets recently. Add to that the Federal Reserve has also indicated that for the first time in its history, it intends to buy investment grade corporate bonds and investment grade exchange traded funds.


The Federal Reserve action is known as monetary policy. The U.S. Treasury, with the recent passing of the stimulus bill by Congress, is now implementing what is called fiscal policy. The \$2 trillion dollar spending bill is designed to take a lot of the bite out of the feared decline of Gross Domestic Product (GDP) in the 2nd quarter of this year (April-June). It is hoped that the federal government – in situations such as this, and as the spender of last resort, can bring some calm and order to the economy through its support for workers and businesses. Currently, GDP is about \$21 trillion per year. That would be about \$5.25 trillion per quarter.

With businesses having to close temporarily and production being curtailed, some estimates are that the decline could be at or around that same amount: \$2 trillion. It is an immediate, albeit short-term, solution, but one that many could help the nation get through a time like this until the economy can get growing again.


What about asset prices and the concern for individual investors? Warren Buffet was interviewed on Monday March 2nd, on a day that market was in steep decline (and of course continued that decline throughout the month). He had many things to share and provoked much thought about investing. He mentioned several times that he does not know where the stock market or a (great) business that he wants to own might be in six months or a year. He went on to say that he has great confidence on where those businesses will be many years from now. He also asked people to consider if the 10, or 20-year outlook on a business (a stock) has changed because of the recent past.

Fear, it is said, is a much stronger motivator than greed. Asset prices climb the stairs of appreciation, but during a crisis they take the elevator straight down. A black swan event followed by fear and uncertainty leads to the evaporation of liquidity and the sell off begins and erodes asset values very quickly. Investors are urged to take caution, even during the uncertainty to learn from past calamities. There are many stories you can find on the internet about the past: The financial crisis of '08, the 9/11 attacks of '01, the crash of '87. You can go further in to the past and look at 1974 (oil embargo), 1962, the Cuban Missile Crisis. The Capital Group (American Funds) has a paper out on what it was like in early 1942. Look further and you will find the history of the panic of 1893 and the long depression that began in 1873. All had one central theme when it came to asset values: Liquidity. But recovery followed all of these as well. Some rather quickly and some over time. They say knowledge is power and now is a time to learn all you can while you can as you decide a different course of action or to stay the course.

*Continued next page*




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BY GAIL PELTO, REALTOR

## Covid-19: Should I Wait to Buy and/or Sell Real Estate?

It's a crazy time right now, for sure. And because it's a crazy time, we're getting a lot of people calling and asking questions similar to the title of this article. Most folks just want to know what's happening in our real estate market. And what I can do is tell them, and you,

that in the market today (I'm writing this on March 25th), there were 323 closed sales that occurred and another 271 properties went under contract in just the last week; property did sell and buyers did feel comfortable to buy. Now, my crystal ball is currently in the shop. So, to be honest, I can also tell you that I don't know what's going to happen in the next 3,7, 10...30 days. However, what I do know is:

Unlike 2008, this market shift isn't being caused by the financial market, it's by a health

event which, by historical standards, should pass.

There are still buyers out there who want to buy. Remember, 271 properties went under contract this past week.

For buyers, interest rates are still (currently) historically low, which means more buyers can afford higher priced homes that they won't be able to afford when interest rates rise.

And for sellers, that means there's a bigger pool of buyers which increases their chance to sell.

For active and potential real

estate investors, there's more opportunities popping up daily for them to take advantage of.

If there's absolutely anything we can do to be a resource for you, reach out to us—your professional real estate agents. Don't have one? Then call me at 850.374.0454. I'm working in my home office, or talking to a current or past client, conducting or participating in a meeting through a web meeting service, facilitating virtual tours or out at a property by myself face-timing with my serious buyers.

Crazy times right now, for sure—stay cool, stay calm, be smart and above all, stay healthy!

*Gail Pelto is a Rotary Club of Destin and Mattie Kelly Arts Foundation Board Member...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](http://www.DestinAgent.com).*

### BLACK SWAN

*continued from previous page*

Herb Weinand, a retired swimming pool contractor in Santa Rosa Beach is often heard sharing his life experiences and asks today: "Where do you want to be in six months? And where do you want to be in five years?" Add to that, where do you want to be in 10 years or in retirement?

Investors, savers and retirement planners can use these questions as they contemplate things at a time like this.

Lastly, think back to your life over the past five years (or longer). Try and recall the people you have met and the books you have read and the experiences you have had. Determine what impact those things have had on your direction in life and think

about what you have learned and incorporate that into your strategy going forward.

*Maurice Stouse is a local Financial Advisor and the branch manager of The First Wealth Management and Raymond James. 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 are located in Niceville, Mary Esther, Miramar*

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 Community

# Coronavirus and Potential Insurance Coverage



BY VICTORIA OSTROSKY

We've coined a new phrase for 2020 – “social distancing.” And a word that, until now, had been reserved for online gaming and the Plague. “Pandemic.” With the Coronavirus, or COVID-19, it seems our worst fears as a society have been realized. However, while we watch the news and self-quarantine to help “flatten the curve” (another new phrase), we want to know exactly how

we're really doing and how painful this is going to be.

At the time of this writing, Florida Gov. DeSantis has suspended vacation rentals for two weeks; local authorities have closed many beaches and restaurants are only able to offer take-out or delivery. No dining in and groups must be 10 people or less. Given this situation, any vacationers have either already left, or are soon leaving.

If you own a rental property, what does this mean to your loss of rental income? If you own a business, what does this mean to business income coverage? Is this a covered claim? Can you get reimbursed from your insurance policy? Depending on the claims stated, coverage may exist under general liability, D&O and E&O. It also may be possible that Workers Compensation coverage would apply if any employee contracted the virus on the job.

That being said, however, the long and the short of it is – it's probably not covered. According to David Thompson, FAIA's (Florida Association of Insurance Agents) insurance nerd, “While the likelihood of finding coverage under a standard ISO business income policy for losses due to COVID-19 is not zero, it is very unlikely according to most insurance experts I know and interact with.”

Each carrier, along with its specific policy language, can vary. So, it's always best to read your policy carefully. On most ISO policy forms, there are specific “triggers” in the policy language stipulating there must be direct physical damage to the property at the location covered under the policy.

What are some examples of triggers? A fire breaks out in the kitchen, causing your home, condo or business to be unusable for

weeks or months. A leaking water heater damages your walls and floors, a hurricane blows your roof off. These are examples of direct physical damage that would be considered a covered peril.

According to Insurance Journal, in an article written by Christopher J. Boggs, there are two specific exclusions to note in the standard ISO policy forms:

“Discharge, dispersal, seepage, migration, release or escape of ‘pollutants’ unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the ‘specified causes of loss.’

“[P]ollutant’ is defined in the form to mean: ‘any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste.’ A contaminant, particularly a biological ‘contaminant,’ is defined as a contamination of food or environment with microorganisms such as bacteria, VIRUSES, fungi or parasites.”

So, based on these exclusions, and the standard 72-hour waiting period, since the “contaminant” can be killed by being disinfected, and the virus can only live on surfaces for a short period of time, there would be no qualifying loss; therefore no coverage.

What about ‘civil authority’, you might ask. You must go back, again, to direct physical loss – there must be a physical loss from a covered peril that then causes the civil authority to prohibit use of the location because of a dangerous physical condition.

Some of the same ideas apply from above – the virus can be de-



stroyed via disinfecting and it has a short life on surfaces.

We're still working our way through some murky waters. Our everyday lives have been severely disrupted due to new guidelines and decisions made at the local, state, and federal levels, as an attempt to retard the spread of COVID-19 and protect Americans. Keep a close eye on upcoming bills as they move through Congress.

Everyone is hurting right now, and insurance carriers are in uncharted territory.

The upshot of it all is this – if you, as an insured, want to file a claim, we, as your agents, will be happy to assist and leave the decision making up to the carrier.

Everyone stay healthy out there!

*Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on [www.ins-zone.com](http://www.ins-zone.com) and watch several informative videos on ‘Homeowners, Condo and Business Owners’ or call 850.424.6979. Victoria Ostrosky, author of this article, is an Agent/CSR with IZ.*



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# Fun & Educational Activities for Kids Stuck at Home

BY SARAH WHITE,  
THE HIVE CREATIVE

As coronavirus continues to spread across the globe, many families are finding themselves homebound for the foreseeable future. Parents are now juggling working from home with home-schooling, and it can be difficult to keep everyone from going stir crazy! We turned to the Boys & Girls Clubs of the Emerald Coast for ideas to keep us all sane in these chaotic times. With more than 1,200 students enrolled in Clubs across Escambia, Okaloosa and Walton Counties, The Boys & Girls Clubs of the Emerald Coast knows how to develop educational activities that keep kids engaged!

**1. Take a virtual field trip!** More than 2,500 museums around the world have made their collections accessible online through Google Arts and Culture; you can also use Google to access virtual tours of national parks in the U.S.

**2. Choose a theme for your day or week.** Themes can vary from simple to more

complex depending on the age of the children. Ideas include the color green, the letter S, Diversity Day, Olympics Week or Hawaii Day. Center meals, movies, games, books and activities around the theme.

**3. Watch a family movie and have kids draw a picture** of their favorite scene, answer trivia questions or develop a “sequel” story of their own in a journal.



**4. Make paper airplanes and have a flying contest.** Which plane flies the farthest or the highest and why? Watch YouTube videos for creative design tips.

**5. Get out envelopes, stamps, pens, and paper and write a letter.** Write to

someone you love, like grandma and grandpa, or friends you can't see right now.

**6. Make exercise fun** and create a family Tik Tok Dance!



**7. Teach kids to make simple meals** independently, fold laundry, wash windows and clean floors. We all need to do our part to keep the house/office/classroom clean!

**8. Watch and learn about animals** with the Cincinnati Zoo & Botanical Garden. Each day they are taking viewers on a Facebook Live Home Safari highlighting one of their animals that includes an activity you can do from home. Many other zoos and aquariums also have live web cams on their

websites, including the Georgia Aquarium, San Diego Zoo and Atlanta Zoo.

**9. Pick a topic that interests the whole family** and research it for a week. Fun topics could be famous athletes, local wildlife, historical figures or dinosaurs.

**10. Join staff from the Brooklyn Public Library** in New York for virtual story time featuring books and songs. The program is available via Facebook Live weekdays at 10 a.m.

**11. Make trash art.** Gather broken toys, empty food containers, wine corks, egg crates, etc., and let kids paint and glue pieces together to make their own creation.

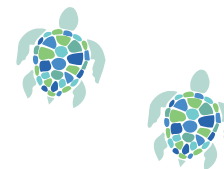
**12. Bring back Home Economics class!** Teach kids to make simple meals independently, fold laundry, wash windows, or mow the lawn. We all need to do our part to keep the house/office/classroom clean!

**13. Have Alexa entertain the kids!** There are endless skills specifically for kids – everything from trivia to math to talking with Elmo!



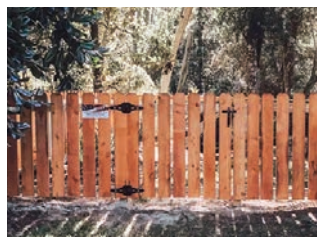
**14. Make an indoor fort** with blankets, chairs and pillows or create a backyard obstacle course with patio furniture, the garden hose, outdoor toys, etc.

**15. Make a time capsule.** These are unprecedented times we are living in and should be documented. Collect pictures of your quarantine adventures, art projects you have done, letters you have received and newspaper article clippings. Everyone will enjoy looking back one day in the future.



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 Community


BY CHRIS BALZER

Now that most of us are spending more time at home and using more energy, here are a few myths to help save energy. Let's face it, saving energy has an important impact for all of us. Sometimes this advice can get confusing or contradicting and we decide to do nothing, so here are five popular energy saving myths.

**Myth #1: Leaking tubs and faucets are not that big of a deal.**

Surprising, one faucet leaking two drops of water per second will waste 200 gallons of water in a month. Two faucets will waste 400 gallons of water. Now what if the leak came from the hot water side? This puts a continual strain on your water heater and costs you money. In most cases a few cents washer will fix the problem. Tip: To check if your faucet leaks, put

# Five Energy Savings Myths

## ENERGY TIPS

by Emerald Coast Energy Solutions

a dry cup under the faucet at night. Check the cup when you wake up; no water, no leak... This is also a great activity if you have children at home.

**Myth #2: I leave my ceiling fans on because it keeps the room cool.**

This is a common practice but don't be fooled. Fans don't cool the room, they only circulate air. We experience a cooling sensation from moisture evaporating from our skin. Leaving fans on when we are not in the room wastes energy and money.

**Myth #3: Closing off the vents in rooms which are not in use, improves your HVAC system's output and efficiency.**

Your HVAC system is sized for your entire home or a zone within your house. Closing off vents in certain rooms could actually lower the system's efficiency. Plus, with forced air systems, closing off vents could create a buildup of pressure in

ducts which could cause cracks and gaps in ducts leaking conditioned air. Tip: Change your HVAC filter. Unchanged filters not only decrease air quality but put a strain on your system. It's like trying to drink a milkshake with a tiny straw.

**Myth #4: Setting the thermostat lower in the summer cools down a**



**home faster and likewise in the winter.**

HVAC systems are designed to operate at maximum power

when they are first turned on. They won't produce cooler air just because the setting is set extremely low or high. They will run longer wasting energy and money attempting to achieve arctic temperatures. The Department of Energy recommends setting your thermostat to 78° to stay comfortable and save energy. Adding a ceiling fan will make you feel a few degrees cooler so you can increase the thermostat setting by a few degrees.

**Myth #5: Appliances like TV monitors when off and not charging don't use energy. It is not necessary to unplug them.**

Anything with a digital display, remote control or turns on instantly are constantly drawing energy. Charges for cell phones, cameras, tablets, are known as "energy vampires" for a reason. Even if they are not attached to their device they continue to draw power from the outlet. Pull the plug or flip the switch on your power strip and start saving energy.

Saving energy and becoming more efficient does not have to be difficult or costly. Anything we can do to save energy today has an impact on tomorrow.

*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) 588-2870, visit [www.trusteces.com](http://www.trusteces.com) or email [wecare@trusteces.com](mailto:wecare@trusteces.com) and Beat the Heat.*



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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!

Boathouse Oyster Bar is currently closed and will reopen when allowed. From Boathouse: We will be back open as soon as we are allowed. Love to all. We can get through this with patience and guidance.

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981 U.S. Hwy. 98, Destin  
[islandwing.com](http://islandwing.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.

Landshark's is still open and ready to deliver your pizza, wings or whatever you're craving directly to you in the Destin area or you can pick it up! Don't



forget you can get closed container alcohol too!

Order enough for the whole crew and we'll bring it to you. Call the store now or order on UberEats!

(850) 424-6743

300 Harbor Blvd., Destin  
[landsharkspizza.com](http://landsharkspizza.com)

### The Melting Pot



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

*continued next page*

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the BOATHOUSE

ter bar

We will be closed until further notice due to the current situation we are all facing together. The safety and health of our employees and customers is of the utmost importance. We will be back open as soon as we are allowed.

Love to All... We can get through this with with patience and guidance. We will post on our FaceBook page and keep everyone updated.

#boathouseoysterhouse

#destinfl

#virusgoawaysowecanplay

288 Harbor Blvd, Destin  
(850) 837-3645

Facebook: [www.facebook.com/BoathouseOysterBar](http://www.facebook.com/BoathouseOysterBar)

[www.boathouseoysterbardestin.com](http://www.boathouseoysterbardestin.com)

**DINING GUIDE**

*continued from previous page*

fare for every taste, a delicious meal guaranteed. Melting Pot is temporarily closed but hard at work on offering our fondue experience to-go. From Melting Pot: Our fondue family looks forward to being able to serve you again curb-side and inside our dining room again soon.

Please visit the website or Facebook page for to-go and re-opening updates.

(850) 269-2227  
11394 U.S. Hwy 98,  
Miramar Beach  
meltingpot.com/destin-fl/

**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. **EAT, DRINK, FIESTA!**

Temporary hours are Monday - Thursday 4 - 8 p.m. / Friday thru Sunday 11 a.m. - 8 p.m.

Call ahead for your Take Out Orders or Delivery options.

(850) 279.6402  
11225 U.S. 98 W,  
Miramar Beach

restaurantji.com/fl/destin/tequilas-/

**Tailfins Alehouse and 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. Tailfins offers three levels of indoor and outdoor dining overlooking the Destin Boardwalk. As soon as possible, Tailfins will be open again doing business as usual. Until then, Tailfins is open Wednesday - Sunday from 11 a.m. to 7 p.m. for take out.

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

**Pick Up and Delivery Options**

**Local Eateries Offer Pick Up and Delivery Options**

(As of March 31; Subject to Change)

**ALL CUISINE**

**The Beach House** — (850) 608-6300 — 11:30 a.m. - 9 p.m. The Beach House is open for Take Out only. Call in your order or walk up. Beer/Wine/Liquor as well.

**Bijoux** — (850) 622-0760 — Family Style Dinners. Place to-go orders through GrubHub or call. Pick-up inside or curbside.

**Bric a Brac** — (850) 424-6369 — 5 p.m. - 10 p.m. (www.bricabrac-destin.com) — Place To go Orders. **Cantina Laredo, Grand Boulevard** — (850) 654-5649 Reopened Curbside and Post Mates delivery. Menu is family style.

**Camille's** — (850) 337-8860 — Dining Room & Cafe Closed. Take out at the cafe for breakfast and lunch beginning at 10 a.m. Including Bloody Mary's + Mimosa's. Place to-go orders over phone, pick-up inside.

**Chick-fil-A Destin (1063 Highway 98 E, Destin, FL)** — Temporary operating hours of 7 a.m. - 9 p.m. Serving via Drive Thru and Carry-Out.

**Everkrisp** — (850) 842-4504 — Place to-go orders online or call, pick-up inside.

**Fat Clemenza's** — (850) 650-5980 — Place to-go orders over phone, pick-up inside.

**Flemings, Grand Boulevard** — (850) 269-0830 Open Sun - Wed 5 p.m. - 8 p.m. and 5 p.m. - 9 p.m.

Thurs - Sat. Take out and curbside only. Call ahead.

**Fudpucker's** — Open 12-8 p.m. daily, curbside ordering, walk in to go orders, and delivery via MyTown2Go. Regular menu as well as new Family Style dishes, online ordering also available. Gator Beach and Trading Company are also open those hours.

**La Famiglia Italian Restaurant Located by The Destin Walmart** — (850) 279-4527 — 11 a.m. - 9 p.m. To go Orders that can be picked up Curbside!

**La Paz** — (850) 837-2247 — Place to-go orders over phone, pick-up inside or curbside. LaPazaritas in jugs available to go.

**The Local Market** — (850) 460-8979 — Place to-go orders over phone, pick-up inside.

**Royal Palm Grille** — Open 4-8 p.m. daily, for curbside pickups-go orders at their Beach Bar. 2 for 1 Sushi Rolls from 4-5 p.m., as well as Prime Rib Sundays. To go cocktails are also available with a food purchase.

**Stanley's Street Treat** — Food truck open in new locations weekly. Text your order and pay via Venmo/Paypal/ Cash App to be as safe as possible.

**Marlin Grill** — (850) 351-1990 — Place to-go orders over phone, pick-up inside.

**Moe's BBQ** — Open for Lunch, to go orders only.

**McGuire's** — Open 12-8 p.m. for to go orders. Tip jar at their ordering tent, proceeds benefit the laid off employees.

**Osaka Japanese Steakhouse** — Call to order to-go/carry out from Destin location (850) 650-4688

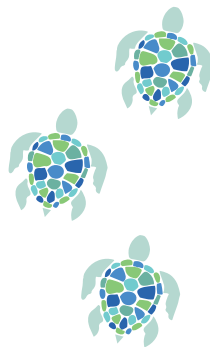
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**Slick Lips Seafood & Oyster House** — (850) 347-5060 — Place to-go orders over phone, pick-up inside.

**Surf Hut/Rockin Tacos/Crab Trap** — Open for To Go orders.

**Harbor Docks** — 12-8 p.m. for to go sushi orders, large platters and Build Your Own Sushi Kits also available. (850) 837-2506

**Mama Clemenza's European Breakfast** — (850) 424-3157 — Place to-go orders over phone, pick-up inside or curbside.

**Pepito's** — Open for to go orders, and offering a Margarita Survival Kit To Go.

**PF Changs, Grand Boulevard** — (850) 269-1806 11 a.m. – 9 p.m. daily. Take out only. Call ahead.

**QuePasa Destin** — Open for to-go orders.

**Dairy Queen (Miramar Beach)** — Open for to go orders

**Tailfins** — (850) 650-1200 — OPEN (www.tailfinsdestin.com).

**VIN'TIJ Food and Wine** — (850) 650-9820 — Place to-go orders over phone, pick-up inside or curbside, Sandestin delivery available with specific delivery menu.

**The Wine Bar, Grand Boulevard** — (850) 622-0804 Open 4 p.m. – 8 p.m. Mon – Sat. Call ahead for curbside delivery. Serving special menu family style online.

**PIZZA**

**Grimaldi's, Grand Boulevard** — (850) 837-3095 11 a.m. – 9 p.m. Take out and delivery via Door Dash and Uber Eats.

**Merlin's Pizza** — Open for Carry Out or Delivery.

**PJ's Pasta, Pizza, Ice Cream** — (850) 842-2294 — Pick up or Delivery. 11 a.m. – 2:30 p.m. for Lunch and 4:15 p.m. till around 9 p.m. Family meals, Pizzas, Specials & Salads. (Pick 2) Shrimp Scampi, Large 3 regular toppings or Pastistio only \$25.

**La Famiglia** — To go orders only.



**Red Brick Pizza** — Open Tuesday-Saturday for carry out and delivery.

**Jet's Pizza** — Open for carry out and delivery.

**Mimmos** — Open for To Go orders/ Carry out.

**Pazzo Italiano** — Open for To Go Orders and To Go Cocktails, 4 p.m.-8:30 p.m.

**Landsharks** — Open for carry out and delivery.

**BREAKFAST**

**Maple Street Biscuit Company** — (850) 279-6358 — Selling pantry items, family-sized portions of hot sides, regular menu. Order online or with DoorDash, pick up inside or curbside pickup. Sandestin delivery; Open for breakfast orders to go, along with Mimosa Kits

**Tropical Smoothie Destin** — Open 10 a.m.-7 p.m.

**Palms Coffee House** — Open 7:30 a.m.-4 p.m. for to go coffee orders.

**2 Birds Coffee & Cafe** — Open for to go orders, call ahead family style meals available. Same day pickup if you order before 10 a.m.

**Destin Commons Restaurants** offering take-out orders:

Another Broken Egg, Chipotle, Destination Little Donuts, Formula Fresh, Redbrick Pizza, Smashburger, Which Wich, Zoe's Kitchen

**American Lunch** is serving free lunch to those in need Monday-Friday from 11 a.m. - 1 p.m. at:

**Harbor Docks** - Monday, Wednesday & Friday

**La Paz/Local Market** - Tuesday

**Camilles at Crystal Beach** - Thursday

**Temporarily Closed**

AJ's Destin/Grayton Beach, Emeril's Coastal Italian, Sunset Bay Café, Jackacuda's Seafood & Sushi, Boshamps, Brotula's Seafood House, Beach Walk Café, Lulu's, The Melting Pot, Slick Lips Seafood & Oyster House, and The Boathouse.

You can help support employees of these establishments by purchasing a gift card or merchandise online when possible to give a friend or save for yourself.

**Non Food**

**Gator Beach** — Come feed and hold alligators from 12 p.m.-8 p.m., lots of room to spread out and not be near anyone.

**Okaloosa Island Pier** — Open for fishing only.

**Emerald Coast Wine Cellar** — Open for wine sales and minimal shopping.

**The Book Rack in Fort Walton Beach** — If you need new books or want to swap some old ones out during Quarantine, there's curbside pickup/drop off!

Thanks to Cali with "To Do In Destin" and Susan from 30a.Eats for help in rounding up restaurants offering pick-up or delivery. A great way to support our local business is to order "to-go" food from a local restaurant once per week!

Shout out to Anchor Screen Printing for selling T-shirts with businesses' logos on them, and splitting the money with each business. A nice way to help generate some income right now.

**TOGETHER IS OUR SECRET INGREDIENT.**  
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Fishing

# Off the Hook Spring Fishing



By CALI HLAVAC,  
TO DO IN DESTIN

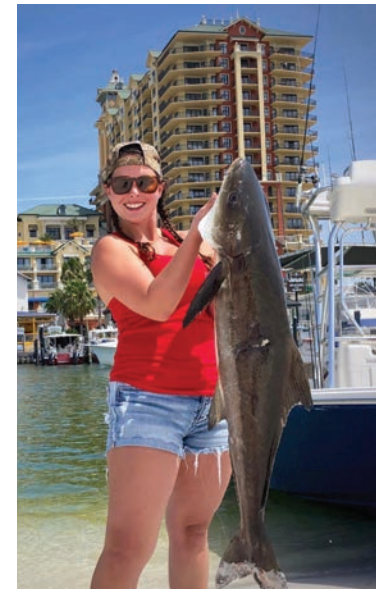
In this uncertain time, one thing is still certain – the fish are still biting. While beaches may be closed to the public, boat launches and the Okaloosa County Pier is still open to fishermen. The weather has been outstanding for fishing, and while the Choctawhatchee Bay

is a bit slow this time of year, the Gulf action has been picking up.

March 1st kicked off Triggerfish season, which many offshore anglers were excited for. In our area, Triggerfish are normally found nearshore and offshore, hanging around artificial reefs and natural bottoms, in depths between 50 to 300 feet. They share the same habitat as Red Snapper and Gag Grouper, so catching a Triggerfish is usually a sign that additional species are below as well.

The average size of the Triggerfish ranges from 12 in. to 20 in., with females growing larger. They are a distinctive gray in color and have the ability to change their color while swimming in open waters. The mouth is small, but mighty, containing a set of sharp teeth even the most experienced anglers don't want to mess with. Along with the teeth, Triggerfish have a strong jaw that can make a hook difficult to set.

We like to call them Bait Stealers – which is exactly what they like to do. Triggerfish are pretty aggressive feeders; a positive if you've set out to catch them specifically, but a con if you were trying to reach the Red



Snapper or Grouper they hang around with. Shrimp and any

sort of cut bait on a circle hook will do the trick as they typically chase anything they perceive as being food. Catch and keep them legally until May 1.

Also, in April, the Cobia will begin their migration through our area with the warmer water temps. They are best found by sight fishing, running the lengths of the beaches until you spot one, or around buoys, navigational markers, structures or other large fish where they feel safe. An average Cobia is 20-40 lbs. with a 60 lb. fish considered a large catch.

Cobia put up a great fight and are often compared to or mistaken for a shark once they hit the line and take off. You can keep Cobia year round, with a size minimum of 33" and two per boat. They are a tasty, white meat fish with a hint of lemon flavor—great as grilled steaks.

Don't forget to follow the CDC guidelines of less than 10 passengers per boat, while keeping your distance from fellow fisherman on the water. And as always, this too shall pass!

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850.585.4747  
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# Neonatal Intensive Care Unit Opens at Ascension Sacred Heart Emerald Coast

The neonatal intensive care unit has begun caring for premature and critically ill babies at Ascension Sacred Heart Emerald Coast. This 10-bed, Level II unit will care for infants born prematurely, up to two months early, who weigh more than 3.3 pounds. The comprehensive group of caregivers includes board-certified neonatologists (pediatricians with specialized training in the care of critically-ill infants), neonatal nurses, immunologists and nutritionists along with a team of specialized nurses, support staff and volunteers.

“When parents have their babies at Ascension Sacred Heart Emerald Coast, they can rest assured that they’ll have immediate access to high-quality, compassionate care in the event of a complication,” said Roger Hall, president of Ascension Sacred Heart Emerald Coast. “The NICU is the hospital’s seventh major expansion in our efforts to increase access to specialized healthcare in our community. We are thrilled to offer this next level of care for babies of our community.”

The NICU is named in rec-

ognition of the Destin Charity Wine Auction Foundation, which gave more than \$2 million to fund the construction of this unit. “Our community truly rallied behind the creation of this NICU, and we are so thankful to our supporters such as the Destin Charity Wine Auction Foundation, who saw the invaluable service that this unit will provide - the care of our smallest and most vulnerable patients,” said Carol Carlan, president of the Ascension Sacred Heart Foundation.

The NICU is the last phase of a \$30 million hospital expansion, which added 13 new rooms to the emergency room, 12 additional inpatient rooms and 12 new post-partum suites to the Family Birth Place.

Ascension Sacred Heart Emerald Coast is the only hospital in the area with a five-star rating from the Centers for Medicare and Medicaid Services, the highest possible rating. It is also the only one in the area to hold the “Baby-Friendly” designation from the World Health Organization and UNICEF, recognizing its commitment to the highest level of breastfeeding support and education.

Pediatric services at Ascension Sacred Heart Emerald Coast are backed by The Studer Family Children’s Hospital at Ascension Sacred Heart in Pensacola, Northwest Florida’s only children’s hospital. The

Children’s Hospital provides a Level III NICU for the most critically ill and premature newborns. Should a baby need surgery or have needs beyond what can be managed at the Emerald Coast’s Level II NICU, a mobile

neonatal critical care transport ambulance stationed in Miramar Beach will provide rapid transfer to the children’s hospital.



## From Ascension Sacred Heart:

### Please Stay Informed.

For the most updated information from Ascension, visit [ascension.org](http://ascension.org). Timely information is also shared daily on our social media pages. Please follow us for ongoing updates and the latest news from our hospitals and sites of care.

### Be Aware of Symptoms of COVID-19.

Please be aware of your health and the health of those around you. If you are experiencing a life-threatening emergency or difficulty breathing, go directly to the ER or dial 911.

If you or a loved one has a fever, cough, or shortness of breath, please call your doctor right away or video chat with a doctor 24/7 through Ascension Online Care without leaving home. Explain your symptoms and if it is something more, we’ll advise you what to do. Find more information at [healthcare.ascension.org/covid-19](http://healthcare.ascension.org/covid-19).

### Use Online Care.

Ascension Online Care is offering video visits at a discounted rate of \$20 with code HOME. No insurance required. To get started, download Ascension Online Care from the App Store or Google Play or visit [ascension.org/onlinecare](http://ascension.org/onlinecare) to learn more. You will be able to talk with a doctor from a video-enabled smartphone, tablet or laptop.

If you are unable to use Ascension Online Care, please call the 24/7 Ascension COVID-19 hotline at 833-978-0649 before going to a care facility. Our nurses and care teams have the most up-to-date information and can guide you to the best options for care and testing.

## Ascension Online Care

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Stay home to avoid exposure to germs and get the care you need with Ascension Online Care. Visits are discounted to \$20 with code HOME. We’re here to care for you, and will advise you if you need additional care. Available in all 50 states. No insurance required.

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Get started at [ascension.org/onlinecare](http://ascension.org/onlinecare) or download the mobile app.



*If you are experiencing a life-threatening emergency, go directly to the ER or dial 911.*



 Wellness



By DR. RICHARD CHERN, MD  
Unless you've had your head

# Healthy Practices for Staying Well

in the sand, you've heard about coronavirus. Coronavirus is very similar to influenza and many of my peers have asked, "What's the hype? Am I missing something here?" The rate of death from influenza is about 0.5% and the rate of death with coronavirus is about 3%. This is still fairly low, but there are concerning differences between coronavirus and influenza.

Currently, there are no available immunizations. Immuni-

zations provide herd immunity. This means if I am sick and you are susceptible and we have mutual friends, you avoid exposure if the mutual friends are immunized. This can slow or stop the spread of influenza, but not coronavirus.

The virus spreads like influenza. It can transfer from an infected person up to 10 days *before* they display symptoms. And, it stays alive on surfaces for up to 9 days! This means that someone



who didn't look sick can transfer the virus to a surface and infect second person who can infect a third person *before* anyone shows signs of illness. When you combine these two factors, coronavirus becomes much more of a problem. Essentially, every person on the planet is susceptible so it will be impossible to prevent the spread of this virus.

Next, even though the death rate is 3%, children and healthy adults rarely have complications. This means older individuals with medical conditions are at much higher risk of serious complications. The good part for us is the virus does *not* do well in warm weather. So, as we approach summer, the chances of getting infected will diminish.

### What can we do?

There is one thing I want *everyone* to change today. Stop coughing *into your hands!* This spreads disease! Unless you *immediately* wash your hands, whatever you touch is now contaminated with a virus that could kill the person next to you. Starting right now *cough into your elbow!* It is easy and

very effective. Teach your children right now to do the same. I still see kids every day that cough into their hands and then wipe it on whatever is close or worse just cough directly on other people! These acts only serve to spread the virus. Unfortunately, and more than once, I have seen grandchildren infect their own grandparents with infections that were only lethal to the older of the two.

Wash your hands regularly with soap and water. Although I'm not a fan, using hand sanitizer can also help. Clean surfaces with alcohol or bleach.

I have discussed peptides in the past and two fantastic peptides to boost immune function are Thymosin Alpha and Thymosin Beta. We have both available. There are others but these are my favorites. These are natural peptides which help us fight viral and bacterial infections. Unfortunately, they are lost as we age. The nice part is we can now put them back in the body. Call Dr. Richard Chern, MD at 850-837-1271 to find out how.



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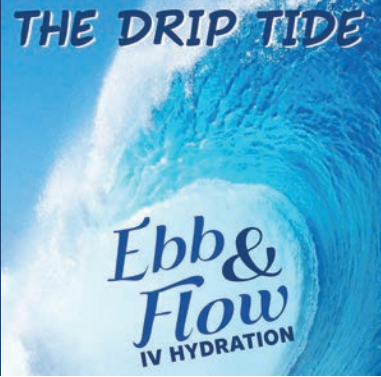
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Thank you Destin!

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

[thehormonerestorationcenter.com](http://thehormonerestorationcenter.com)

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# Fort Walton Beach Medical Center: Prepared for COVID-19 Surge

BY DENISE KENDUST, FORT WALTON BEACH MEDICAL CENTER AND TWIN CITIES HOSPITAL

Fort Walton Beach Medical Center has well-established protocols in place to care for patients with infectious diseases, and our emergency planning efforts related to COVID-19 are very comprehensive. We are working in partnership with local and state health departments and the CDC, and continue to monitor the situation closely.

Our overall preparedness efforts during the last several weeks have included reinforcing appropriate infection prevention protocols and guidance from the CDC. Earlier this month, we limited entry into our facility so we can screen patients and visitors as they enter in order to help protect everyone in our hospital. This week, we took our proactive measures a step further and implemented a policy that restricts all visitors with limited exceptions. These measures are in the best interest of our colleagues and the patients we serve.



While we have the bed capacity, staffing, and supplies and equipment we need, we continue to plan by accessing the resources, support and best practices across our HCA Healthcare network to help ensure we remain able to meet the needs of the communities we serve as the situation continues to evolve. To ensure we are prepared for an influx of patients, we have extensive and comprehensive surge plans and staffing contingency plans. To help ensure our caregivers and patients continue to have enough supplies and equipment, HCA Healthcare is working to identify other sources of important supplies and

equipment to help ensure the continued protection of our colleagues and patients.

Fort Walton Beach Medical Center remains ready to serve all potential and current patients. While COVID-19 is new, our ability to effectively care for those with infectious diseases is not. Our staff and physicians are well trained to respond appropriately to needs of all patients as we do daily in the community. As more cases are announced throughout Florida, this includes properly preparing and caring for those who are potential or positive for COVID-19 when the need arises.

**Stay Informed with the Facts:** Social media is good and bad and not all information on social media channels is factual. Visit the sites that provide you with the facts (CDC.gov, floridahealth.gov, FWBMC.com, and TCHospital.com). They all provide updates via Facebook too.

## COVID-19

*continued from page 2*

assignment folders can be found on the Faculty and Staff page of the website [www.okaloosa-schools.com/edge](http://www.okaloosa-schools.com/edge) and can be accessed with your "One Okaloosa ID." Call the help desk at 850.897.2966 from 8 a.m. – 6 p.m. All documents are located on [okaloosaschools.com](http://okaloosaschools.com) along with videos.

At the time of this printing, meals (up to two) per day (breakfast and lunch) are available weekdays from 7:30 a.m. – 11:30 a.m. for students under 18 at the following locations:

Baker School, Laurel Hill School, Northwood Elementary, Riverside Elementary, Davidson Middle, Lewis School, Plew Elementary, Destin Elementary, Wright Elementary, Mary Esther Elementary, Edwins Elementary, Shalimar Elementary, Elliott Point Elementary and Florosa Elementary.

Per state food service guidelines, the student must be present to pick up meals. Visit [www.okaloosaschools.com/district/coronavirus](http://www.okaloosaschools.com/district/coronavirus) for updates and more information.

## Recreational Vessel Update

Currently, all recreational boats must be at least 50 feet apart. Each recreational vessel must not have more than 10 people on board. Some license renewal deadlines have been extended. Check [MyFWC.com](http://MyFWC.com) for updates.

## Okaloosa County Clerk of Courts

Many services are provided online and available 24/7. Visit [www.okaloosaclerk.com](http://www.okaloosaclerk.com).

Number of COVID-19 cases of March 31, 2020:

- 16 in Walton County (9 residents and 7 non-residents)
- 36 in Okaloosa County (33 residents and 3 non-residents)
- 6 in Bay County
- 5,704 in Florida total

For the latest numbers, visit <https://floridahealthcovid19.gov/>

*Destin Life acknowledges this is a fluid situation and information is subject to change.*

*At the time of this printing, we've provided the most current information. However, please check local and state resources for continued updates. Visit [myokaloosa.com](http://myokaloosa.com) for further information, updates and resources.*



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 Wellness

## Ask Dr. Marty



**QUESTION:**

I'm really worried about Coronavirus (COVID-19). Do you think I should just order all my groceries online, pull the covers up over my head and stay home?

**ANSWER:**

The first consideration for each of us is whether you are

elderly, or if you have an underlying medical problem (like emphysema, chronic bronchitis, heart failure, or diabetes) or if you have a weakened immune system. This is common sense during cold and flu season if you are in a high-risk category. According to the U.S. Centers for Disease Control and Prevention (CDC), almost 61,000 people died in the United States of influenza in the 2017 – 2018 flu season. So, do we always need to be vigilant during flu season? Yes. Always. But fearful? No. Never.

We can't do anything to turn back the hands of time and become younger. But we can do whatever our health care professional advises to keep any underlying medical problems well controlled. And we can do

a lot when it comes to boosting our immune systems. Ooh. I think I hear some moans out there already. Some of the answers are simple, but not always easy to take to heart. Are you getting enough sleep, exercise, and water? The right amount of water is so important because our bodies must be working optimally to flush the body of any waste (including viruses and bacteria) and keep us strong. Eating more alkaline foods sets our bodies up to be less likely to develop inflammation and illness. (That was a spoiler alert for next month's column.) Eating well, like avoiding sugar and eating lots of organic vegetables and fruit, provide the nutrients to our bodies that we need to fight off the crud that may head

our way. Yes, I think crud is a technical medical word. Well, maybe not...

The bottom line here is that none of us should be making decisions from a position of fear. What will serve us well is a position of wisdom. We should be wise when it comes to travel of all sorts. We should be wise when it comes to properly washing our hands. We should be wise about not touching our mouths, eyes, or noses unless we have just washed our hands. We should be wise about seeing our health care professionals if we develop a severe cough, high fever, or shortness of breath. But above all, we should be wise to build our immune systems so that our bodies are more able to fight off any bacterial or viral infections.

For updates on statistics and for more details, check the CDC's website [cdc.gov](http://cdc.gov).

Stay well and stay calm. Wisdom will serve you well

*A Freeport local, Marty Kernion, Ph.D. is not a medical doctor. She has a doctorate in naturopathy. Naturopathy uses natural, gentle ways to bring our bodies back into balance so that they have the God-given ability to heal themselves. She is a retired professor of herbal medicine and nutrition and has written 39 college level courses in natural approaches to health. She has published two books on natural health. She can be reached on [askdoctormarty@cox.net](mailto:askdoctormarty@cox.net) for scheduling a class or consultation, or for sending in your questions for this column. This column is for educational purposes only. It is not intended to replace the advice of your health care professional.*

## PAWS Clinic Closed, Emergency Fosters Needed

Due to the coronavirus (COVID-19), the Panhandle Animal Welfare Society must alter the ways it serves the community and pets.

Since the virus spreads by human-to-human contact, PAWS must do the following to keep staff, volunteers and visitors safe, effective immediately:

- The low-cost clinic will be

closed to the public through April 7. Previous appointments will be rescheduled. Clinic staff will focus on the care of in-house animals.

- Owners who wish to surrender their pets are strongly encouraged to wait until April 8. If pet food and other supplies are needed to keep animals in homes, PAWS will provide them.

- Emergency foster homes are needed. While fewer people are coming to adopt, more animals are coming in. To make the situation worse, puppy and kitten season has started, meaning litter after litter is arriving daily. To become a short-term foster, email [pawsspayneuterclinic@gmail.com](mailto:pawsspayneuterclinic@gmail.com) and include a phone number. PAWS provides all supplies.



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BY STEPHANIE CRAIG

A few short weeks ago, I woke up, took a beach walk, got the kids off to school, went to work to counsel people in person, and stopped on the way to a baseball game to pick up a few things from the store including toilet paper and lunchmeat. This week, I woke up, the beach is closed, the kids are doing school at home, all counseling sessions are online, no baseball games, and walking the empty toilet paper and lunchmeat aisles at the store sparks anxiety. Most things that felt normal and gave daily structure to life a few weeks ago are now completely different.

Experiencing so much change at one time in the daily infrastructure of our lives is disorienting and overwhelming. You aren't alone if you're experiencing brain fog, forgetfulness, exhaustion, depression, irritability, fear, anxiety, anger and grief. It is overwhelming to the brain to have so many life anchors cut loose simultaneously. Your brain has shifted from doing everyday tasks automatically to having to intentionally think through things that were simple a few weeks ago. Any room your brain had to give to higher level thinking about your goals, dreams, relationships, and life

satisfaction has been overrun by crisis mode focused on basic needs and survival.

The good news in the midst of our current difficulty is your brain is created to change and adapt. Your brain will embrace a new version of normalcy after about 3-4 weeks if you engage in some repetitive daily practices that help you feel normal even in the midst of very abnormal circumstances.

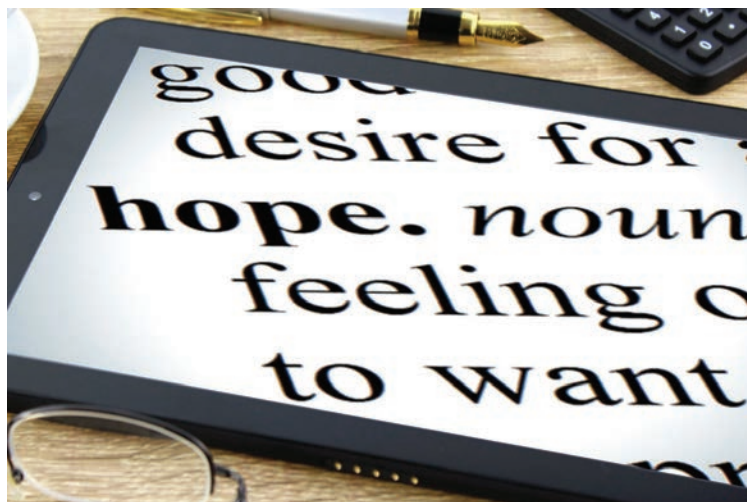
### 5 Ways to Stay Mentally Healthy During Coronavirus:

**Be intentional** about your sleep, nutrition, exercise, social connection, spiritual support, and medication regimen. Make intentional, reasonable efforts to take care of yourself in these areas while also being mindful to lower your expectations of yourself and others.

**Adopt five daily practices to keep you grounded** in a sense of purpose and connection to others. Personalize your five practices to what helps you feel normal, hopeful, and a sense of accomplishment each day. My five daily practices include: laying eyes on the ocean, walking outdoors, listening to hopeful/spiritual podcast or sermon, send an encouraging message to a friend/family member and naming 10 gratitude items. Make a meaningful effort to engage your five practices daily, giving grace to yourself when you aren't able to make it happen.

**Connect socially.** Whether by phone, text, Facetime, Facebook, Zoom, Marco Polo or talking to your neighbors from across the yard, find a way

# Coping through Coronavirus



to communicate with others. Talking with others reminds us that we aren't alone in the current struggle and serves as mutual encouragement that we can survive the challenges we are facing. Don't hesitate to share struggles with a trusted friend.

**Engage in Self-Care.** Find time each week to do something that feels calming and soul nurturing. Take a bath, read a book, watch your favorite show, call a

friend, get outdoors, hold your pet, etc. Your brain and body need a break from your higher stress level.

**Limit News Consumption.** While we need to be wise and informed, there is wisdom in determining an amount of trustworthy news that feels informative and helpful for the day vs. falling into a black hole of fear mongering and confusion.

As we are navigating this new, socially distant, stressful world together, don't hesitate to seek extra mental health support. Many therapists are accepting new clients and providing online counseling sessions to accommodate increased mental health needs in the community including Journey Bravely.

*Stephanie Craig is a Licensed Clinical Social Worker in practice for over 16 years providing counseling to those ages 11 and up for issues like stress, anxiety, depression, life transition, divorce, boundaries, managing emotions, and healthy coping. She recently moved cross country with her husband, Todd, and their three sons 14, 11, and 7 to make a home in our area. She loves to support individuals, families, and the community in being emotionally, physically, and spiritually well. Connect with Stephanie at her private practice, Journey Bravely, at [journeybravely.com](http://journeybravely.com), [stepheniecraig@journeybravely.com](mailto:stepheniecraig@journeybravely.com) or (918) 221-9987.*

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 Wellness


BY LISA LEATH TURPIN, HEALTH AND WELLNESS COACH

Do you remember the college “Freshman 15”? Eat anything you feel like, play hard, drink more and watch movies. It’s easy to gain weight when you are eating more and moving less, which is exactly what’s happening to many people currently during this quarantine time. What can you do to avoid the “Quarantine 15”? I’m actually setting some goals of my own that I haven’t really had regular time for. I’m not a runner, but it’s been an interest of mine. So, while I’m unable to teach classes, I’m going to start running for distance and time.

**WHAT TO EXPECT:** I’m starting off slowly and my muscles are hitting fatigue as if I do nothing. That’s how training goes. All types of activities and fitness choices are progressive, so don’t jump into it full out and expect to be good at it immediately or without any “growing pains” in-

involved. Put me on my bike, and I can practically go all day because I’ve been teaching spin class twice a week—I’m already somewhat “trained”/acclimated. Accept this challenge. If you’ve been doing nothing, here’s your chance to start with enough time to progress at your own pace.

There is one question I get asked the most, “What’s the best exercise?” In simple terms, the best exercise is one you will do and stick with. That’s why there are so many different options to exercise. Finding the right modality for you is as individual as you are. When this is over, our time will be very scarce and valuable. If you use this down time to get ahead health and fitness wise, you will be able to continue training more efficiently instead of trying to start exercising while you’re restarting everything else. You will also raise your happy hormones. (See March 2020 article in Destin Life.)

How do you get started or maintain your current fitness level while the gyms are closed?

**Tip 1:** Create an area in your home or yard and gather things in your house that can be used for working out: a sturdy coffee table, chair, stairs, jump rope, shopping bags, (I have reusable ones from Publix and Fresh Market), backpack, paper plates as gliding discs, or any home gym equipment you

## “No Quarantine 15”



have purchased. A big physioball (large exercise ball) has multiple uses and can take the place of a bench in several strength exercises while adding the element of core stability. Shopping bags can be filled, weighed to make them equal, then used for shoulder work, biceps, triceps, back rows or even in place of kettle bell exercises. Do yoga and/or Pilates.

**Tip 2:** Fill zip lock baggies with SAND and weigh them. If you can, make them 5 lbs. each, make as many as you want. (i.e. 5 sandbags = 25 lbs.) Layer them in the shopping bag or backpack and there is your weight easily changed for the varying strengths

of different body parts.

**Tip 3:** Use your smartphone timer or download a timer app onto your PC or Smartphone. I use “Boxing Timer Pro” the most, but an app called “Seconds” has some premade workouts to follow. Use it to design your own circuit—movement to timed intervals is an easy and fun way to hit multiple body parts. YouTube has a plethora of videos to workout with, but warning; be careful because there’s some contraindicated (unsafe) ones out there.

**IMMUNITY TIPS:** Exercise raises your immune system, in many cases as much as 30%, and experts are saying zinc is a

huge help with the Corona Virus. Meat, red meat being highest, and cashews and chickpeas/garbanzo beans are excellent sources of zinc naturally. Supporting your gut health will also significantly raise your immune system. Pre- and Probiotics are essential. Drink at least 32 ounces of water per day.

*Lisa Turpin is a degreed and certified health and fitness lifestyle coach who has devoted her life to motivating and strengthening the body and minds of others. With over 20 years’ experience as a group exercise leader at Destin Health & Fitness and an independent personal trainer in the Destin area, she is diverse and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise, and post-rehabilitation. She is currently taking on new clients/participants; text only to 850-974-2005. Be on the lookout for her new Facebook Page or friend her on her personal one.*

## Self Care in Self Quarantine: Keep the Glow

BY KRISY ANDERSON

As we practice social distancing, many of us might be enjoying the no makeup days, that is, until a Zoom conference call hits our calendar! So, better to stay in a routine and take this extra time to keep that fresh-faced glow until we can get our next facial.

Surprisingly, it’s not only about what to apply to your face between appointments:

**Make sure you’re getting plenty of quality sleep.** Without it each night, your body and skin (your largest organ) cannot repair, rest and restore.

**Even at home, create a balance between work, play and rest.** You need times of refreshing and rest, even in small ways, that go a long way to helping you maintain facial radiance.

**Take this time to re-calibrate.** I start my day by drinking hot lemon water, which is also an immunity booster. Or create a simple ritual each day, such as brewing a cup of tea—a fantastic way to hydrate, too. Cleansing, toning and hydrating, for example, morning and evening, is also a beneficial ritual.

**Try your best not to touch your face.** Touching your face with unwashed hands is one of



the easiest ways to spread the coronavirus. But another reason you should try to keep your fingers away from your face is this stressful environment may promote acne breakouts.

**Use the right products.** Topically you want to keep it simple. At the spa, we work to always maintain the skin’s natural barrier. Your at-home products should be efficient naturally—ones which support your wellness from the inside out.

Even though Beverly Hills Day Spa is temporarily closed due to COVID-19, as owner, I’m trying to help our clients continue their self-care from home. So, we’re continuing to offer our Aloe Source products as a solution.

I chose these unique Aloe

Vera cleansers and serum, because they are designed to treat a variety of skin concerns for all facial skin types. Our Paraben-free line was created by pairing stabilized Aloe Vera with effective ingredients, such as peptides, vitamin C and plant stem cells—all designed to enhance your inner and outer beauty and to shield against visible signs of aging, like fine lines, wrinkles, loss of firmness and skin discolorations. They’re safe for all skin types, especially those suffering from environmental damage. I’ve carried these in the Spa for about six years and have witnessed great results.

Men and women—it’s important to cleanse, tone and hydrate twice a day and soon it will become a part of your routine. During this time at home, we can effectively relax and make the time. It’s proven the better we look and feel, the more productive we are.

Available for pickup during normal business hours, visit [www.beverlyhillspadayspa.com](http://www.beverlyhillspadayspa.com) or call me at (850) 654-8544 for delivery. 114 Palmetto Dr., Suite 6, Destin, 32541, on Tuesday - Saturday 10 a.m.- 5 p.m.

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# Ask APEX: A Homeowner's Worst Nightmare

BY JEREMY NEEL

Sewage backups are a homeowner's or renter's worst nightmare. Backups can cause flooding, broken pipes, and introduce raw sewage into your home. Cleaning up after and fixing a problem like this is a task that is best left to a professional. Raw sewage carries a variety of germs and bacteria that can make you ill. If you, or someone in your family, is pregnant, elderly, or has a compromised immune system, you should not risk exposing yourself to the germs that are carried within raw sewage. It is best to immediately call a professional sewage cleanup crew for remediation of a flooding or sewage backup. They will follow specific safety protocol and use protective gear designed to prevent the spread of disease.

The longer water and sewage remains, the worse the problem will get. Significant water damage can occur in as little as 12-24 hours. Most people do not have the flexibility to drop everything at a moment's notice to dry out and disinfect their homes after a sewage backup. Apex Disaster Specialists can be at your home within a few hours to minimize water damage and begin sewage cleanup. Recovering from a sewage backup is more than cleaning the dirt and waste out of your home. Problems can occur such as water damage, mold growth, bio-hazard threats, or a broken plumbing or septic system. Disaster Specialists will also be able to advise you on which of your possessions can be safely cleaned or restored, and which should be replaced. If your prop-

erty remains under sewage water for long, the damage will be considerable. Flooring and insulation materials that have been soaked up will need to be removed, as well as mattresses, leather products, stuffed toys, and paper products (including books and documents).

## What To Do After Sewage Backup

Do not flush toilets or attempt to drain tubs and sinks – just don't use the water supply system in your home until the problem has been detected and taken care of.

Do not use harsh chemicals in an attempt to unclog the drainage system quickly and easily. They can damage your pipes and sewer lines and make the matters worse. Opt for treatment options which use enzymes instead of chemicals – they will most likely solve your problem and will prevent future clogging.

Keep children and pets away from the affected area.

If it is still safe, shut off the power. Otherwise, don't go near electrical equipment.

Wear protective clothing: gloves, eyeglasses, rubber boots and a face mask.

Open windows to allow fresh air in and ventilate well to remove any fumes.

Add small amounts of chlorine bleach to standing water to ensure some disinfection.

Use sump pumps to remove excessive water.

Call for professional assistance.

Remember that sewage backups should be dealt with as quick-

ly as possible to prevent further damage. Apex Disaster Specialists has the most adequate equipment and the experience required for a quick and efficient intervention. We can come up with the most appropriate and safest solution. Apex also offers not only water

extraction but quality repair work, odor removal, and overall sanitization. Before returning to your everyday life, make sure the entire property has been perfectly sanitized, the electrical and plumbing systems have been checked and fully repaired, and all the appli-

ances are safe and in good working order. Should you experience a sewage backup, Apex is the company to call! We will reach your property in a timely manner and restore your home as quickly as possible. Call 850-660-6900 [Apexdisasterspecialists.com](http://Apexdisasterspecialists.com).



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Musing

# Peace in the Middle of Chaos

BY PASTOR JOHN MARK SKILES  
IMPACT LIFE CHURCH

The amazing question to start this story off is this, "Can I walk in peace when there is so much scary chaos that is happening in our world right now?" The answer to this question is, "Yes, you can." I don't presume to be a minister who is a name it and claim it, one of those people who just tells you all you need to do is pray and it will be gone, or just pray it away and never touch it again. While I love having the kind of Faith that you can believe anything like the Bible says in John 14:14, "Ask anything in my name, and I will give it to you," I'll do it. I love having a God who loves me like that, one who would do anything for me, who died for me. So, I do believe the Scripture that says that you can be healed, and you can be Saved, and you can experience life change in a moment! I've actually experienced all of that in my life! So, I'm an overcomer by my testimony and what God has done in my life, and all that he has delivered me from.

I'm also reminded of the verse in Psalms 37:4 that says, "If we delight ourselves in God, He will give us the desires of our heart." This does not mean he just wants to give us the first thing that pops into our heads, like a house on the beach (and you're blessed if you have one) or a brand new car, or that thing that you have always wanted. I believe that when Scripture says He will give us the desires of our heart, these are the desires that are connected to His desires. He loves to bless and give good gifts unto His children is what our Bible says, but those are gifts as sons and daughters of God. When we align our life with Christ and when we use our gifts, and our houses, and our cars, and all that we have to do the work of the Kingdom — that is where the blessings come, and my interpretation to be that God will give us those desires in our heart, when they are the same as His!! See how that works? I love that! He will help you fulfill your dreams and become more than you ever



thought just by aligning your life with His, and asking, "Lord what is my purpose in this life?" God will always reveal an amazing plan in your heart and in your life! Jeremiah 29:11 says, "God knows the plans He has for us, and wants to prosper us." I pray that you are all being fulfilled in God's calling for your life!

Something I feel like is one of our major callings in this life is to walk in peace, and be a peace carrier. What is a peace carrier? I'm so glad you asked — someone who, when they walk into a room, others sort of flock to

them because they carry a presence of Christ which is a Presence of peace, and love. Have you ever known any such type of person? I strive to be a carrier of peace in this world that we live in. I feel like as children of God we are all called to be like Jesus, and bring peace, especially right now in our world when I feel the messages of peace and hope are so important to those around us! Use your social media, your phones, cards — whatever you have available to you to let people know — I am going to trust God and that brings me peace. Instead of sharing

scary things on your social media, share something that brings hope and is uplifting.

The word says in Romans 15:13, "I pray that God, the source of hope, will fill you completely with joy and peace because you trust in Him. Then you will overflow with confident hope through the power of the Holy Spirit."

If I know that God is my source and my hope, and will fill me to overflowing, that should allow me to lay my head down at night and rest a little bit easier!! God is looking out for you! He will never leave you, nor forsake you! He is a friend that sticks closer than a brother! So just realize that peace is not coming from you...it's coming from Christ who is in you! Having said that, no one can steal your peace unless you allow them to. Be a carrier of peace, bring joy to peoples' life, pray for them, help people on this journey we all call life! In the

## PEACE

continued on page 33

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# A Pastor's Ponderings: **Escape from Hell**



BY DAVE HOLLAND

Welcome to Hades. Deep in the bowels of the earth, it is a stinking, burning garbage dump for those who never worshipped God in truth. I am unholy and I live in this Hell. New arrivals here usually bellyache, "Someone's made a mistake, I don't belong here." Or, "I'm a good person, I don't deserve this." And my favorite, "I believe in the Big Guy upstairs, I'm not perfect, but I'm a decent person."

But this newcomer was different, Though He was a crumpled heap of bleeding and tattered

flesh, He didn't cry or protest. He had the audacity to march straight toward the Prince of Darkness and demand the release of the captives.

The Old Serpent hissed, "I've got you in my clutches now! I'm the master of Hades, and these departed souls are mine, mine, mine. No one ever leaves here!"

The Scarred One thundered, "I paid the redemption price on your cross of cruelty, they are free," then he wrested the keys of Hell away from the evil one.

The Devil's long claws were grasping for the keys as he sneered back, "Only those who believe in you can leave this place, ask them and see." Satan's glowing eyes swept across the inferno intimidating all who came under his threatening glare.

With that, Jesus stretched out His nail-scarred hands and preached to the captives trapped in darkness, "The Holy Father loves you, and I have paid the penalty of your sins. Only believe and follow me to a new life."

It was a difficult choice, af-

ter all, He was here with us, and He looked so wounded and bruised. Many laughed at him, some ignored him and continued scraping their boils. Then, a thunderous quake rocked Hades followed by a mighty wind. This was the first fresh air we smelled in eons. The Spirit-Wind lifted the Scarred One up in the air, and He continued preaching, "Come follow me to My Father's house, He has a place prepared for you."

Many turned to Him and trusted Him, and as they did, they started ascending with Him. "I believe, I believe, I believe," my heart cried out, and I also began to ascend. As I did a thousand regrets fell from me like paper confetti, a million heartaches were swept away in that powerful Wind.

Satan was powerless to stop us. The devil screamed, he stomped and shouted, "Stop you scoundrels, religious liars, and thieves, you can't go to the holy place." But multitudes of captives continued to rise, swept up by the Spirit of freedom. We

rose following Jesus as He led us into the glorious light. The screams faded and I began to hear hallelujah choirs growing louder. I will never forget the cheering—the angelic hosts welcoming us home to heaven.

Incredible light emanated from the throne of God. There is a warmth that doesn't burn, and the smell of fresh-cut flowers fills the air. Among the throngs of Heaven someone came and draped a white robe upon my back, and I cried, "No! I'm so sorry, I am unholy and unworthy."

"The clean garment of Christ's righteousness is yours by faith. You are loved, accepted and forgiven." came the angelic reply.

The Holy Wind swept Jesus higher to the crown of Heaven above every principality and power in Heaven, Earth, and Hell. He was given a name above every other name to which every being bowed and joyfully worshipped. His voice rang out through infinity, "I am He who lives, and was dead, and



behold, I am alive forevermore. Amen. And I have the keys of Hades and of Death," Revelation 1:18-19 (NKJV).

Happy Resurrection Day!

*Dave Holland pastored for almost 40 years before retiring in Destin. He recently released his new devotional based on the Gospel of Luke called, "Every Day Jesus, Experiencing the Jesus who Ignites Your Soul." He can be reached through his website [DaveHolland.org](http://DaveHolland.org) or at [davidholland54@gmail.com](mailto:davidholland54@gmail.com). He is available to serve to minister or serve as an interim pastor.*

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 Musing



By SEAN DIETRICH

I have here an email from a woman named Ella who lives in New York City. Ella writes:

"I turn 76 years old in two days... I'm trying not to lose my mind, but being trapped inside this little apartment and self-quarantining with my daughter and her roommate, I'm starting to go stir crazy!

"It's been a long two years for me, I have survived breast cancer, and an autoimmune disease, please write something upbeat just for me that doesn't even mention COVID-19 and take my mind off of it."

Ella, since we don't know each other, and since I don't have your personal details, I guess I'll just start writing something based on what I DO know about you.

For starters, you're turning 76. This means that, if we do some basic math... Subtract the six... Carry the two... Divide the coefficient... Take the remainder and shove it up the

cosine's exponent... Made a mistake and kissed a snake, how many doctors did it take...?

You were born in 23 BC.

No wait. That can't be right. I'm sorry, Ella. Math has never been my strong suit. Let me try that again. You were born in 1944.

Before I wrote this, I was doing some research on your birth year and found out that '44 was a pivotal year. The war was still on, Navy ships were still being attacked, Roosevelt was president, America's most edgy pop-star was Bing Crosby. There were also several historical figures born that year, such as Diana Ross, Jerry Springer, and of course Boz Scaggs.

Boz Scaggs. Now there's a name I haven't heard in ages. Do you remember him? Of course you do, who doesn't? He was a singer-songwriter who had a big hit from the movie soundtrack "Urban Cowboy," starring John Travolta. The song was titled "Look What You've Done to Me."

This song was majorly depressing. My friend's older sister, Sandy, had this cassette tape and played this song roughly 53,202 times every single day. Whenever we would walk by Sandy's bedroom door, there would be lots of estrogen coming from

her room. Sometimes you could see it seeping from beneath the door.

And Sandy's little brother would always say in a serious voice, "Stay away from Sandy today, my mom said she's got the hormones."

Her boyfriend, H.J., was always doing something to tick her off.

Sandy once got so upset with H.J. that she offered to pay me and my buddy, Todd, three bucks to slash H.J.'s bicycle tires. Todd and I were about to cut the tires when we came up with

# Stir Crazy



This was bad news. We boys had never known anyone who actually came down with a case of the hormones. We'd only heard about things like this happening in Third World countries where they didn't have clean drinking water.

You didn't want to catch the hormones. Teenage girls who caught the hormones, according to my pal Johnny Randall, wound up so bad off that for the rest of their adult lives they had to visit bathrooms together in groups.

So we steered clear of Sandy. But I still remember her listening to that music. Sometimes she would be crying in her bedroom, mostly because of various boys.

this brilliant plan.

Our plan involved waiting beside H.J.'s bicycle until we saw him, whereupon we would announce, "Hey, H.J.! Sandy's paying us three bucks to slash your tires, how much will you pay us NOT to slash your tires?"

It was a great plan. And it worked, too. H.J. was very generous. He gave us two broken ribs and a few atomic wedgies from hell.

What was I talking about again?

Oh, yes. Boz Scaggs. Well if there's one thing old Boz taught us, it's that girls can hurt you. My cousin Lydia, for instance, was always crying at romance movies when she was a teenager. All those tears made you sort of think she was soft and tender inside. But she was not tender, especially when it came to people messing with her Stuff. Lydia took her Stuff very seriously.

If we boys ever broke into her room and stole her Leif Garret poster, or God forbid, her Donny Osmond picture book, she turned into the Bionic Woman. Suddenly she could bench press Buicks, and turn her head 360 degrees.

She would chase us for seven miles without even breaking a sweat, then use our faces to scrub oil stains off the driveway. To this day, I'm missing a molar because I was once an accessory to stealing Lydia's "Teen Beat" magazine with Scott Baio on the cover.

Well, darn it. I've come to the end of this special column that I wrote for Ella. I didn't say half the things I wanted to say. I've never been very good under pressure.

Still, if you're reading this, I want you to know something, all kidding aside. You deserve to have a happy birthday, Ella. Lord knows, you've been through enough this year.

I know this probably doesn't mean much coming from someone like me, but when you blow out your candles, I hope you remember that some guy in Po-dunk, Florida, is sincerely wishing you the best year of your life.

May you make it through this self-quarantine with your sanity and your health. And when it's over, maybe one day we'll meet, and I can hug you in person.

Just as long as you can guarantee that I won't catch a case of the hormones.

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**PEACE**

*continued from page 30*

middle of all of the stress and trauma that comes with what is happening in our world with the COVID-19 virus, just say this out loud wherever you are.... "I am going to trust God, He's got me." Declare and decree that you are a child of God. Here are some things that my wife Sula, and I, along with our children do to keep peace and help us fight fear, in our home during this time:

**#1 Turn worship music on. Isaiah 26:3:** "You will keep him in perfect peace, whose mind is stayed on You, because he trusts in You." Worship restores God's heart to your dwelling! Psalms 31:19: "Lord you have stored up so many good things for us, like a treasure chest heaped up and spilling over with blessings, all for those who worship and honor You!"

**#2 Declare & speak Psalm 91 over your family, friends, church, city, and finances.** He will rescue you from every hidden trap of the enemy, and He will protect you from false accusations and any deadly curse. His massive arms are wrapped around you, protecting you. You can run under his covering of majesty and hide. His arms of faithfulness are a shield keeping you from harm. Take time and pray this together, and also over others, and even catch this.....over the entire region. Be what I call a watchman on the wall, one who will pray for our city! Let's

do it friends! Anybody besides me believe that God hears our prayers?

**#3 Take back your authority:** II Timothy: God has not given us a spirit of fear, but power, love, and sound mind. Ephesians 1:19-23: I also pray that you will understand the incredible greatness of God's power for us who believe in Him. This is the same mighty power that raised Christ from the dead and seated him in the place of honor at God's right hand in the heavenly realms. Now he is far above any ruler or authority or power or leader or anything else—not only in this world but also in the world to come. God has put all things under the authority of Christ and has made him head over all things for the benefit of the church, the church is his body; it is made full and complete by Christ, who fills all things everywhere with Himself. My friends take back your authority in your homes over spiritual matters. Do not let the enemy have your homes, your thoughts, nothing!! "No weapon formed against you shall prosper!" You're going to win! I promise. Believe in God! Have Faith!

**#4 Go outside! Have fun as a family** (quality quarantine time). Is it possible? Yes! Walk, run, dance, play, dream! Proverbs 17:22: "A merry heart does good like a medicine, but a broken spirit dries the bones."

Just remind yourself to choose peace! It's not what's happening around me, it's who is in me, Jesus.

**Need Some Advice?**

By DAVE SAVIOLA,  
ARBORBROOK FINANCIAL  
CONSULTING FIRM

The poet and philosopher Thiruvalluvar is given credit for saying: "Nothing is impossible for those who act after wise counsel and careful thought."

We are certainly in a time where, for most of us, some very important decisions are about to be made that will have impacts on our own lives, our families, our businesses, and our communities for years and perhaps decades to come. How do we navigate through such waters? Common sense says we should not do it alone, but then what? How do I find the right advisor?

The answer comes from a story that occurred approximately 3,600 years ago ... give or take. At the time, perhaps the most powerful man in the world, Pharaoh, had a series of disturbing dreams. So, he summoned the "magicians and wise men" of Egypt to tell him what the dreams



meant. They could not.

A high-ranking waiter then makes a referral to Pharaoh, telling him that he knew a guy that could help. Oh, by the way, this guy is currently in prison. Nevertheless, Pharaoh must have been frustrated and desperate, because he sent for this prisoner at once to see if he could help.

The prisoner's name is Joseph, and he has just been plucked from detention and given an audience with the ruler of all the land. A pretty big opportunity indeed and all he must do is tell Pharaoh what his dreams mean. The first words out of Joseph's mouth are, "It is beyond my power to do this." Wait ...

what? But then the story turns to the source of all wisdom and knowledge, Joseph continues: "But God can tell you what it means and set you at ease."

Joseph goes on to not only interpret the dreams for Pharaoh, but give him specific recommendations of how to handle the situation. The king received this advice so well, he put Joseph in charge of all the land of Egypt, a pretty decent promotion from prisoner.

In this account recorded in Genesis 41, Pharaoh goes on to describe Joseph as a man "in whom is the spirit of God," declaring "there is no one so discerning and wise as you." I often like to describe Joseph as the first financial advisor, and I would maintain that when looking for a team to help you traverse today's environment, it is critical for them to have received their credentials from the One who ultimately directs our steps. Indeed, nothing is impossible when God is the source of our advice.

  
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 Business

# Gulf Power Contributes \$250,000 to Florida SBDC

## For Small Business Grant Program to Provide Relief During Ongoing COVID-19 Pandemic

The Florida Small Business Development Center (SBDC) at the University of West Florida (UWF) has launched the Northwest Florida Small Business COVID-19 Recovery Grant Program to assist businesses across our communities impacted by the ongoing COVID-19 pandemic. The grant program was made possible by an initial contribution of \$250,000 from Gulf Power through its economic development fund.

One important distinction to note is that this is a grant

program versus a loan, which means that if approved, a small business will not need to pay back this assistance.

“We understand that this is a difficult and unsettling time for us all, and that many of our neighbors – including small local businesses – are now facing significant financial hardship,” said Marlene Santos, president of Gulf Power. “We are grateful to be able to help the small businesses that are often the backbone and economic engine of our communities – and



what makes Northwest Florida a uniquely special place to live, shop, eat and raise a family.”

The grant program will provide up to \$5,000 to help offset losses that small businesses may currently be experiencing as a result of the COVID-19 pandemic. Grant applications will be accepted April 8-15, 2020, and are available for download

at [www.sbdc.uwf.edu](http://www.sbdc.uwf.edu). Eligibility requirements include:

- A for-profit, privately held small businesses established on, or before January 1, 2019.

- Must maintain a place of business, including a physical location, within eligible Northwest Florida counties.

- Eligible Northwest Florida counties include: Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Jackson, Washington, Calhoun, and Bay.

- Must have 2 to 10 employees.

- Must have a demonstrated reduction in sales revenues of 25% or more due to the loss of business income related to COVID-19.

For more information about the program or assistance with completing the grant application, contact the Florida SBDC at UWF at 850-586-7802 or [ahaider@uwf.edu](mailto:ahaider@uwf.edu).



## Visioning Through a Crisis



BY RACHEL RUSSELL

With the world being on a literal shut down the last few days, many of us have had to come to a place of PAUSE. In this PAUSE, we can fall into the trap of worry and fear and become immobilized. But for those of us whose passion is visioning, there is an excitement that arises, because the PAUSE is allowing all of us to reposition ourselves for greatness.

My name is Rachel Russell and I am an entrepreneur and

Vision Coach, because I love to help people on their path to success. My specialty is that I take things from the vision realm, strategize and bring it to a place of execution. Let me tell you why I'm excited for this season.

The Japanese word for crisis is (□□ = kiki) and it means opportunity. I sense that this time of PAUSE has been set because there are things that we have been designed to do that many of us have been putting on the back shelf, because we were caught up with our everyday lives. Some of you have bestselling books that need to be written. Others need to finish some vital schooling. There are some of you that have million-dollar business ideas but because you have been so focused on your jobs, years have passed by and the ideas are just sitting in the back of your mind waiting to be released.

Some of you haven't spent

much time with your children or your spouse, and now you are getting caught up with some quality family time. And then there are some that need to concentrate on your health.

Whether this PAUSE is meant for a season of creativity, completion, bonding or a restoration, this PAUSE was designed to catapult you to a new place of success.

Taking time to vision in this season of PAUSE will be a beneficial activity. Ask yourself, when this is over, and believe me it's going to end at some time, where do I want to be? I mean “Netflixing and chilling” was cool for the first week, but what if this lasts for six months? Are you prepared to “Netflix and chill” or do you want to look back and say thank you for this time of PAUSE?

This crisis hit my country, Trinidad and Tobago, on Monday, March 16, 2020, and all schools had to shut down. I owned a prestige day care and preschool. No school means no income for me. By March 17, I strategized with my team and was able to create three additional businesses. This process was fairly smooth, because these businesses were part of my larger vision from before and I already had the foundation in place. Today is March 24, and we have already launched two

of the business initiatives, with the third one coming soon.

How was I able to turn a negative situation around? I asked myself what I was putting off during my busy season and how I can execute it now so that it is beneficial for me, my family and, of course, the wider community.

Take a step back! Look at the bigger picture! Is there an opportunity waiting for you at this time?

Encouragement during this season is, don't fall into the trap of worry and fear. There is much that can be done at this time to further your path to success. Be safe and remember, this is your time to step into greatness!

*Local Rachel Russell is the founder of Full Quiver Services Ltd., services that support families. She is the Visionary on the Board of Directors and spearheads the strategic direction of the company. Rachel has been in the field of small and medium business management from age 18 and has successfully pioneered Full Quiver Services Ltd. for the last 12 years. She has a passion for development, excellence and service, and it is her mission to develop future leaders that people can trust, emulate and follow. She has also launched two catering companies and a holding company, while a proud member of the John Maxwell Team. Her consulting business is designed to help turn big ideas into reality.*

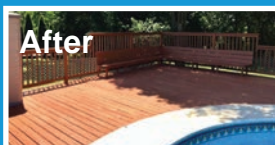


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# Looking at The Law: **Estate Planning and Covid-19 Novel Coronavirus**



BY GREG D. CROSSLIN

We know well that COVID-19 is having a serious impact on our community and round the world. There are many uncertainties surrounding each of us. The recent spread of Coronavirus has caused many clients, friends and family members to contact our firm about Estate Planning during this pandemic. No one knows if things will get worse. However, based upon how easy it appears that Coronavirus is spreading and its potential mortality rate being relatively high, it is something we all need to address.

The numbers seem to indicate that 80 percent of the cases turn out to be relatively mild. The numbers also seem to suggest that approximately 20% of cases turn more severe. Just as you are preparing to protect your family by stocking up on food, medicines, etc., it is prudent to ask "What should I do from a legal perspective?"

Let's start with the basics: do you have a Will or Living Trust? If you do, make sure it is up to date and accurate. Do your plans reflect your intentions if you were to die tomorrow?

Here are a few questions for review:

Is the named personal representative or successor trustee still the person you want to carry out your intentions?

Have you correctly named all beneficiaries; are they still living; do you need to make any changes?

Is the beneficiary a responsible person? Should they receive their gift outright or should it be given to them in a trust for their long-term benefit?

Are there new people in your life that need to be included? Are there others who need to be excluded from your plan?

Do you have your beneficiaries properly identified in insurance policies, your IRA or 401(k) or annuity plans? Do they need to be changed? Remember, these do not pass through your Will and are likely not in your Trust; it's important your affairs are in order.

Of course, the above assumes you have a Will. If you don't, then you really should address the issue. Everyone needs a plan!

Do you have a Trust? If you have a Revocable Living Trust, are your assets and property prepared to transfer to your

Trust? With Coronavirus, many patients find themselves incapacitated, hospitalized, and unfortunately, a high number on respirators. The time to prepare is now.

Keep in mind:

The State of Florida does not recognize handwritten Wills unless they are executed in the correct format as required by Law.

All Will must be signed in the presence of two witnesses, who have signed the documents in each other's presence. The best practice is to also have them notarized at the same time.

Most importantly, dying without a Last Will and Testament means that your estate will have to go through the legal process. The statutes clearly intend to make sure that your

beneficiaries receive your estate through proper distribution. However, there is no guarantee that the state through the probate process will make sure that your gifts, bequeaths and property will go to the person you want them to. That is why everyone should focus on avoiding probate by getting good legal advice and help in advance of any illness.

Issues to consider:

Accuracy of current Will or Trust; durable power of attorney and health care surrogate; access to original estate planning documents; revocable living trusts; is your Trust properly funded; are all assets identified and accessible; are the beneficiaries correct; has an heir been identified on Safe deposit boxes; are my wishes known to my per-

sonal representative?

We are all facing numerous uncertainties right this moment. Legal issues surrounding your Estate Planning, your Wills, Trust, and planning for your family, your future and the directions of your intent should not be one of the things you have to worry about.

Only you can decide when it is time to get a checkup. We suggest you get these matters addressed before COVID-19 becomes a bigger issue.

Be well, stay safe.

*Greg D. Crosslin is the principal attorney at the law office of Greg D. Crosslin, 3999 Commons Drive West, Suite D, in Destin, FL. Call 850-650-7378 or visit [www.destin-legal.com](http://www.destin-legal.com) for more information.*

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 Business

# Change is Inevitable; Growth is Optional

BY DEBBY MCKINNEY

Social distance guidelines have just been extended through April 30th. This is a new world we've all been thrown into and all the parts won't go back in their "places" when things get back to "normal." This applies to all aspects of our life and business.

We have a chance to reinvent and renew ourselves, our families, our careers, business and our faith. Through all of

this, people need leaders. BE a leader.

Some businesses will do well in this climate – others will not. It's a time for an honest assessment of where you are and your business. Be proactive and get really creative as new opportunities will surface.

It might be time to pivot which means to change direction, not your goal. You've pivoted many times before – that's life. But this might be the biggest

pivot you've ever done.

Right now, many are relying on social media and other digital platforms to get information on local business. It's how we find out if a business is open or if they provide curbside or delivery services.

Below are local business examples of innovation:

We've all seen the heart-warming photos and videos of family members standing outside of assisted living type fa-



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cilities with signs for their loved ones. Locally owned **The Manor at Bluewater Bay** took a different approach by having their residents hold up signs telling their love ones they were o.k. and doing well then posting on Facebook.

**The Destin Chamber** has a go-to section on its website to obtain up-to-date information on local business all in one place: <https://www.destinchamber.com/covid-19-effects-to-destin-business-operation>

Help Save Your Local Business App was introduced by the **Fort Walton Beach Chamber**. It's a place to list your business and for families to support local business: <https://www.savefloridabusiness.com/>

**The American Lunch Truck** has been offering free lunch for those in need courtesy of The Local Market, La Paz, and Harbor Docks restaurants. Each day they are in a different location.

**Just Love Coffee Cafe** in Destin is happy to offer call ahead orders and curbside pickup. You'll always see positive posts on their Facebook page: "We are so appreciative of the love and support this community has shown us since we've been open. Thank you for your sweet words. Reading these tru-

ly makes these trying times easier. We can't wait to re-open and serve you all again soon."

**Today's Boutique** Facebook page has a great example: "Times are changing and so are we! 4 fabulous ways to shop at Today's!" They have a really nice visual of the 4 ways: 1. Private Appointment 2. Facetime Appointments or Texted Photos 3. Facebook Store 4. Gift Cards

**Emerald Coast Women in Business** will hold its first ever virtual event in April using Zoom. Up till now, it's always been about making real connections in person. We're changing, too, in these times.

My hope is that all of us are inspired to be of service in new ways according to His purpose. This reminds me of a verse my Dad wrote in my Bible long ago: Romans 8:28 ~ "And we know that in all things God works for the good of those who love him, who are called according to his purpose." We are victorious in Him.

*Local Debby McKinney (Debby with a Y) is the founder of Optimum Health Partners [www.OptimumHealthPartners.com](http://www.OptimumHealthPartners.com) (Website not live yet – but will be soon) and Co-Founder of Emerald Coast Women in Business [www.EmeraldCoastWomen.com](http://www.EmeraldCoastWomen.com).*

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# Four Tips to Make Working from Home Work for You

BY THE HIVE CREATIVE CONSULTING

The spread of coronavirus is affecting everything from travel plans to the supply of toilet paper, and the workplace is no different. As we try to mitigate the spread of the virus, many employees have found themselves suddenly working from home. It can be challenging and stressful to figure out how to make working from home work for you. Here are some tips to make your transition from the office to home a little easier.

## Set the Stage for Work

Create a space that looks and feels like your office. It doesn't have to be a separate room, but a designated spot in your house that is dedicated to work. Bring home your desk chair, decorations, second monitor, office supplies...whatever you need to help you be productive, comfortable, motivated to work. By designating a spot in your home and sticking to it, your brain starts to associate that area with work, which helps keep you focused. While it may seem great to be able to move your laptop from couch to kitchen to bed, it blurs the lines between work and home life and makes it harder to turn off at the end of the day.

Now that you have set up your home office, dress for the occasion! Get ready for work every morning like you are actually going into the office. Get dressed, do your hair, your makeup — whatever you would normally do to get ready. It is tempting to stay in your pajamas all day, but it's harder to be productive when you're dressed for leisure. Keeping up your appearance boosts confidence and sets the tone for your day.

## Avoid Distractions

Distraction is one of the biggest challenges when working at home. A lot of people who dreamed about working from home are now finding out how hard it is to actually focus on work when you are at home. It's easy to get caught up doing household chores, entertaining the kids, binge watching the latest Netflix series or scrolling social media. Staying productive at home takes a lot more effort than it does in the office.

Know what gets you off track

and try to minimize your exposure to it while working. Right now one of the biggest distractions is the news. If you are someone who gets side tracked by news alerts, turn them off during work hours. Instead, set up calendar alerts for breaks, stretching, a walk or lunch. Try to eat your meals at the same time and rate that you would at the office. It's important to take breaks, but set a timer to ensure you don't lose track of your day.

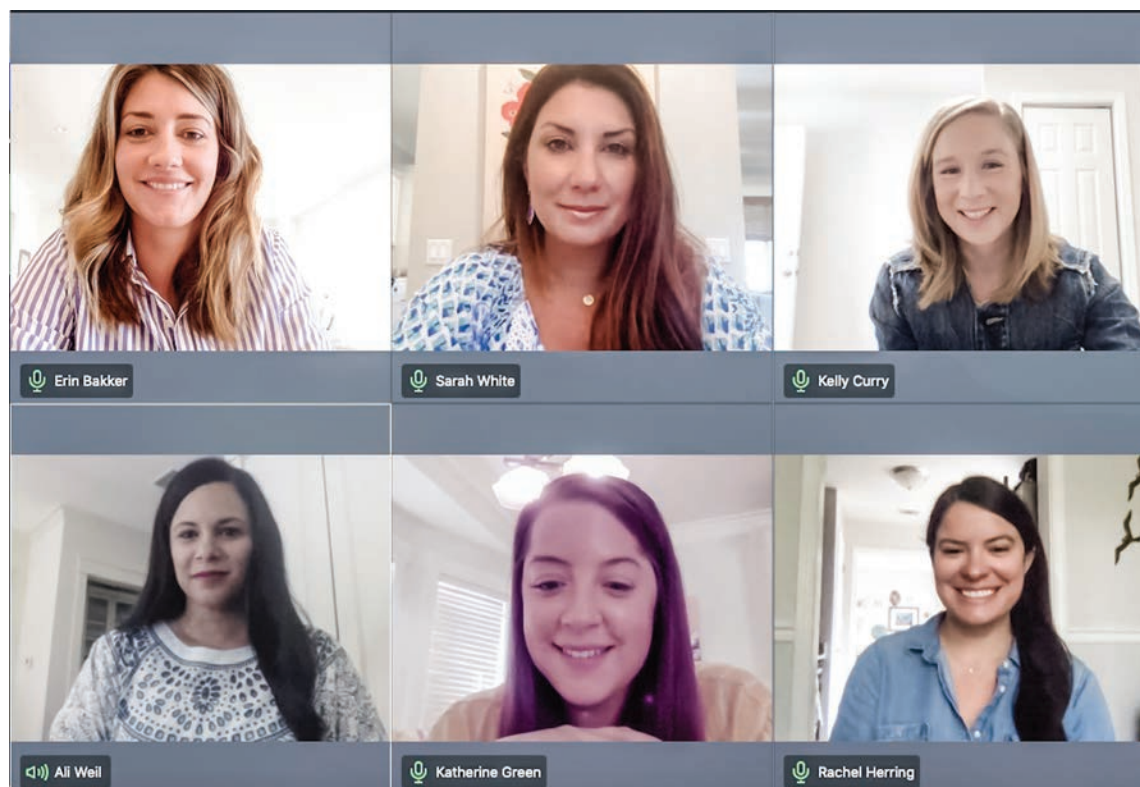
"Think outside of the box while you work 'outside of the box,'" Erin Bakker, principle at The Hive Creative Consulting, said. "Use your new setting as an opportunity to see things from a different angle and come up with creative solutions and innovative ideas."

## Use Technology to Stay Connected

Use technology to replicate the personal interactions and collaboration you have in the office. This is a new work experience, so we need to create new processes. Regular communication is important to maintain relationships with colleagues, supervisors and direct reports. Video conferencing is a great way to keep your team connected and engaged. Using shared documents like Google Docs makes it possible for multiple people to work on the same document in real-time. If you miss your office whiteboard, Trello is a great tool to share to-do lists. It is also a great way to improve accountability when you are working remotely.

"It's important to touch base regularly," Ali Weil, principle at The Hive Creative Consulting, said. "It's hard to know who is working at what times as we all try to balance work and home life, so it is helpful to update everyone with your schedule and what you're working on."

If you miss the social "water cooler" time in the office, make an effort to connect with coworkers via text or over the phone during the day to have conversation with no agenda. Maintaining these social interactions helps to break up the monotony of your day. Likewise, consider picking up the phone or hopping on a video call to discuss things you may have typically done in person rather than through e-mail. Not only will this cut down on miscommunication, it also helps



to break up the isolation that comes with working remotely.

## Be Flexible

Have grace for your team members and yourself as we all navigate through this new work landscape. Everyone is going to be less productive during this time. This is uncharted territory for many companies and employees, and it doesn't help that we have a global pandemic going on at the same time.

"We all need to have more patience and flexibility right now," Sarah White, director of public relations at The Hive Creative Consulting, said. "It's going to take time for all of us to adjust and develop new routines."

Set yourself up for success by scheduling your day the night before. Be honest with yourself (and your supervisor), and set reasonable goals for what you can accomplish. Once you have a plan, set deadlines for tasks, even small ones, so time doesn't get away from you. Figure out a routine that works for you. Make adjustments as you go; it will probably take some trial and error before you get into a groove.

Parents, go easy on yourself; you're essentially performing two full-time jobs. More screen time is inevitable and it's ok. If possible, adjust work hours to fit in with your children's schedules and/or schooling. If two parents are working from home, consider working in shifts. It's not feasible for most parents to work eight

hours straight.

"If you're homeschooling while working at home, try homeschooling first and then starting your work a little later than

you normally might," Bakker said. "Doing both simultaneously is sometimes more stressful than productive."

## COVID-19 RESOURCES

### Community Resources

City of Destin: [cityofdestin.com](http://cityofdestin.com)  
Centers for Disease Control (CDC): [cdc.gov](http://cdc.gov)  
Okaloosa County Health Department: [okaloosa.floridahealth.gov](http://okaloosa.floridahealth.gov)  
Okaloosa County School District Hotline for COVID-19: 850.833.5819  
Okaloosa County Department of Health Call Center for COVID-19: 850.344.0566,  
Mon.- Fri. 7 a.m. to 5 p.m. CST  
FAQ's about our area: [www.destinfbw.com/](http://www.destinfbw.com/)  
Okaloosa County COVID-19 Updates Page: [www.co.okaloosa.fl.us/bcc/covid-19](http://www.co.okaloosa.fl.us/bcc/covid-19)  
Walton County Health Department: [Walton.floridahealth.gov](http://Walton.floridahealth.gov)  
Walton County Emergency Management Department: [www.WaltonCountyEM.org](http://www.WaltonCountyEM.org)  
Questions on COOP: Call (850) 951-2017 or email [wcm@waltoncountyem.org](mailto:wcm@waltoncountyem.org)

### State Resources

Florida Department of Health: [www.floridahealth.gov](http://www.floridahealth.gov)  
Florida Department of Health COVID-19 call center: 1.866.779.6121  
Florida Chamber of Commerce: [www.flchamber.com/follow-facts-not-fear/](http://www.flchamber.com/follow-facts-not-fear/)  
Gov. DeSantis Emergency Bridge Loan Program for Small Businesses impacted by COVID-19: [floridadisasterloan.org](http://floridadisasterloan.org)

### Business Resources

Local business operation hours: [www.destinchamber.com/covid-19-effects-to-destin-business-operation](http://www.destinchamber.com/covid-19-effects-to-destin-business-operation)  
FloridaDisaster.Biz: [floridadisaster.biz/BusinessDamageAssessments](http://floridadisaster.biz/BusinessDamageAssessments)  
Florida Chamber Business Resources: [www.flchamber.com/follow-facts-not-fear/](http://www.flchamber.com/follow-facts-not-fear/)  
IRS Tax Relief: [www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)  
Small Business Administration (SBA) COVID-19 Economic Injury Disaster Loans: [www.sba.gov/funding-programs/disaster-assistance](http://www.sba.gov/funding-programs/disaster-assistance)  
CDC recommendations for Workplace and Commercial establishments best practices: [www.cdc.gov/.../workplace-school-and-home-guidance.pdf](http://www.cdc.gov/.../workplace-school-and-home-guidance.pdf)  
US Centers for Disease Control (CDC) Resources for Businesses and Employers: [www.cdc.gov/coronavirus/2019-ncov/community/organizations/businessesemployers.html](http://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businessesemployers.html)  
Small Business Emergency Bridge Loan available through Florida SBDC here: <https://floridadisasterloan.org/>  
SBA EIDL grant application: <https://covid19relief.sba.gov/#/>  
SBDC-UWF Recovery Grant Program: <https://sbdc.uwf.edu/northwest-florida-covid-19-recovery-grant-program/>

### National Resources

CDC COVID-19 Information: [www.cdc.gov/coronavirus](http://www.cdc.gov/coronavirus)  
U.S. Chamber of Commerce: [www.uschamber.com/coronavirus](http://www.uschamber.com/coronavirus)

 Music

# Join Church Online!

Destin area churches impart hope and many are offering online services regularly and for the upcoming Easter season. Check their Facebook pages and websites for Seasonal and online Easter schedules as well as updates on services.



**CHURCH IS ONLINE**  
*This Weekend!*

WATCH US LIVE: [DESTINYWORSHIPCENTER.COM/LIVE](http://DESTINYWORSHIPCENTER.COM/LIVE) + YouTube

**Coastline Calvary Chapel Destin**

Join online church Sundays at 9:30 a.m. and access sermons online at Facebook/Coastline Calvary Chapel Destin.

**Corpus Christi Catholic Church**

Mass is celebrated each day at 9 a.m.. View mass live at [ccdestin.com](http://ccdestin.com) or on the Facebook page Corpus Christi Catholic Church.

**Destin Church of Christ**

In an effort to stay compliant with copyright, sermons are uploaded Sundays later in the day at [destincocf.org](http://destincocf.org).

**Destin United Methodist Church**

Join Destin UMC Worship Online at 7:30 a.m. Sundays at [destinumc.online.church](http://destinumc.online.church).

Access online video sermons at [destinumc.org](http://destinumc.org).

**Destiny Worship Center**

Live Service Times are Saturday at 5 p.m., and Sunday at 9 a.m. and 10:45 a.m. at [DestinyWorshipCenter.com](http://DestinyWorshipCenter.com) or on Facebook/Destiny Worship Center.

**Faith Assembly Christian Church**

Join live Sundays on Facebook/Faith Assembly Christian Church at 10:55 a.m.

**Grace Lutheran Church**

Join livestream of Sunday Worship at 9:30 a.m.; download bulletin at [www.gracedestin.org](http://www.gracedestin.org). Access Sermon Archives at [gracedestin.org/resources/live-streaming](http://gracedestin.org/resources/live-streaming).

**Immanuel Anglican Church**

Experience Daily Prayers at Noon and Sunday Worship at 9:00 a.m., livestreamed at [iacdestin.org](http://iacdestin.org) and on Facebook/Immanuel Anglican Church.

Holy Week 2020 will be fully livestreamed: Maundy Thursday Foot-Washing Service Thursday, April 9 at 6 p.m.; Good Friday Service Friday, April 10 at 6 p.m.; Holy Saturday Service Saturday, April 11 at Noon; Easter Sunday Resurrection Worship Sunday, April at 9 a.m.



**Impact Life Church**

Online church is held 10 a.m. Sundays; ILC Kids 11:30 a.m. Sundays; and 6:30 p.m. Wednesdays on Facebook/Impact Life Church Live or YouTube Live. Posted sermons and info on podcasts are available at [impactlifechurch.us](http://impactlifechurch.us).

**Impulse Church**

Join Online live at 10:15 a.m. Sundays at [impulsecchurch.com](http://impulsecchurch.com) or [impulsecchurch.online.church](http://impulsecchurch.online.church).

**New Life Church**

Join live on Facebook Sundays at 8:30 a.m. and 11 a.m., and Tuesdays at 7 p.m. You can also connect through online membership on Facebook/New Life Church or [newlifesrb.com](http://newlifesrb.com).

**Oceans Church**

Watch online at 10 a.m. CST at [oceanschurchfl.online.church](http://oceanschurchfl.online.church). Click on [www.oceanschurch.org/oc-kids-from-home](http://www.oceanschurch.org/oc-kids-from-home) for kids church lessons.

**Safe Harbor Presbyterian Church**

Abbreviated Sunday Worship Service online is available at [vimeo.com](http://vimeo.com) or [safeharborpcadestin.org](http://safeharborpcadestin.org) from 10:30-noon and Facebook page for prayer requests.

**Shoreline Church**

Watch on Facebook Live Sundays at 10 a.m. and 7 p.m. or visit <https://shorelinechurch.net> for an online video service.

**Village Church**

Tune in Sundays at 9 a.m. for LiveStream at [villagebaptist.org](http://villagebaptist.org) or access on the Village Baptist YouTube channel.

**Vision Church at Christian International**

Watch live Sunday mornings at 10 a.m. at <https://vimeo.com/event/25381> or on Facebook/Vision Church at Christian International.



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|---|--|
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| <b>APR 30</b><br>M80's  | <b>JUNE 04</b><br>Velcro Pygmies                       |
| <b>MAY 07</b><br>Accent   | <b>JUNE 11</b><br>Rumours<br>Fleetwood Mac Tribute     |
| <b>MAY 14</b><br>Shania Twain<br>(Shania Twain Tribute)         | <b>JUNE 18</b><br>The Return<br>The Beatles Experience |
| <b>MAY 21</b><br>The Ultimate Eagles<br>Tribute - On The Border | <b>JUNE 25</b><br>DEPARTURE<br>The Journey Tribute     |

Pack a picnic, wine, and chair or purchase dinner from a local food truck. Enjoy the show!

**Ticket Prices:**  
General Admission: \$15  
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**MKAF.org**

Mattie Kelly Cultural Arts Village  
Dugas Pavilion & Village Green  
4323 Commons Dr. W, Destin, FL 32541  
850.650.2226 | [info@mkaf.org](mailto:info@mkaf.org)



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[www.aireserve.com](http://www.aireserve.com)

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Offer expires 4/30/20  
210 U.S. Highway 98, Destin  
850-460-8900 | [www.brotulas.com](http://www.brotulas.com)

**EMERALD COAST ENERGY SOLUTIONS**

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[trusteces.com](http://trusteces.com)

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4010 Commons Dr W., Suite 116, Destin  
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