



JULY 2020
VOL. 2, NO. 12

DESTIN Life

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Perspectives: What Does Independence Day Mean To You?

BY HEATHER BENNETT

The beauty of The Emerald Coast brings together people from all walks of life, political views, religions, and races. On Independence Day we celebrate the birth of our nation in one of the most beautiful locations in the country. While some of us may disagree over the current state of affairs of this nation, I think we can all agree we love the United States of America, and all the freedoms it allows us.

To celebrate this Independence Day, and celebrate our differences as we come together, we asked members of our community, from different backgrounds, what Independence Day means to them.

Clint & Effie Eagar – Clint, an industrial designer and artist, and his wife Effie, co-founder of TechX International, and Destin residents, have a true modern-day immigrant story. Clint grew up in South Africa during



Clint & Effie Eagar

apartheid, and Effie lived in mainland China. Both left their countries in search of a promising future. **What Does Independence Day Mean to Me?** “For both of us now citizens of this fine country we truly value all that this day truly means. For us it’s not as simple as picnics, concerts, barbecues, parades, etc. It’s not being persecuted, murdered, and all your liberties taken. It celebrates the

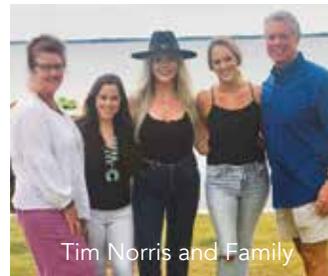


PHOTO BY SAVVY LEIGH PHOTOGRAPHY



Jocely Durette

legal journey we took and all the steps to create the life we know experience on a day to day basis. July 4th stands for what most of the world’s population craves for and the safety of our liberties. It’s interesting because my wife and I come from extremely different countries and cultural backgrounds, yet as human beings, have the common bond of hope, and the pursuit of happiness.



Tim Norris and Family

Tim Norris – Tim is the Walton County Republican Party Committeeman. He was born at Eglin Air Force Base to a military family and was raised in the area. Tim has enjoyed taking his family out to Crab Island to watch the fireworks in the Destin pass on the 4th of July. **What Does Independence Day**

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Destin’s New Water Tower

International Mural Artist
Creates the Unique,
Beautiful Visual

Imagine yourself in front of a blank canvas wondering what to paint...now imagine that blank canvas measures 90,000 sq. ft. and is 200 ft. up in the air!”

Over the past few weeks, you’ve probably seen the gradual work of the rendering of a giant sea turtle, dolphin and other sea life on a water tower in Destin.

In June, Destin Water Users, Inc. (DWU) celebrated the completion

WATER TOWER
continued on page 2

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 Community

WATER TOWER

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of its newest water tower, Tower 5, off Calhoun Avenue in Destin with a valve turning ceremony honoring all of the companies and individuals who worked on the project.

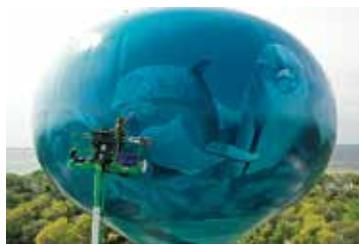
Tower 5 is a 750,000-gallon water tank that reaches 169 feet into the air. It is able to take on more water from DWU inland wellfield and reduces the demand on coastal wells. It provides much needed storage, improves the operation of the distribution system, and provides enhanced firefighting protection for those service members in the area.

The ceremony honored Poly Inc., who conducted the initial engineering report and crafted the design for the tower, along with Phoenix Fabricators and Erectors, who manufactured

and erected the tank itself. The beautiful outer appearance of the tank is due to the combined efforts of American Suncraft and artist Eric Henn who painted the unique coastal mural consisting of local sea life.

Originally from Dayton, Ohio, Eric began working on the mural this past February. When most artists work in a studio or home, Eric has taken his unique talent to lofty heights! With no formal training, he began painting murals at age 19 and has now painted large-scale murals throughout the world for more than 30 years! His artwork is seen by millions, most often when they are behind a steering wheel. He is a master at transforming eye-sore structures into life-like works of art.

He creates his own patterns and uses various techniques with brushes and paint rollers in order to achieve a cohesive blend-



ing of colors. Millions of gallons of paint, hundreds of thousands of brushes and a multitude of colors are a normal item list to complete each project.

For us, Eric created a stunning mural consisting of a sea turtle, dolphin, various species of fish, scenes from the ocean floor and a coral reef in order to cover the vast canvas of Tower 5. You can view some of his other projects at erichennmurals.com.

“Since the Tower is located in the heart of Old Destin, we wanted to paint something that paid tribute to the heritage of our community,” said DWU



general manager Lockwood Wernet.

The State of Florida’s Department of Environmental Protection was also honored at the ceremony as they provided a low-cost State Revolving Fund Financing to pay for the labor and staff who managed the project from its inception to completion.

Destin Water Users, Inc., is private, not-for-profit corporation headquartered in Destin with a service area covering most of the city of Destin and portions of unincorporated Okaloosa County. The company provides service to over 12,000 people in the winter months and over 40,000 in summer months. To learn more about DWU, visit dwuinc.com.

INDEPENDENCE

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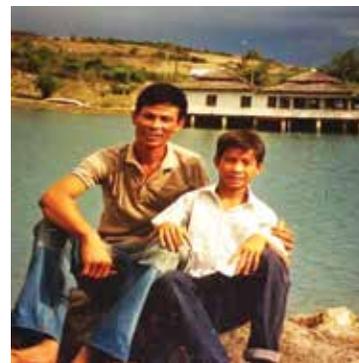
Mean to Me? “Independence Day means freedom. Our forefathers gave us great liberty in signing the Declaration of Independence, as did those who fought for our freedom in the Revolutionary War. All who have since fought to help us maintain our freedom are to be honored and recognized as well. Freedom isn’t free. May God Bless America and all those who have served and are currently serving.”

Jocley Durette – Jocley, and husband Greg with Florida Blue, are local residents. Jocley grew up in Brazil, her parents and siblings still there. Though she had a good job and a stable, successful family, she moved to America to seek a better life and opportunities for her kids. At first settling in Cape Cod, Mass., they watched 4th of July festivities from their

home window. Since moving to this area, the meaning has been heightened even more. **What Does Independence Day Mean to Me?** “I feel America is the best country in the world! Too many Americans take it for granted. When I arrived here, everything amazed me. The police actually show up when you call with support from an ambulance, firetruck and whatever is needed. The internet works and at speeds I never imagined. Hospitals and health centers fix you first and ask questions later. I couldn’t believe seeing businesses like Home Depot leave stuff outside (plants, mulch, lawnmowers) and nobody steals anything. Kids leave toys or bikes in front of the house and the next day, they are still there! We are free to do whatever we want (within reason) without the government telling us what to do and how to feel. Most respect each other regardless of color, nationality, sex or socio-economic level. Simple things

like playing ball on the beach or more serious issues like the 2nd Amendment are respected rights. We don’t need the government to tell us which school is good for our kid or which doctor we can go to or what color we can paint our house. Work hard, have faith in God, cherish our blessings and friends, love our family and enjoy the beauty of life are my duties as a citizen to keep America great. I am forever thankful for the brave men and women that made and keep us independent and free.” And her kids have learned that, in America, if you work hard, are kind and respect others, you will reach your goals.

Minh Nguyen – Minh is the owner of Minh PC Repairs and Services in Destin. He, his wife and two children all now live in Destin, but Minh hails originally from Vietnam. On Independence Day, Minh and his family take the opportunity and time to appreciate every



little thing they have in life. To cap off the day, they like to enjoy the beautiful fireworks with friends and family. **What Does Independence Day Mean to Me?** “This is a photo of me and my father on July 3, 1987, taken right before we left for the high sea of South China Sea on a ship named Evniki. Just in case we failed our escape attempt, or we became part of the statistics of lost people on the high seas for escaping to search for freedom, my mother back home

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

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Santa Rosa Beach, FL 32459

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Medicare Questions? We've Got Answers.

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Shield of Faith Missions Provides Help for Veterans and First Responders

By BOB CONRAD

Today, more than 2.7 million men and women have been deployed to Iraq and Afghanistan in the fight on terrorism.

“Unfortunately, for many, the rigors of combat and the challenges of military life take a toll on their overall health,” says Dr. Damon Friedman, an Air Force Special Operator who served four combat tours in both Iraq and Afghanistan.

The suicide rate among veterans has reached drastic proportions. The Department of Veterans Affairs Suicide Data Report from 2019 states that over 20 veterans take their lives every day and the suicide rate for veterans is 1.5 times the rate for non-veteran adults.

That’s where Shield of Faith (SOF) Missions, a non-profit organization serving our Nation’s warriors, comes in. The purpose of SOF Missions is to combat the veteran suicide crisis by restoring purpose, resiliency, and life after service.

SOF Missions was founded in 2011 by Dr. Friedman. The scars of war took a huge toll on Friedman physically, psychologically, mentally and spiritually. He experienced a traumatic brain injury (TBI) and post-traumatic stress (PTS) which made him question his own purpose and existence, putting him on a path of self-destruction and self-defeat. For a long time, he didn’t know he was struggling, and he didn’t ask for help, like so many of our brave warriors today. But eventually, he was blessed to get specialized care outside of the military and he had a moment of clarity. He wanted to figure out a way to help each and every veteran suffering like he was and help them find their purpose in life.

He wanted to help save others from themselves, from a path of self-destruction.

“Today, more than ever, with all the issues facing our world and the scars from combat, there are so many veterans suffering in isolated silence. They live in fear and are either too strong-willed to ask for help or they just don’t know where to turn,” says Dr. Friedman. “When our veterans are struggling, we want to be there to bridge the gap, whatever the challenges. If you’re afraid, we want you to know you aren’t alone.”

SOF Missions has a first-of-its-kind holistic paradigm of care called The Resiliency Project, provided wherever the veteran is located. It’s a four-

component program that exists to combat PTS and put warriors on a path of wellness. Warriors who apply and are accepted into the program receive individualized programs based on specific need. The program is fully funded by private donors and is provided at no-cost to all veterans.

“What that means is, veterans don’t have to come to us to get the care that they need, we go to them. We provide a customized treatment solution with our national network of partners,” says Dr. Friedman.

In 2019, SOF Missions served 20 warriors in The Resiliency Project, 60 groups used our veteran resources, 275 veterans received care and



10,000 people were present at 19 speaking engagements and events across the country. In 2020, SOF Missions has a goal to increase their impact five-fold, which will provide 100 warriors with full-spectrum care and more than 1,400 warriors will receive connect care across the Nation.

“No matter what you’re dealing with, you can always reach out for help. SOF is here

to encourage you, help you heal and help you understand you are never alone. You are worth it. You have a purpose in life, and SOF Missions is here to help you get there. Please reach out if you need help,” says Dr. Friedman.

If you are a veteran or first-responder in need or if you know of someone who is, please connect with us anytime at SOFmissions.org.



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Community

Rep. Mel Ponder Lives His Values

Mel Ponder doesn't just talk conservative values – he lives them in every walk of life – family, faith, freedom, honor, opportunity, generations and heritage. For Rep. Ponder, faith and family come first: he has raised three children with Mona, his wife of almost 30 years, and helped establish the Destin Week of Blessings. He and Mona have dedicated themselves to our communities, serving on the boards of many ministries and nonprofits in Okaloosa County.

As an advocate, Rep. Ponder has brought his principles to the business world, too, having started his own small business to train and support local marketplace leaders, business owners and individuals, as well as pastors, ministers and others of faith to make a difference in their communities.

He also worked hard to become a leader in various industries including regionalization, real estate, small business ownership, food/hospitality, retail, sales, marketing, nonprofit and the real estate finance industries. This experience helped him serve effectively as Mayor as he

gained the values of leadership, making tough decisions and taking responsibility.

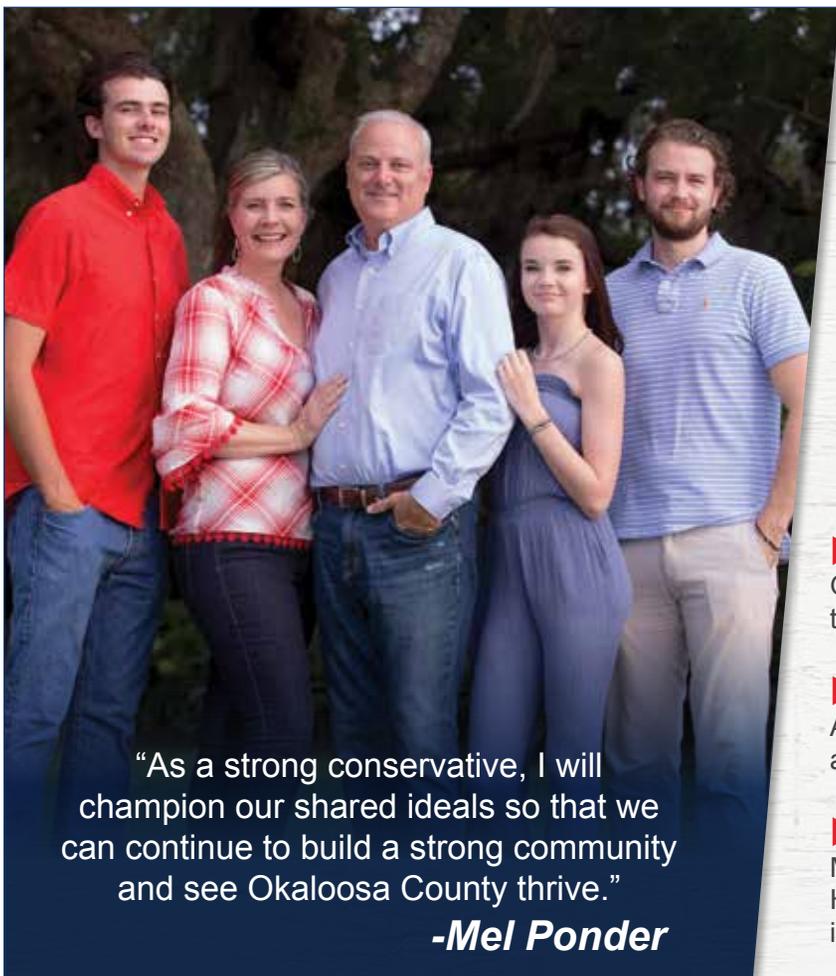
Prior to launching Business Empowered, Rep. Ponder also served as the Dir. of Regional Marketing Programs for the Florida Restaurant & Lodging Assoc. and as the Exec. Dir. of Coastal Vision 3000/THE Beach. With Coastal Vision 3000, Rep. Ponder helped in the creation and establishment of a branded destination for the Northwest Florida Gulf Coast region and served on the team that helped bring Southwest Airlines to Northwest Florida. From 2002–06, he served the City of Destin as a Councilman. It was during this time that Rep. Ponder was instrumental in helping initiate the Week of Blessings, an annual event that unites pastors to pray blessings and protection over the Destin fishing fleet, children, youth, families and businesses. With sights to serve further, Rep. Ponder was then elected Mayor of Destin.

Rep. Ponder is currently serving Okaloosa County and the state of Florida (the 17th largest

economy in the world), with a 2nd term as District 4's State House Representative, advocating strong conservative principles, especially when it comes to balancing the budget, fighting for our military, and shrinking the size of government.

A Florida native, Rep. Ponder wants to continue serving Okaloosa County by becoming County Commissioner of the 5th District. Mel says he wants to continue to promote strong conservative principles, while continuing to serve the people of Okaloosa County with all of the dignity and grace he devotes to his life's ministries.

In this role, Mel notes his value pillars as family, faith, freedom and forward. Perhaps that's why preserving and protecting our family values, honoring the faith based community, balancing the budget, protecting our freedoms, supporting our military, improving transportation infrastructure, strengthening our workforce development including expanding educational opportunities, are issues he will be addressing at the forefront.



“As a strong conservative, I will champion our shared ideals so that we can continue to build a strong community and see Okaloosa County thrive.”
-Mel Ponder



► **BALANCING THE BUDGET**

Government spending should be done responsibly and only for the benefit of the people. Mel has always voted for a balanced budget—and he always will!

► **IMPROVING TRANSPORTATION INFRASTRUCTURE**

As our community continues to grow, we must improve our infrastructure to ease traffic and grow our economy. With forward thinking we can build the community of tomorrow.

► **SUPPORTING OUR MILITARY**

Mel honors the service of every member of the military and our veterans. He has championed legislation to support our service men and women, including expanding educational opportunities.

FAMILY FAITH FREEDOM FORWARD

MelForOkaloosa.com

REPUBLICAN PRIMARY: TUESDAY, AUGUST 18TH

Paid by Mel Ponder, Republican, for Okaloosa County Commission District 5.



BY LARRY R. ASHLEY, SHERIFF

Beaches in Okaloosa County are open from dawn to dusk and business is booming.

Restaurants and bars are re-opened with limited capacities and boosted cleaning procedures.

The Okaloosa Island Fishing pier, fishing charters, dolphin cruises and water sports rentals are available again as well.

Tens of thousands of people are flocking into our area to vacation from destinations across the country.

From the Sheriff: Staying Safe from Covid 19 During Summer Crowds

face covers are not for young children under age two.

Avoid touching your eyes, nose and mouth and cover your coughs and sneezes with a tissue or inside of your elbow.

Clean and disinfect all frequently touched surfaces such as doorknobs, countertops, sinks and toilets.

If you'll be staying in a hotel or rental property during summer vacation, make sure you bring a disinfectant with you so you can keep those high touch surfaces clean. You'll also want to make sure you thoroughly wash all the dishes and silverware before using.

There's currently no vaccine to prevent Covid-19 and our area is a vacation mecca. So, the bottom line is it's important to continue to limit your exposure



So what does all that mean for locals or those visiting who want to try to protect themselves from COVID-19?

It means you must take the recommended common sense steps to protect yourself and your family!

First and foremost is practicing social distancing. There's no doubt it can be a challenge in crowded, hot spot vacation areas like Destin and Okaloosa Island, but always strive to keep at least six feet between yourself and other people whenever possible.

Everyone in Florida is encouraged to avoid congregating in groups larger than 50. So, if you're at the beach or Crab Island – space out!

Face masks are recommended for whenever you're out in public. But keep in mind cloth

and not become complacent.

And if you or someone in your group is age 65 or older or has an underlying medical condition, avoid any crowds altogether and be extremely vigilant about following the guidelines for avoiding exposure.

There's a wealth of information available for locals and visitors alike. The Covid-19 Call Center is open 24/7 at 1-866-779-6121 and you can also go to Covid-19@flhealth.gov. Another great local resource with a list of Covid-19 frequently asked questions is available at destin-fwb.com.

In the meantime, make sure you keep tabs on what is a fluid situation so you can protect yourself and your family to the greatest extent possible. A fun summer means having a safe summer!

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 Community

An Event-Filled Summer for Everyone at Baytowne Wharf!

Baytowne is OPEN and boomin' with events, activities and fun for summer! The Village and all of its merchants welcome you to come SHOP, DINE and PLAY! The Village is taking all necessary precautions and working hard to ensure a safe and clean environment for you including practicing social distancing.

We welcome you to join us to celebrate, escape and embrace the best of summer!

Hydroflight Monday

Mondays through Aug. 3rd
Time: 6:30 p.m. & 8:30 p.m.

Enjoy shows from fly-board extraordinaire Ben Merrell over the lagoon! Watch as he soars to the sky and makes waves at Baytowne Wharf.

Boomin Tuesday

Tuesdays through Aug. 4th
Time: 7:15-9:15 p.m.

Put on your dancing shoes

and join us in The Events Plaza for a dance party with DJ Mike Whitty 7:15-9:15 p.m.

Then, turn your eyes on the sky and watch as we light up the night with a breathtaking fireworks show over the Lagoon at 9:15 p.m.

Wednesday Night Concert Series

Wednesdays through October 2020
Time: 7-9 p.m.

This summer sit back and relax, as you take in the cool crisp air, and enjoy live entertainment. The concert series will feature both local and regional talent from a variety of genres. Concert begins at 7 p.m. on the Events Plaza Stage.

Live Music Schedule:

July 1: **Boukou Groove**
July 8: **Modern Eldorados**
July 15: **Big AL and the Heavyweights**



July 22: **Jessie Ritter**
July 29: **Luke Langford Band**

Magical Thursday

Thursdays through Aug. 6th
Time: 7-9 p.m.

Join us for magic, music, and mayhem! Watch as our featured

pirate Captain Davy takes you on an adventure with two magic shows on stage! 7 p.m. & 8 p.m. Show Times!

Red, White & Baytowne!

Saturday, July 4th

Time: 7-9 p.m.

Cost: FREE

Join us at The Village this 4th of July for the Red, White, and Baytowne celebration! Enjoy LIVE music on the Events Plaza Stage at 7 p.m., followed by a fireworks display that will light up the night sky at 9:15 p.m.

Baytowne LIVE Music

Through Aug. 7th

Time: Every Tuesday, Thursday and Friday starting at 6:30 p.m.

The Village of Baytowne Wharf presents Baytowne LIVE on Adventure Lane. Located just across from Blast Arcade and Laser Maze.

Baytowne LIVE Schedule: Music by Steve Hall

6:30 p.m.-10 p.m. July: 7, 9, 14, 16, 21, 28, & 30

Music by Ken & Andi Johnson 6:30-9 p.m. July 17

Music by Jarred McConnell 6:30-9 p.m. July 31

Music by Casey Kearney 6:30-9 p.m. July 3

Music by Jessie Ritter 6:30-9 p.m. July 24

Music by Donnie Sundal 6:30-9 p.m. August 7

Sunday Cinema

Sundays through Aug. 2

Time: 8 p.m.

Grab a lawn chair or blanket and cozy up on the Events Plaza Lawn for a featured film on the big screen!

Movie Listings:

July 5: **Abominable**
July 12: **Finding Nemo**
July 19: **Incredibles 2**
July 26: **Lion King**



Cali's To Do In Destin! JULY 2020

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

Cirque du HarborWalk | 6PM | HarborWalk Village

Gulf Coast Boating & Fishing Series | 6PM | Legendary Marine

Gulf Coast Sportsman Seminar Series | 6PM | Legendary Marine

Yoga for Beginners Series | 6PM | Sunshine Yoga

Music Bingo | 7PM | World of Beer



Boomin' Tuesday | 7:15PM | Village of Baytowne Wharf

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

Wednesday Night Free Concert Series | 7PM | Baytowne Wharf

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

All-American Thursday Night | 6:30PM | HarborWalk Village

Magical Thursday | 7PM | Village of Baytowne Wharf

Concerts in the Village | 7PM | Mattie Kelly Arts Foundation

Okaloosa Boardwalk Fireworks | 9PM | Boardwalk on Okaloosa Island

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Annual Deacon Yard Sale | 7AM | Village Baptist Church

Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

ThetaHealing 1 : The Basics of Healing | 5PM | Sunshine Yoga

Free Beach Bonfire | 6PM | Royal Palm Grille

Latin Night | 10PM – 4AM | Bric a Brac

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Flyin' High w/ Legendary & The Blue Angels | 7AM | Legendary Marine

Annual Deacon Yard Sale | 7AM | Village Baptist Church

Serve Day | 8AM | Shoreline Church

Farmer's Market | 9AM | Grand Boulevard

Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

ThetaHealing 1 : The Basics of Healing | 11AM | Sunshine Yoga

Rock the Docks | 7PM | HarborWalk Village

Karaoke Night | 8PM | Word of Beer

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Beach Church | 7:30AM | The Crap Trap

Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

ThetaHealing 1 : The Basics of Healing | 11AM | Sunshine Yoga

6 Week Beginner Series | 11:30AM | Roast'd Destin, Florida

Sunday Cinema | 8PM | Baytowne Wharf

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

7th Annual Great American Cookout | 11:30AM | Destin Chamber of Commerce

Free Beach Bonfire | 6PM | Royal Palm Grille

Cirque du HarborWalk | 6PM | HarborWalk Village

Hydroflight Monday | 6:30PM | Baytowne Wharf

Music Bingo | 7PM | World of Beer

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

Boomin' Tuesday | 7:15PM | Village of Baytowne Wharf

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

Wednesday Night Free Concert Series | 7PM | Baytowne Wharf

Okaloosa Boardwalk Fireworks | 9PM | Boardwalk on Okaloosa Island

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

All-American Thursday Night | 6:30PM | HarborWalk Village

Magical Thursday | 7PM | Village of Baytowne Wharf

Concerts in the Village | 7PM | Mattie Kelly Arts Foundation

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

Free Beach Bonfire | 6PM | Royal Palm Grille

Latin Night | 10PM – 4AM | Bric a Brac

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Farmer's Market | 9AM | Grand Boulevard

Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

Pre Party – East Pass Slacker 0.5K | 6PM | Boathouse Oyster Bar

Karaoke Night | 8PM | World of Beer

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Beach Church | 7:30 AM | The Crap Trap

Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

East Pass Slacker 0.5k | 10AM | Boathouse Oyster Bar

6 Week Beginner Series | 11:30AM | Roast'd Destin, Florida

Sunday Cinema | 8PM | Baytowne Wharf

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

Free Beach Bonfire | 6PM | Royal Palm Grille

Hydroflight Monday | 6:30PM | Baytowne Wharf

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

Cirque du HarborWalk | 6PM | HarborWalk Village

Music Bingo | 7PM | World of Beer

Boomin' Tuesday | 7:15PM | Village of Baytowne Wharf

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Boathouse Summer Slam Fishing Tournament | 11AM | Boathouse Oyster Bar

Wednesday Night Free Concert Series | 7PM | Baytowne Wharf

Okaloosa Boardwalk Fireworks | 9PM | Boardwalk on Okaloosa Island

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All-American Thursday Night | 6:30PM | HarborWalk Village

Magical Thursday | 7PM | Village of Baytowne Wharf

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Lauren K Trunk Show | 10AM | McCaskill and Company Fine Jewelry

Free Beach Bonfire | 6PM | Royal Palm Grille

Latin Night | 10PM – 4AM | Bric a Brac

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Farmer's Market | 9AM | Grand Boulevard

Lauren K Trunk Show | 10AM | McCaskill and Company Fine Jewelry

Karaoke Night | 8PM | World of Beer

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Beach Church | 7:30AM | The Crab Trap

6 Week Beginner Series | 11:30AM | Roast'd Destin, Florida

Sunday Cinema | 8PM | Baytowne Wharf

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Free Beach Bonfire | 6PM | Royal Palm Grille

Hydroflight Monday | 6:30PM | Baytowne Wharf

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Cirque du HarborWalk | 6PM | HarborWalk Village

Music Bingo | 7PM | World of Beer

Boomin' Tuesday | 7:15PM | Village of Baytowne Wharf

Jason Aldean Tribute Show | 9PM | AJs Destin Outdoor Main Stage

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Kids Fishing Tournament | 7AM | American Spirit Party Boat

Wednesday Night Free Concert Series | 7PM | Baytowne Wharf

Okaloosa Boardwalk Fireworks | 9PM | Boardwalk on Okaloosa Island

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All-American Thursday Night | 6:30PM | HarborWalk Village

Magical Thursday | 7PM | Village of Baytowne Wharf

..... 31

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 Community

The Arc of the Emerald Coast

BY ELIZABETH EULBERG,
SOCIAL LEE PR

The Arc of the Emerald Coast, formally known as Horizons of Okaloosa County, Inc., was founded in 1992 and is an affiliate of The Arc of the United States. The Arc is the world's largest grassroots advocacy organizations for individuals of all ages with cognitive, intellectual, and developmental disabilities, and their families. The Arc of the Emerald Coast provides services in Okaloosa, Santa Rosa, and Walton Counties, focusing on abilities, respect, choice, and encourages active citizenship and inclusion in every community.

The Arc has three Adult Day Training Centers, two in Fort Walton Beach and one in Milton. The Fort Walton Beach Center serves approximately 65 people with intellectual, cognitive, and developmental disabilities between two locations, and the Milton center services approximately 40 individuals. The Adult Training Center operates Monday through Friday from 8:00 am - 2:00 pm and provides individuals a variety of opportunities to have fun, be creative

and explore new activities. Clients enjoy lifestyle activities like dancing, having lunch in the park, going on boat rides, working on crafts, as well as educational learning through classes in cooking, math, reading, safety and hygiene. Participants also have an opportunity to work in small groups outside the setting to earn wages and be productive members of their community. All activities are designed specifically to help people with developmental disabilities reach their personal goals – whether the goal is learning to write their name or learning to get along with each other; The Arc is here to help!

In the fall of 2019, Mills Heating and Air donated \$20,000 to The Arc of the Emerald Coast to fund an extensive renovation project for the Fort Walton Beach Adult Training Center. With this donation, The Arc was able to install all new flooring throughout the entire building, as well as purchase two new refrigerators and a stove to update the kitchen! The new flooring and appliances will enhance the experience for those



who use the center daily. The staff is bursting with pride for the clients to see the completed project.

The Arc of the Emerald Coast offers a variety of opportunities for individuals with developmental disabilities and behavioral challenges to live and work as independently as possible in their communities. The Arc offers a variety of services in addition to Adult Day Training. Some of the additional services provided are as follows:

- Money Management
- Behavior Analysis
- Residential Habilitation in Group Homes
- Supported Employment
- Supported Living
- Personal Supports
- Respite
- Transportation for Adult Center Participants

The Arc of the Emerald Coast's mission is "From Disability to Capability." Their vision is to empower individuals with developmental disabilities to live meaningful lives through the opportunities provided by The Arc of the Emerald Coast. Visit arcemeraldcoast.org.

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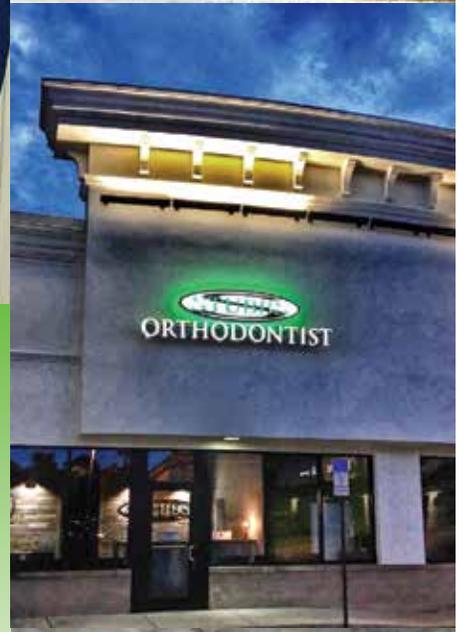
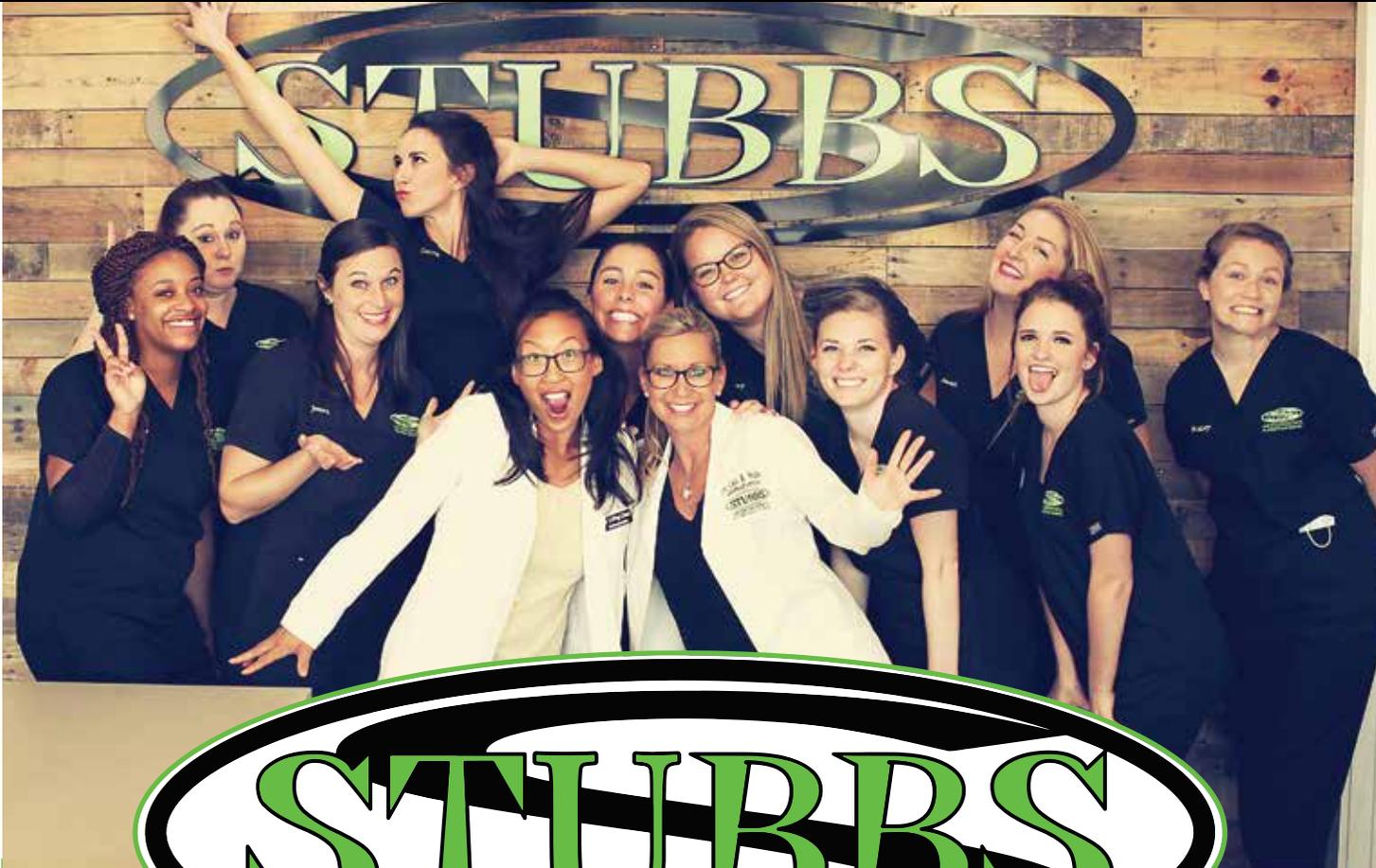
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Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughter's comfort. ~ Micha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

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 Community


Hurricane season is here, and the City of Destin takes an active approach in preparing the community for emergency situations like hurricanes and flooding on an annual basis through many communication channels.

From the City of Destin: Hurricane Season

City staff has been diligent in updating our employee emergency recall roster as well as reviewing our city's Disaster Preparedness Plan. A great way to find out what is happening is to visit the city's website, www.citydestin.com or our Facebook page – City of Destin Government. Residents, businesses and visitors can stay up to date on general city information as well as emergency information.

Please keep a lookout for our hurricane guide which is updated annually and provides detailed information for the public regarding what to do before, during and after a storm. It is



crucial to prepare now and develop your hurricane plan. Hold a family meeting and make a

checklist for your emergency preparedness kit to include food and water, medications, a flashlight, batteries, cash and first aid supplies. Ensure your assets are protected and check your home or business for any vulnerabilities. In the event you must evacuate, determine how you will address your family pet's needs. A good source of information on how to be prepared is online at <https://www.ready.gov/hurricanes>.

I also encourage you to sign up for Alert Okaloosa and Nixle Alerts. Alert Okaloosa is operated by Okaloosa County Emergency Management and

will alert Destin residents about weather emergencies. You can sign up at <https://member.everbridge.net/892807736724689/login>. Nixle Alerts, which is a FREE online service, allows the Okaloosa County Sheriff's Office to communicate directly with citizens in situations involving significant public safety incidents such as bridge closures. For more information please visit www.Nixle.com.

Stay safe!

*Lance Johnson,
Destin City Manager*

Build Your House on a Rock

By DAVE SAVIOLA,
MONEY PASTOR

"Therefore, everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against

that house; yet it did not fall, because it had its foundation on the rock. But everyone who does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat

against that house, and it fell with a great crash."

These words from Jesus, recorded in the book of Matthew Chapter 7 are timeless. We can glean a lot from these phrases for our lives; but today I'd like to point out a key portion: knowledge is only part of



the equation. Without action, knowledge is pretty useless.

We see this a lot in the course of our work helping folks on their journey with money. There are so many tips, tricks, hacks, books, shows, courses, webinars ... I could go on. Many of these are great pieces of knowledge; however, without putting them into practice, it is just sand.

Just as important is considering what it takes to build a house. A building like a house requires that many individual parts come together to make the entire structure function as one. This analogy also applies to our financial well-being, meaning,

yes, there are individual parts that need to be considered. But those decisions should be made so that the whole "building" is indeed going to work and function together.

All of us encounter rains, rising streams and winds blowing against our "house." We would love to encourage you today, to take some time to consider if you have built your financial house on the rock or on sand. It's never too late to firm up the foundation.

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Path of Grace Expands its Horizon with Serenity Village!

By AETHER VAN DYKE

Path of Grace rehabilitation facility has been changing the lives of struggling women and their families since 2008. Beginning as a small program with only five women, Eddie Mansfield and his team have grown Path of Grace into a life changing program that has now helped over eighty women. Today, this organization has multiple homes where women are finding victory and freedom.

Path of Grace provides an affordable sober living facility, primarily through sales from its two thrift stores, located in both Miramar Beach and Destin. Proceeds from the shops continue to help women free themselves from the chains of addiction.

Now, expanding their horizon even further, Path of Grace has designed a safe place where women who have overcome drug and alcohol addictions can live with their children while regaining financial and emotional stability. The new housing development- Serenity Village,



will contain between twelve and sixteen transitional cottages, as well as a chapel. Each cottage will be in the style of a single family home, measuring about 800 square feet and containing two bedrooms. Each home will also be equipped with appliances, including a washer and dryer. It will be located on the first two acres of a property Path of Grace owns near Church Street in Santa Rosa Beach. The property of ten acres was purchased after one of the founding members, Jim Bock passed away. Resources contributed by Jim and his wife went towards purchasing the property, and began the reuniting of families.

Many mothers who have been blessed through Path of Grace's program have not been able to live with their children for months or years due to addictions. Though these mothers have been broken-hearted, their determination to rebuild their lives has shined through in more ways than one. Serenity Village will provide a safe environment, free of alcohol and drugs, where mothers and children can thrive together after the devastation an addiction causes.

"I feel like one of the biggest needs of the women is that they all want to be reunited with their children," said Eddie Mansfield, who has been the director of

Path of Grace for eight years now. Eddie's heart, as well as the rest of the Path of Grace team is to give these women a new life - a life they deserve. "I just love seeing them reunited with their kids, and seeing the restoration of family and lives." Eddie continued.

Serenity Village will be happening in three phases, the first phase will be the building of the cottages. Construction for the first four to six homes should begin in about thirty days. The village will be cost affordable, and mothers will remain connected to both their recovery programs and support team, as well as be able to acquire steady employ-

ment. Path of Grace is breaking generational lines of addiction, and teaching children that their future is determined by them alone. Currently, there are no other programs along the Emerald Coast that will operate as Serenity Village will. Women who have gained their life back through this organization can testify to the power of surrounding yourself with a great recovery team such as Path of Grace has provided. Every day is a new beginning - a chance to start over and make different choices. Path of Grace is the proof.

For more information, visit www.pathofgrace.net.



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 Community


BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

When it comes to taxes and investing there are three ways that an investor might benefit: Tax deferral, tax deductible and

Looking at the ROTH IRA for Retirement and Estate Planning

tax-free investing. This article addresses tax free investing with focus on the Roth IRA in particular.

First a recap of the other two. Tax deferred investing is best exemplified with retirement plans like 401ks, 403bs, IRAs and defined benefit (or pension) plans. These may also include some tax reduction in that the contributions are being made with pretax dollars. Taxes are deferred and are not due on money

in these types of accounts until withdrawals are made. For pure tax-deductible benefits, consider that charitable giving (either directly or through a donor advised fund) might reduce income taxes if that can be itemized.

So, what about tax free investing? The ROTH IRA allows for contributions and future withdrawals to be tax free (there are some restrictions for those under 59.5 years old however). This is growing in popularity, because

many investors and savers are finding it to be an option for retirement planning and saving and for planning for their estates (what they leave behind) as well.

The ROTH IRA however is not available to everybody. There are earnings tests that must be met and in some cases the wage earner might be in too high a bracket to be able to tax advantage of the Roth. For those that can, however, consider the following:

1. \$6000 dollars a year can be contributed for each tax year. If you are over 50, you can add \$1000 as a catch-up contribution effectively making it \$7000.

2. There is no required minimum distribution during your lifetime. If you make qualified withdrawals, those are tax free. The rules for beneficiaries are different than those beneficiaries who are spouses, however, regarding future tax-free withdrawals.

3. Contributions can be taken out at any time. However, earnings are subject to a minimum five-year rule and need to be taken after age 59 1/2 to be free from penalties.

- For more information, you can review details at IRS.gov and its publication 590 or see a qualified tax professional.

Many investors are also looking at converting existing IRAs (or Rollover IRAs that were originally 401ks as an example) into ROTHs now. Why might they be doing that? They might want to pay the taxes now (a conversion means that the amount being converted that year would be included in taxable income) and, therefore, as a ROTH, its future growth or earnings (and withdrawals) becomes tax free. They may be thinking that taxes might be higher in the future. This has taken on increased awareness with current federal deficits, the size of the national debt and future interest on the debt. Originally, a future retiree might be thinking they would be in a lower tax bracket at retirement. Lastly, they might want as much retirement income as possible to be free from income taxes.

There are other ways to invest tax free. The first of these is municipal bonds. That interest is federally tax free. If someone

is in a state that has an income tax (Florida of course does not), bonds issued in that state would be federally and state tax free. One thing that retirees should take note of is that municipal interest is considered when computing how much of their Social Security benefits are taxable. In addition, municipal bonds may subject their owners to the alternative minimum tax and might not be suitable for all investors. Lastly would be utilizing cash value or so-called permanent life insurance. The cash that accumulates on those is not taxed nor is it counted regarding Social Security benefits. When using life insurance, it's important to consider whether there is an underlying need for the insurance to begin with.

Find out more about the importance of investing utilizing tax advantaged strategies. Visit with an advisor (Financial as well as tax) or conduct your own research to learn more.

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

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"Kiss The Sky" Boutique Opens in Destin!

Featuring the Timeless Elegance of Johnny Was Clothing

If you are looking for a truly unique shopping experience, you really need to visit the new "Kiss The Sky" boutique. Located on Commons Drive West (near Home Goods) in Destin, Kiss The Sky features a beautiful mix of Women's apparel, footwear, jewelry, eye wear, gifts, and art as well. Something for everyone!

The store is anchored with a selection of Johnny Was brand apparel. Just like the universal appeal of a great song, Johnny Was designs clothes that cross cultures and defy trends. With a bohemian spirit and a true sense of authenticity, the Johnny Was inspiration is beautiful, genuine and special. The signature embroideries and effortless silhouettes are unparalleled. After more than 30 years of artisan-inspired stitch work and luxe fabrications, the undying allure speaks for itself. Johnny Was clothing is designed for the woman looking to showcase her personal style.

In addition, you'll find a great selection of "Z Supply" designs reflecting a belief that simplicity, comfort and style should co-exist in every closet. Featuring signature plush fabrics, timeless silhouettes, and versatile styles, the Z Supply brand collections are everyday essentials that can be worn by everyone.

Kiss the Sky boutique was founded by longtime local Eddie Mansfield. Eddie is known mostly as the Executive Director of Path of Grace Ministries which operates a thrift store in Miramar Beach. The store raises funds for their faith-based, long term residence program for women recovering from alcohol and/or drug abuse.

"Let me say, our ladies are excited about the clothing they sell and helping women look their best. We want everyone to leave our store happy about what they found and look forward to coming back," Eddie says.

The idea for the store came around Thanksgiving, 2019. Af-



ter finding the location, name "Kiss the Sky" came to Eddie during a worship service at Impact Life Church. "Once I had the name, the dream became a reality," he said.

If you are looking for more than just a regular shopping

experience and more of an adventure into style, then Kiss the Sky boutique is definitely worth a trip.

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 Community

From Sex Trafficking to Safety



By SULA SKILES

At age 20, I was given a modeling opportunity with a clothing line in another country. I was overwhelmed by the thought of this huge dream, that this could possibly be my big break in my new modeling career. It was too good to be true. They offered me an all-expense paid trip. I was going to stay at a resort that was featured on the TV show *Lifestyles of the Rich and Famous*. Celebrities went there for vacation. This was a big deal!

When I arrived, it was not at all what I expected. I soon found out that I was trapped in

a nightmare. Without my knowing, I had been purchased as a sex slave for a billionaire and his girlfriend. They actually bought me as a Christmas gift. I won't go into all of the horrific details of what I endured. But, I never knew that this type of evil even existed! I didn't know that people would lie to, trick and force regular American girls like me into being sex slaves.

After going through an extensive healing journey, it became part of my life's purpose to help trafficked people. I've been in the anti-trafficking movement for over 10 years and have been doing Sex Industry Outreach for five years here locally. I am an author of two books, "Fighting for Your Purpose – From Sex Trafficking to Ministry" and "His Beloved Bride – A Journey into Deeper Intimacy with Jesus." My husband, John Skiles, and I pastor Impact Life Church in Destin. I attribute my ability to heal and live a successful life to my faith in Jesus.

What is Sex Trafficking?

"U.S. law defines human

trafficking as the use of force, fraud or coercion to compel a person into commercial sex acts or labor or services against his or her will. The one exception involves minors and commercial sex. Inducing a minor into commercial sex is considered human trafficking regardless of the presence of force, fraud or coercion." - Polaris Project

Top 3 States in the USA where Sex Trafficking was reported in 2018 (Polaris)

1. California
2. Texas
3. Florida

What types of Sex Trafficking are here locally in the Panhandle?

- Illicit Massage Brothels
- Familial Trafficking (family members trafficking minors, usually drug related)
- Intimate Partner (pimp/trafficker groomed and built relationship, then trafficking started)
- Victims Sold Online (yes, there are websites and apps where trafficking victims are sold locally)
- Sex Trafficking is also hap-



pening illegally in some of the legal commercial sex Industry venues

- Sex Tourism (due to the number of vacationers that visit our shores)

How you can help?

- If you see it, report it! Call 911 and the Human Trafficking Hotline at 888-373-7888
- Educate yourself – Free Educational Resources at www.SulaSkiles.com/SexTrafficking.
- Connect with Local Non-Profits and Anti Trafficking Groups (See Recommended Below).
- Spread awareness in your spheres of influence.

• Give to those doing the work. Most victims escape their trafficker with nothing.

- Pray!

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Do You Have The Right Golf Cart Insurance Policy?



By VICTORIA OSTROSKY

Sophie was decorating her new condo on the beach and noticed a lot of her new neighbors were using golf carts to tool around the complex. They looked like fun. “Good morning, Tom! It is Tom, right? I’m your new neighbor, Sophie.”

“Welcome to the neighborhood!” said Tom. “How do you like it here so far?”

“I’m loving it!” replied Sophie. “I see you have a golf cart. What kind of restrictions do I need to know about if I get one?”

“Well, I found out that there are different kinds of golf carts, which you’ll discover when you go to the dealership and start looking at them.”

“What do you mean?” asked Sophie.

“You can get a regular golf cart for driving around in the complex and back and forth to the golf course, or you can buy what they call an LSV – low speed vehicle. Those are street

legal so you can drive them on some of the public roads.”

“Really? What’s the difference?”

Sophie ended up with quite an education. Tom, she discovered, was an insurance agent, so she found out all about golf carts, LSVs and even rental use.

Let’s shed some light on the differences, coverages and when you need what.

To begin with, there are two main ‘uses’ for golf carts/LSVs. Either personal or business/commercial. When your golf cart or LSV is used by you and your direct family members only, that’s considered personal use. If you have a rental condo, for instance, and include a golf cart for your renter’s use, that makes it business/commercial.

So, you’re wondering, what’s the big deal? Let’s start with personal use and the two types – golf carts and LSVs. Golf carts are usually electric and have a maximum speed of about 15 mph and are designed to be used on your property or within the community your home is located, and back and forth to the golf course. They aren’t tagged or registered for driving on the street like your car. Some home or condo policies might include minimal golf cart coverage with an endorsement, but this won’t give you everything you need and is not recommended. A separate golf cart policy would give you the best coverage.

Next, we have LSVs, or low speed vehicles. These are a type

of golf cart with a maximum speed of around 25 mph and are manufactured with safety features such as rear-view mirrors, seat belts, brake lights, and turn signals, among other features. When tagged and registered, they are allowed on public roads with posted speeds of a maximum 35 mph.

There are differences in both coverage and premium. Essential golf cart coverages for any Personal Insurance Program should include: Liability to Others (Bodily Injury and Property Damage), Medical Payments, Guest Limits Liability, Uninsured Motorist Limits, and, if you need coverage to protect for damage to your cart, Comprehensive and Collision. BUT, once it’s tagged and registered for street use, you will also need PIP (personal injury protection) coverage Florida requires of every vehicle on the road. This one coverage, in insurance speak, changes the product from golf cart coverage to LSV coverage and must be written on an auto policy platform. LSVs are more expensive to insure (with the mandatory PIP coverage) than golf carts, since LSVs are allowed on the road with cars, trucks and semis which increases the risk/exposure substantially.

As an example, your chances of being involved in a severe ac-

cident in your complex is much lower than if you were driving your golf cart on a public road. A Mercedes colliding with a golf cart going 35 mph would probably cause more damage than two golf carts bumping heads.

When you allow your renter to use your golf cart, you now need different coverage. If you have a personal use golf cart policy, it will not protect you or your renters if they cause Liability to Others from their negligence. This is where a policy designed for rental exposure is necessary. Because your renter is using your golf cart, this falls under the purview of a commercial product. So, you need a type of Commercial General Liability insurance. This insurance is designed to give you, typically, \$1 million in liability coverage and some physical damage (Inland Marine) coverage for the golf cart. Keep in mind, this product may not have the same coverages as a properly structured personal use golf cart policy as described above. And this policy does not provide the PIP coverage that would be required if the cart is tagged and registered with the state. And it is nearly impossible to find an auto carrier that will write a policy with PIP if it falls under a rental situation.

Here in Walton and Okaloosa counties, as well as Bay and

Escambia counties, we have many beachfront, gated and golf course communities with a plethora of golf carts being used every day.

Talk to your agent to ensure you have the correct coverage for your use as there are many different scenarios that will determine the right coverage for your golf cart.



Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Niceville, Freeport, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos including ‘Auto Insurance Made Easy,’ or call 850.424.6979. Victoria Ostrosky, author of this article, is a Personal Lines and Life Agent/CSR with IZ.



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Trends & Treasures

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Clean eating made simple on Florida's Emerald Coast! Healthy Coast Meals provides gluten-free, healthy meals made with all-natural, whole ingredients. All meals are prepared in a licensed commercial kitchen and sold fully cooked. So, all you have to do is heat and eat! Healthy Coast Meals' goal is to eliminate the inconvenience and stress of planning, shopping, cooking and cleaning.



You can select individual meals from the weekly menu which includes "Healthy Gourmet" specials and the eight popular staple meals! If you don't have time to choose your meals, you can select one of the packages and Healthy Coast will choose a variety of healthy meals for you! And your meals are made fresh to order, with clean, healthy ingredients, so you know exactly what you're eating! Whether you're trying to maintain your existing health, lose weight, build muscle or get fit, we've got you covered. Healthy Coast strives to make great nutrition accessible and exciting. Eating clean doesn't have to be boring and bland; they've created healthy versions of your favorite dishes for you to enjoy. If you love food like they do, you'll love these tasty, healthy, nutritious meals. We can't wait for you to discover clean eating the Healthy Coast Meals way... Healthy food never tasted so good!

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"What exactly is CRYO850?" CRYO850 Performance and Recovery Center

Is it a place for wellness? For athletes? Pain management? Skin care? Mental reset? The answer to each question is "YES." CRYO850 offers drug-free technology for staying young, active, and pain free. Its community culture of healing is literally changing lives. For example:

Tracy hobbled in the cen-



ter on a cane. After his whole body cryotherapy treatment, he walked out completely forgetting his cane!

Tiffany suffers from melasma which creates dark patches on the skin. Red light therapy changed her complexion to the point that her Aesthetician's office took immediate notice!

Johnny is a veteran who claims he hasn't slept through the night since 1998. Whole Body Cryotherapy and NormaTec compression has him sleeping like a baby.

Ainsley is an active workout enthusiast, but she just couldn't lose that little pooch around her belly button. Three sessions of Pagan Body Contouring and she's lost two inches AND her pooch!

A few examples of clients' benefits received:

- Joint pain decreasing
- Spinal and low back pain lessening
- Fat percentages decreasing
- Mobility increasing
- Circulation increasing
- Athletic performance increasing
- Insomniacs sleeping
- Skin complexions changing

Name the age, race or fitness level and you'll find it here—a myriad of people all looking for better health and wellness and wanting it all without drugs or injections. Life is short and you only have one body. Eat right, drink water, get your rest and exercise. And if you want an extra leg up, make your way to CRYO850. It's clean, sanitized, safe and big enough for social distancing.

(850) 279-4145
www.cryo850.com

Fashion Lovers Unite! Dressing Room Boutique & Art Gallery

We are a community of fashion lovers! And we understand what it means to hunt down that unique signature item for that perfect and trendy piece. Owner Abbie Reeves understands what it means to hunt down that

unique signature item for that trendy look, like the Alabama Tee by Gentle Fawn — always in style and available in four colors. Who has time to search out the most amazing swimsuit, some matching for mother AND daughter, or the perfect pair of shorts? And what about the accessories, coverups, bags and shoes to go with them? Clean



up your makeup and skincare routines with your own personal color palette. Stop by the shop to learn how. And we like to accessorize with a Summer vacation essential: makeup bags and carryalls—bags as gorgeous as they are functional. From fun in the sun to a night out on the town, The Dressing Room Boutique has all the accessories to complete your look!

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

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Consult with a Pure & Couture artist to find out which is right for your hair and make your summer "purely" magical!
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pureandcouture.com

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BOOM! Cupcakes are better at the beach and life is better with sprinkles on top! Smallcakes has the corner on decadent, delightful and delicious, all summer



long, Monday through Saturday, 11 a.m. – 9 p.m. These made-from-scratch cupcakes are fresh daily! This is cupcake heaven on earth with "frostacious" flavors and a variety of cupcake personalities that sizzle this summer! Smallcakes can even do your summer sweet-treat baking—custom cakes (with edible logos and images), gourmet cupcakes, cookie cakes, birthday cakes, reunion cakes, brownies, normal-size cakes, cupcakes-in-a-jar and even Pupcakes for furry family members!

Then bring the fun and tastiness of the shop to your home with cupcake and/or cookie decorating kits. \$25 includes: 6 freshly baked cupcakes of your choice (vanilla & chocolate) OR 12 cookies (chocolate chip and sugar) OR mix them up with 3 cupcakes and 6 cookies; 3 frosting piping bags; Candy sprinkles and assorted toppings. Call 850-460-7487 to Special Order.

Baked fresh with up to 18 flavors to choose from daily. Call ahead for pre-orders or curbside pickup!

(850) 460-7487
www.smallcakes.net

SIP, SIP, YAY! Frill Seekers Gifts and Personalized Fabulous Finds

Typical July's along the Emerald Coast call for "Sip, Sip, Hooray!" This year a different kind of S.I.P. is all the rage...as "sip" has become an acronym for Shelter in Place, thanks to COVID-19. Frill Seekers Gifts



knows that laughter is often the best medicine. So, co-founders Heidi and Peyton LoCicero decided to design some fun shatterproof and foam cups to lighten the mood. The shatterproof cups will go through the dishwasher for a year and the foam cups can be used several times as well. The most popular phrases? "I'm Social Distancing! If you can read this cup... you're too close!" "Coastal Distancing!" "Flattening the Curve, one Drink at a Time!" and "Caffeine, Quarantine, Cocktail, Repeat!" Each style is sold in sleeves of 10 for just \$12.99.

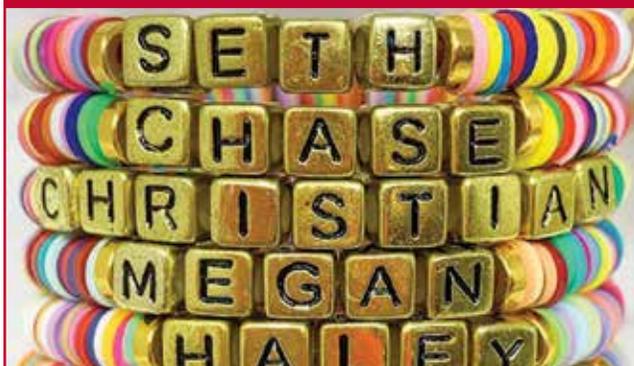
Deliver to a friend's house with a bottle of booze or to take as a hostess gift, when you stop by donning a mask to social distance, spreading kindness and treats and not germs. Right?

Speaking of distance...don't let birthdays, holidays, anniversaries or weddings go by without sending a gift. The Frill Seeker's team will help you select a gift via telephone (850) 460-2700 or their website, FrillSeekersGifts.com, and will gift wrap and ship, too! They'll even include a beautiful hand written note to the recipient, on your behalf.

Want your own favorite saying, beach house name, boat or family name put on cups, napkins or koozies? The Frill Seekers design team can help create a custom brand or icon. Stop by their shop in City Market Bay-side or email them your idea: frillseekersgifts@cox.net

(850) 460-2700
frillseekersgifts.com





The "Say My Name" collection is the talk of the town! Add some color to your summer with a new bracelet. Just \$14.99 for a limited time.

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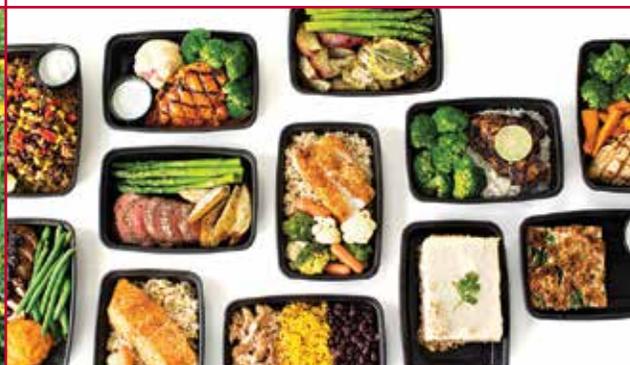
Gourmet cupcakes, custom cakes and more, as seen on the Food Network and Cupcake Wars. Baked fresh, with up to 18 flavors to choose from. Order ahead and pick up!

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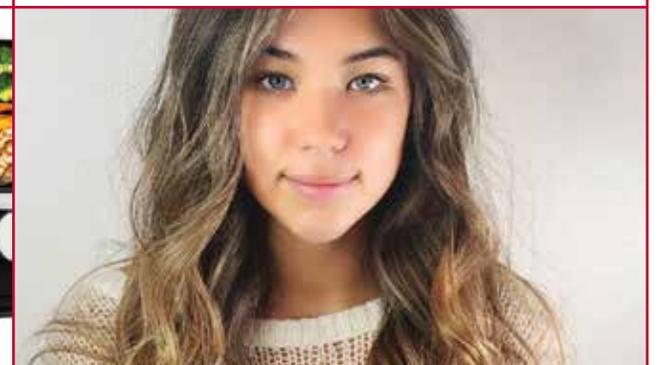
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 Community

Guest Columnist: The Wisdom of Daniel Webster



By Tim Norris

Some believe Daniel Webster was one of the five greatest Senators in U.S. history, his statue stands in the U.S. Capitol's Statuary Hall, placed there by the State of New Hampshire. His career spanned almost four decades, serving as Secretary of State for Presidents William Harrison, John Tyler and Millard Fillmore. He attended Dartmouth College, the 9th-oldest institution of higher learning in the United States. Dartmouth was founded in 1769 by the Great Awakening preacher Rev. Eleazar Wheelock, with a mission to "educate Na-

tive Americans in the Christian faith and train Congregationalist Christian ministers."

You might wonder if Daniel was related to Noah Webster, the founder of the Webster's Dictionary. They were not related but both were involved in our country's growth at about the same time in history and both were big believers in the Constitution of the United States, universal education and the abolition of slavery. He dedicated himself to suppressing the African slave trade, stating: "Traffic in Slaves is irreconcilable with the principles of humanity and justice..." "The African slave-trader is a pirate and a felon; and in the sight of Heaven, an offender far beyond the ordinary depth of human guilt ...If there be ... any participation in this traffic, let us pledge ourselves here.....to extirpate and destroy it ...

The U.S. Capitol Building has preserved the wisdom of Webster in a series of quotes, on display, even today: "Liberty and union, one and inseparable..... One Country, one Constitution, one destiny..... "Let us develop the

resources of our land, call forth its powers, build up its institutions, promote all its great interests and see whether we also in our day and generation may not perform something worthy to be remembered..."

"We live under the only government that ever existed which was framed by the unrestrained and deliberate consultations of the people. Miracles do not cluster. That which has happened but once in six thousand years cannot be expected to happen often. Such a government, once gone, might leave a void, to be filled, for ages, with revolution and tumult, riot and despotism."

On December 22nd, 1820



at the Bicentennial Celebration of the Landing of the Pilgrims at Plymouth Rock, Secretary of State Daniel Webster is re-

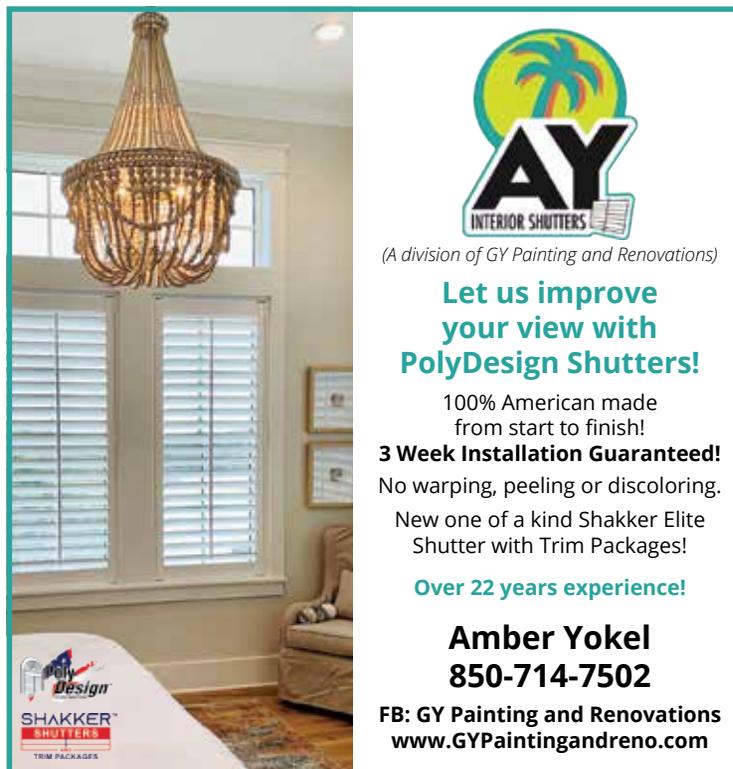
corded as saying: "We are on the spot where the first scene of our history was laid; where the hearths and altars of New England were first placed; made their first lodgement, ...when they landed upon the rock... in the language of our fathers... "if God prosper us... we shall here begin a work which shall last for ages ... We shall fill this region of the great continent ... with civilization and Christianity...Whatever makes men good Christians, makes them good citizens."

We must strengthen ourselves... with new resolution ... in the support of the Constitution, prepare to meet ... whatever of difficulty, or .. Are we of this generation so derelict, have we so little of the blood of our revolutionary fathers coursing through our veins, that we cannot preserve, what they achieved?"

The world will cry out 'shame' upon us, if we show ourselves unworthy, to be the descendants of those great and illustrious men, who fought for their liberty, and secured it to their posterity, by the Constitution of the United States ... Webster concluded: "The Constitution has enemies, secret and professed ... They have hot heads and cold hearts. They are rash, reckless, and fierce for change, and with no affection for the existing institutions of their country..."

We may have the highest hopes of the future fortunes of our country...BUT if we and our posterity reject religious instruction and authority, violate the rules of eternal justice, trifle with the injunctions of morality, and recklessly destroy the political constitution, which holds us together, No man can tell, how sudden a catastrophe may overwhelm us, that shall bury all our glory in profound obscurity."

Tim Norris, a long-time Panhandle resident is past Chairman of the Walton County Republican Party and is the current Republican Party of Florida's State Committeeman for Walton County. Tim Resides in Santa Rosa Beach with his wife Nancy. The couple have three daughters, Calli, Hannah and Piper.



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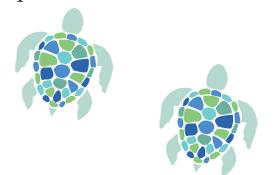


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Homeowner's Frequently Asked Question

BY CHRIS BALZAR, ECES

What does R-value mean? R-value measures insulation's resistance to heat flow. It can also be referred to as "thermal resistance." The higher the R-value, the greater the insulating power. All materials having the same R-value, regardless of type, thickness, or weight are equal in insulating power. Don't forget that R-values are determined by material type, thickness, and installed weight per square foot, not by thickness alone. Insulation helps keep your home cool during the summer months and warm during the winter months.

How much will I save by adding insulation to the walls, ceilings and floors of my home? Insulation saves money, increases your home's comfort and protects the environment by reducing energy use. According to the U.S. Department of Energy (DOE), typically 44% of a homeowner's utility bill goes for heating and cooling costs. DOE also states that homeowners might be able to reduce their energy bills from 10% to 50% by taking certain steps. One of the major steps is increasing the amount of thermal insulation in their existing homes or purchasing additional insulation when buying new homes. Unless your home was

ENERGY TIPS

by Emerald Coast Energy Solutions

constructed with special attention to energy efficiency, adding insulation will reduce your utility bills. The amount of energy you conserve will depend on several factors: the climate; size, shape and construction of your house, the living habits of your family, the type and efficiency of the heating and cooling systems and the fuel you use. Energy conserved is money saved and the annual savings increase when utility rates go up, which on average is 3.9% yearly. Insulation upgrades also instantly add to the value of your home and is a great investment.

How much insulation should I have? "Insulation," says Bob Vila, host of the nationally syndicated TV program that bears his name, "is the most efficient energy-saving expenditure." Vila says homeowners should check attics to determine the amount of insulation already installed. "Most homes built before 1980 have inadequate insulation," he said, noting that if insulation between the joists of the attic floor comes only to

the top of the joist, it probably makes sense to install more insulation. The U.S. Department of Energy recommends home insulation for our area to be R-30.

What words should I watch out for in contracts or job estimates? Once you have chosen an insulation contractor, make sure the contract includes the job specification, cost and warranty information. The contract should list the type of insulation to be used and where it will be used. Make sure that each type of insulation is listed by R-value. Beware of any contract or verbal offering that quotes the job in terms of thickness only (e.g. "14 inches of insulation"). Remember, it is the R-value, not the thickness that tells how well a material insulates. Avoid contracts with vague language such as R-values with the terms "plus or minus"; "+ or -"; "average"; or "nominal."

Is there anything other than insulation to increase comfort and efficiency? There are several innovated ma-

terials out in the market which are not widely used by most insulation contractors. ERG window film is a tint material which can be applied to glass and is virtually clear. This film blocks 94% of radiant heat and 99.9% of UV rays protecting

floors, furniture, you and pets. Some applications would be sunrooms, wheelhouses and rooms with direct sunlight. Another great product is a Radiant

HOMEOWNERS
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 Travel


By JODELL HAVERFIELD, LUXURY TRAVEL CONSULTANT ACC

The current travel trend of 2020 is to stay closer to home. Americans are looking for vacations they can enjoy without leaving the good ole USA. This fourth of July we can honor

Our History Is Our Heritage



only one of the many museums in Atlanta.

Trivia question? Did you know Atlanta and other parts of Georgia has become a much sought-after movie and TV filming location? Tour the sites of some of your favorite movies and television shows.

Savannah GA: You will get a good dose of southern hospitality in Savannah as you stroll down the old cobblestone streets and sample the tasty cuisine or step into one of the trendy boutiques. Savannah is also famous for her city squares and Victorian District.

Charleston SC: Just 100 miles from Savannah you will find her sister city Charleston, often referred to as the Holy City because of her historic churches. Take a cruise on the Charleston Harbor and visit Patriots Point, Fort Sumter, and the USS Yorktown. Charleston is also home to one of the oldest museums in the United States.

St Augustine FL: Speaking of old, I love walking through the streets of the Spanish Colonial neighborhoods in America's oldest city since 1565. Tour a 400 year old home and learn how the changing colonial tides of St Augustine impacted the residents of the Nation's oldest city through an account of the people who actually lived in the house. The mid-1700 Fort Matanzas still guards the city today.

I am proud of my southern heritage. I have grandfathers who fought on both sides of the Civil War. My ancestors fought in the Revolutionary War and every war along the road to our freedom.

Happy Independence Day 2020!

Visit JoDell at www.havetravelmemories.com.

those who served and those who still serve today. Plan your next trip to one or more of the many military themed attractions in the South.

While celebrating this year might look quite different than it did last year as we see civil unrest and a global pandemic, we must never forget our past! To study and explore the rich history of our country, both the good as well as the bad is critical to our survival. It is our heritage and how we became who we are now.

There are many historical sites, monuments, museums, parks and destinations to experience and so many ways to do it. But this month, I am going to talk about the ever common and currently popular "road trip."

RV rentals are up 83% as families hit the road. If you're not up for driving a motor home or pulling an RV and prefer the family car or SUV, that's ok, it's all the same highway to get there. No matter your choice of transportation, just remember to savor the journey. The drive alone is worth the trip. Your health and safety are paramount to us and all travel destinations and their providers. Plan ahead, stay safe and follow their safety protocol.

Here is a quick list of my personal favorites to get you started on your road trip back in time. Plan your historical getaway and discover the sacrifice and

heritage that made America.

New Orleans LA: Learn about the signing of the Louisiana Purchase or the Sugar and Rice Exchange, Louisiana's two major commodities for nearly 80 years. Discover your family heroes in the war of 1812. Learn about the Battle of New Orleans in 1815. Visit Jackson Square. Tour River Road, home to a row of original Antebellum Mansions along the Mississippi River.

Visit the WWII Museum with interactive exhibits, plus an extensive selection of memorabilia and machines used in the D-Day Day landings, the National WWII Museum offers a fascinating insight into the USA's role in the Second World War.

Vicksburg MS: Drive through the Vicksburg National Military Park that preserves the site of the American Civil War Battle of Vicksburg, waged from March 29 to July 4, 1863.

Tour some of the Vicksburg homes that were turned into hospitals where you can view still existing cannon ball holes through the ceiling or the yard trenches dug to shelter families from incoming artillery during one of the Civil War's most deadly battles.

Atlanta GA: The Atlanta History Museum in Buckhead is one the best history and war museums my husband and I have ever visited; however, it is



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continued from previous page

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There are many ways to save energy and become more ener-

gy efficient. We all are spending more time at home which is a great time to learn how to increase comfort and lower those energy bills.

Chris Balzer is Founder and President of Emerald Coast Energy Solutions which is a Smile Provider Company. ECES provides smiles to its customers after installing high energy effi-

cient 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 or email wecare@trusteces.com and Beat the Heat!

Destin Dining Guide

BY SCOTT MILLER

With Summer in full swing, July just may be my favorite month of all. When you live here in Destin there's no end to finding great ways to spend the summer days...and nights, too. Beaches are buzzing, fish are biting, boating is popular on the beautiful Gulf of Mexico or hanging out somewhere on the Bay, shopping, sun bathing, you name it. Destin has so much to offer there's simply never a dull moment.

But in between, we all get hungry right? Well you're in luck again, because Destin Life's got you covered. So, who's ready to savor some of the most delicious food and the most exciting and fun-filled entertainment you'll find anywhere? Here are some of my favorites—so come on out, join the fun and enjoy these amazing local restaurants.

Beach Walk Café

Located directly on the beautiful beaches of Destin, Beach Walk Café offers a stunning selection of fresh seafood dishes that will have your taste buds dancing with delight. Beach Walk Café's Executive Chef Daniel Peters recently created a new take out menu you absolutely don't want to miss. In addition to its many awards and accolades from national and local brands alike, Beach Walk Café in Destin has become a staple in the Emerald Coast's fine dining culture. You're sure to be impressed by any dish you order. So, if you're looking to dine on delectable take out and to-go cuisine in Destin, call to place your order today.

(850) 650-7100

2700 Scenic Hwy 98, Destin
beachwalkcafe.com

Boathouse Oyster Bar

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

(850) 837-3645

288 Harbor Blvd., Destin
boathouseoysterbardestin.com

Bric a` Brac Restaurant & Night Club

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

(850) 424-6369

Shoreline Village Plaza
824 Hwy 98 E, Destin
bricabracdestin.com

Brotula's Seafood House & Steamer

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

Please check the Facebook page for updates. For now, Brotula's will be open from Wednesday through Sunday, 12 p.m. - 8 p.m. and closed on Mondays and Tuesdays.

(850) 460-8900

210D Harbor Blvd., Destin
brotulas.com

Cafe Destin

Open from 7 a.m. to 3 p.m., Cafe Destin is a full-service breakfast, brunch and lunch

café near the beach in Destin. Enjoy breakfast, lunch or espresso menu served all day long. They offer both indoor seating and outdoor seating on our large covered patio. After-hours for private events or special occasions available.

(850) 242-6300

985 Hwy. 98, Destin
cafedestin.com

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(850) 837-2999

981 U.S. Hwy. 98, Destin
islandwing.com

La Famiglia Restaurant

La Famiglia has earned a reputation for serving some of the finest homemade Italian dishes, including Veal Parmesan, homemade pastas and raviolis, and antipasto. La Famiglia is a local favorite for authentic, brick oven Italian pizza, topped with a variety of traditional and specialty ingredients. Open Tuesday through Sunday, 11 a.m. - 9 p.m., offering a lunch menu until 3 p.m. To-go and



curbside still available.

(850) 279.4527

16055 Emerald Coast Pkwy.,
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lafamigliadestin.com

Landshark's Pizza

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(850) 424-6743

300 Harbor Blvd., Destin
landsharkspizza.com

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8pm Austin Jennings
- Wednesdays:** 9pm Squeely Dan
- Thursdays:** 7pm Austin Jennings
- Fridays:** 4pm Jason Findley
8pm Dead in Connecticut
- Saturdays:** 12pm Kelly Byrd
8pm Gunner
- Sundays:** 12pm Kelly Byrd
4pm Jason Findley
8pm Squeely Dan

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

DINING GUIDE

continued from previous page

Tailfins Alehouse & Oyster Bar

Breakfast is served from 9 til noon so you can start your day right. 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. Featuring live music on the docks with Rusty Hammerstrom, BT Turner and more, Tailfins is open and ready for you. Monday - Friday from 10:30 a.m. until midnight and Saturday and Sunday from 8:30 am until midnight. (850) 650-1200
On the Harbor in Destin tailfinsdestin.com

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restaurantfi.com/fl/destin/tequilas-/

Local Eateries Dine In, Pick Up & Delivery!

As of June 30, 2020. Please find updates at DestinChamber.com and at MyDestinLife.com.

790 On The Gulf—Open for indoor and outdoor seating and take out. Our hours are 11 a.m. - 8 p.m. daily. Call (850) 650-4853.

Acme Oyster House—Open for indoor and outdoor seating and take-out. Call (850) 460-7773.

Aegean Restaurant—Open for indoor and outdoor seating and take out. Call (850) 460-2728.

AJ's on the Bayou—Open for curbside to-go orders as well as dine-in with social distancing on our outdoor deck and limited capacity inside. We will be doing our famous Crawfish boil every Saturday at noon for dine-in on our deck or carry out. Live music daily. Call (850) 226-7579 for curbside orders. Online orders available now at ajsonthebayou.com

AJ's Seafood & Oyster Bar—Opening for dine in and outdoor seating areas on the Bimini Deck and Jumbotron Area. The Jumbotron TV will be playing all of your favorite music and Nascar events as well as hosting live entertainment daily.

AJ's Oyster Shanty—The Shanty is now open for dine in or carry out with live music 7 days a week on the outdoor deck. Call (850) 226-8108

Angler's Beachside Bar & Grill—Open for indoor and outdoor seating and take out. Call (850) 796-0260.

The Back Porch Seafood & Oyster House—Open for indoor and outdoor seating and take out. Call (850) 837-2022.

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

Beach Walk Café—Limited menu available for take-out from 3 - 8:30 p.m., indoor and outdoor dining available from 5 - 9 p.m.

Ben & Jerry's—Open from 11-10p.m., outside seating available. Also operating curbside service. Call (850) 460-8884.

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

Bonefish Grill—Open for Dine in, carry-out and delivery. Mon.-Sat. 11-10 p.m. , Sun. 11-9 p.m. Call (850) 650-3161.

Boshamp's Oyster House—Open 7 Days. Serving lunch from 11a.m. and Dinner Menu starts at 5 p.m.. Call (850) 424-7406

Bric A Brac Restaurant—Open 5-10 p.m. for Dining and Take out. Call (850) 424-6369

Brotula's Seafood House & Steamer—Open for indoor and outdoor seating and take out, Wednesday - Sunday from 12 - 8 p.m. Call (850) 460-8900.

Bubba Gump Shrimp Company—Open for indoor and outdoor seating, take-out and delivery. Call (850) 650-1881.

Buffalo Jack's—Open for To-go orders. (850) 424-6288 @Buffalo_Jacks Buffalo-JacksLegendaryWings.com

Cafe Thirty-A—Open for indoor and outdoor seating and takeout. Call (850) 231-2166. Reservations are required.

Camille's — (850) 337-8860 – Dining Room & Cafe Open. Take out available 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.

Cantina Laredo—Open for Dine in and also for curbside pickup. Call (850) 654-5649 to order.

Capt. Dave's on the Gulf—Open for dine in and takeout. Call (850) 837-2627.

Carrabba's Italian Grill—Open for dine in and takeout. Please visit Carrabbas.com or call (850) 837-1140 to place your order.

Chick-fil-A—Offering drive thru, mobile curbside and DoorDash delivery. Use the Chick-fil-A One app for curbside service.

The Crab Trap Destin—Open for indoor and outdoor dining and takeout. Call (850) 654-2722.

Culver's of Destin—Our drive thru is open.

Dairy Queen (Miramar Beach)—Open for to go orders. (850) 837-757

The Donut Hole—Open for dine in and takeout. Call (850) 837-8824.

Emeril's Coastal Italian—The restaurant is temporarily closed. 100% of gift cards purchased at emerilsrestaurants.com will be donated to the Emeril's Restaurants Employee Relief Fund.

Everkrisp—Open for indoor and outdoor dining and takeout. Call (850) 460-8881.

Fat Clemenza's — Open for Dine in. Call for hours, (850) 650-5980 – Place to-go orders over phone, pick-up inside.

Fleming's Prime Steakhouse & Wine Bar—Offering carryout and delivery from 12 - 9 p.m. Dine-in from 4p.m. - 9p.m. Order online for delivery. Call (850) 269-0830.

Fudpucker's Beachside Bar & Grill—Open for indoor and outdoor dining and take-out. Call (850) 654-4200.

Gilligan's Restaurant—Open for Dine-in or take out. M-F 11a.m. - 8:30p.m.

Sat./Sun. 11a.m. - 9p.m. (850) 650-4400

The Gulf—Open for indoor and outdoor dining and takeout. Call (850) 387-1300.

Half Shell Oyster House Destin—Open for indoor and outdoor dining and takeout. Call (850) 842-4788.

Harbor Docks—Open for Dine-in. Sun.-Thur. 11-10p.m. Fri.-Sat. 11-11p.m.

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

Harry T's Lighthouse—Open for indoor and outdoor dining and takeout. Call (850) 654-4800.

Healthy Coast Meals—Open in our new Destin location at the City Market Shops Beachside for grab and go meals. Call (850) 496-6470.

Hooters—Open for dine in and takeout. Call (850) 654-1007.

Jackacudas Seafood/Sushi—Open for indoor and outdoor seating and take out.

We will be open Wednesday - Sunday from 12 - 9 p.m. Call (850) 460-2909

Joe's Crab Shack—Open for takeout, curbside pickup and reopened dining room with social distancing. Call (850) 650-1882.

La Famiglia Italian Restaurant Located by The Destin Walmart — Open for Dine-in Mon - Sat. 11 - 9 p.m. Sunday closed (850) 279-4527 — To go Orders can be picked up Curbside!

La Paz —Open for Dine-in 7 days, 4 - 9p.m. (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.

Longhorn Steakhouse—Open for Dine-in 11 - 9p.m. Offering curbside and delivery when available and for orders more than \$100. Our hours are Sunday - Thursday until 9 p.m. and Friday - Saturday until 10 p.m. Call (850) 654-9115.

Louisiana Lagniappe—Open for indoor and outdoor dining and takeout. Call (850) 837-0881.

LuLu's Destin—Open for Dine-in at 11a.m. Take-out available. Call (850) 710-5858

Marlin Grill—Open for Dine-in 7 days, 5 - 10 p.m. (850) 351-1990 – Place to-go orders over phone, pick-up inside.

Mama Clemenza's European Breakfast—Open Tuesday-Sunday, 8-2p.m. (850) 424-3157

Place to-go orders by phone, pick-up inside or curbside.

Margaritaville—Open for indoor and outdoor dining and takeout. Call (850) 460-7700.

McDonald's—Carry out and drive thru services are being offered for breakfast, lunch and dinner.

McGuire's Irish Pub of Destin—Open for dine in and takeout. 7 days, 11-Midnight Call (850) 650-0000.



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The Melting Pot—Open for Dine-in Sun-Thur. 4-8p.m. Fri.-Sat. 4-10p.m. (850) 269-2227

Mezcal Mexican Grill—Open for Dine in and take out from 11 a.m. Call (850)563-7791

Miller's Ale House of Destin—Open for Dine-in, Pickup, Curbside and Delivery! Place orders online or on our mobile app. Order at millersalehouse.com. (850) 837-0694

Moe's Original Bar B Que—Open for Dine in or Our full menu is available to go, and haul it home packages plus boxed meals are available for delivery with GrubHub. Call (850) 837-3600.

Nothing Bundt Cakes—We have increased delivery and offered curbside pick up for guests. Call (850) 830-5031.

Osaka Japanese Steakhouse—Open for Dine-in 7 days, 11-10p.m. Call to order to-go/carry out from Destin location (850) 650-4688

O'Quigley's Seafood Steamer—Open for Dine-in. Offering takeout from 12 - 7:30 p.m. everyday. Call (850) 837-1015 and pick up at our outside bar.

Old Bay Steamer—Open for Dine in and take out. Call (850) 664-2795

Olive Garden—Open for Dine-in and

takeout. Order online for carside pickup or call for free delivery. Call (850) 650-2307.

The Palms Bistro—Open for indoor and outdoor dining and takeout. Call (850) 351-0900.

The Pancakery—Open for indoor and outdoor dining and takeout. Call (850) 269-0791.

Panera Bread—Offering drive thru, delivery, ToGo and Rapid Pickup (order online and pick-up). Monday - Saturday from 7 a.m. - 8 p.m., and Sunday from 8 a.m. - 8 p.m. Call (850) 837-2486.

Pazzo Italiano Ristorante & Bar—Open for dine in and takeout. Call (850) 974-5484.

Pepito's Cantina & Grill - Destin—Open for dine in and takeout. Call (850) 650-7734.

Pepito's Mexican Restaurant & Cantina - Miramar Beach—Open for dine in and takeout. Call (850) 269-7788.

Pepito's Mexican Bar & Grill - Niceville—Open for dine in and takeout. Call (850) 279-4949.

PF Changs, Grand Boulevard—(850) 269-1806 11 a.m. - 9 p.m. daily. Open for Dine in and Take out. Call ahead.

Pompano Joe's—Open for indoor and

outdoor dining and takeout. Call (850) 837-2224.

QuePasa Destin—Open for Dine in and Take out. Call(850) 279-4256

The Red Door Saloon—Open for Dine in and to go orders from 11 a.m. - midnight weekly and closes at 2 a.m. on Fri. and Sat.. Call (850) 424-5974.

Royal Palm Grille—Open 11-10 p.m. daily, for Dine in or 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.

Ruth's Chris Steak House—Open Sun. - Thur. 5-9 p.m.Sat. & Sun. 5-10 p.m. Call (850) 837-7884

Shrimp Basket—Open for Dine in curbside pickup. Call (850) 502-2280.

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

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.

Starbucks—The drive thru is open from 5 a.m. - 6 p.m.

Subway—Dine-in, order online, app, delivery and curbside pick-up.

Locations: 1251 Airport Rd. (850) 654-1177 (10 a.m. - 10 p.m.) Shoppes at Paradise Isle, (850) 654-8055 (8 a.m. - 9p.m.) 15017 Emerald Coast Pkwy. (850) 837-0767 (9a.m. - 8p.m.)

Sunset Bay Café—Open for Dine in or Take out Call (850) 267-7108

The Surf Hut—Open for dine in and take out. Call (850) 460-7750.

Tailfins—(850) 650-1200—Open for Dine in Breakfast, Lunch and Dinner (www.tailfinsdestin.com).

Tommy Bahama's Restaurant—Open for Dine in or Take Out, indoor and outdoor seating available. Reservations may be needed, call (850) 654-1743

Uncle Buck's Fish Bowl & Grill—Open for Dine in or Take out. Call (850) 269-6100

VIN'TIJ Food and Wine—Open for Dine in. Call (850) 650-9820—Place to-go orders over phone, pick-up inside or

Continued next page

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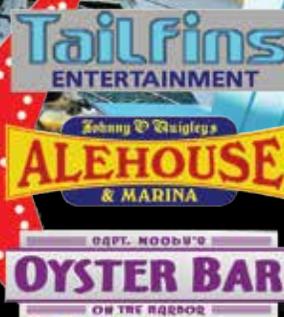
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Breaking Bread with American Lunch

BY HEATHER BENNETT

Food insecurity along The Emerald Coast is an ongoing issue that we have spotlighted with stories involving local food banks, churches, and food drives, but it's not something we all think about. However, with many people out of work and kids home from school due to COVID-19 it's now something that has been brought to the forefront of the community.

Thankfully our community is caring and supportive, and we come together when in need. Many local businesses and restaurants have stepped up to help provide free meals during these trying and uncertain times, making sure kids have access to lunch, and families can get a hot meal.

You may have seen the American Lunch food truck handing

out free lunches the last couple of months. They are a 501(c)(3) non-profit organization that has been delivering free hot meals to people in need since 2012. They receive 1% of the proceeds from Morgan family restaurants like Harbor Docks, La Paz, The Local Market and Camille's to cover operating costs. Recently, they've been serving up free lunches on The Emerald Coast during the shutdown.

"We're doing it because we know these times are tough, and food is hard to come by for people, and people need to eat," said Eddie Morgan of Harbor Docks. "We're going to be regularly ordering food to keep feeding people."

Some of the meals being offered by American Lunch are gumbo, tacos, fajitas, ham and cheese sandwiches, pulled pork



sandwiches, fried chicken and fish salad sandwiches. Other local restaurants have also do-

nated meals to American Lunch to distribute. "We've had a great response. We've been averag-

ing about 150 people a day," said Eddie. "Everything's free, completely free of charge. No questions asked. We're not here to judge, we're just here to feed people."

American Lunch not only serves The Emerald Coast, but also is available in other areas of the south – Athens, Georgia, Birmingham, Mobile, and Tuscaloosa, Alabama, where Morgan family restaurants are located. Since serving free meals is something American Lunch has done for years, they will continue to help the communities as we all start to reopen.

If you would like to know more about American Lunch, or the food truck schedule you can check out their Website at americanlunch.org or their Facebook page [facebook.com/AmericanLunch](https://www.facebook.com/AmericanLunch).

LOCAL EATERIES

continued from previous page

curbside, Sandestin delivery available with specific delivery menu.

[Vue on 30A](#)—Open for Dine in and take-out. Call (850) 267-1240.

[Wendy's](#)—Wendy's is offering drive through, online ordering, take out and delivery.

[Whale's Tail](#)—Open for indoor and outdoor dining and takeout. Call (850) 650-4377.

[Whataburger](#)—Our kitchen and drive thru are open 24/7. Curbside pickup is available Monday - Friday from 8 a.m. - 8 p.m. Order from our app and set your pickup time anywhere from 5 minutes to 24 hours.

[The Wine Bar, Grand Boulevard](#)—Open for Dine in, Call (850) 622-0804. Curbside delivery. Special menu family style online.

PIZZA

[Grimaldi's, Grand Boulevard](#) — Open for Dine in. Call (850) 837-3095 11 a.m. – 9 p.m. Take out and delivery via Door Dash and Uber Eats.

[Landshark's Pizza Company](#)—Open for Dine in or Carry Out or Delivery. Call (850) 424-6743.

[Merlin's Pizza](#) — Open for Dine in, Carry Out or Delivery.

[PJ's Pasta, Pizza, Ice Cream](#) — Open for Dine in. Call (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.

[Red Brick Pizza](#) — Open 7 Days for Dine in, carry out and delivery. Call (850) 424-5990

[Jet's Pizza](#) — Open for carry out and delivery.

[Mimmos](#) — Open for Dine In or To Go, 11 a.m. - 10 p.m.

BREAKFAST

[Tailfins](#)— Now serving breakfast 9 a.m. until noon.

[Café Destin](#)—Open for breakfast, lunch and espresso! Call (850) 242-6300

[First Watch, The Daytime Cafe](#)—Open for dine-in or take-out at normal business

hours 7 a.m. - 2:30 p.m. Call (850) 460-9800.

[Maple Street Biscuit Company](#) — (850) 279-6358 — Open 7 a.m. - 2 p.m. Indoor and Outdoor Seating; Or order online or with DoorDash; inside or curbside pickup. Sandestin delivery; Open for breakfast orders to go, along with Mimosa Kits.

[Tropical Smoothie Destin](#) — Open 8 a.m.-

8 p.m. for pickup and delivery. [Palms Coffee House](#) — Open 7:30 a.m.-3 p.m. for to-go coffee orders.

[2 Birds Coffee & Cafe](#) — Open for Dine in or Take Out 7:30 a.m. - 3 p.m.

For to go orders, call ahead - family style meals available. Same day pickup if you order before 10 a.m.

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Off the Hook

Tarpon Run in Destin



BY CALI HLAVAC,
TO DO IN DESTIN

The Tarpon have arrived! A bucket list fish for many anglers, Tarpon are most commonly found in south Florida but Destin sees a passing migration during June and July. You'll find them swimming nearshore, by the beaches in large schools. Often you'll see them "rolling" on top of the water, while they feed and they are one of the only fish to break the surface to gulp breaths of air – partly why they can fight for so long while being hooked up.

One of the most intelligent fish, Tarpon are a prehistoric fish that have been dated back as far as 100 million years. They have no teeth, just a sandpaper like surface inside their mouths and they swallow their bait whole. Their scales are shiny and appear silver in color, and anglers will often take one scale as a prize for their catch.

Tarpon, or the Silver King, are considered a once in a lifetime catch. Once hooked up, these fighting fish will jump and shake in the air, trying to loosen the hook and break free. There is a technique to catching them and being able to get them to the boat is a huge victory. Anglers cannot remove Tarpon from the water, and most will get in the water with the fish to take their photo. Per the FWC, these fish are protected and are catch and release only.

For Destin already being a huge fishery, Tarpon add even more to area. Anglers can now target this bucket list fish during summer months on a boat, kayak, or fishing pier and have a shot at the beautiful creatures.

With all the changes daily we are seeing with the current state of the world, many people are also asking how our fishing in-

dustry has been effected. Fishing was deemed essential from the beginning of the Pandemic, so anglers have enjoyed time out the water while being socially distant from other boaters and fishermen. Another bonus is catching your dinner and avoiding the crowded grocery stores.

Captains have always cleaned their boats in between fishing charter clients, but most have now raised that standard to include extra sanitizing for the safety of everyone on board. Masks are not required, being outside in the fresh air, but guests are always encouraged to do whatever makes them feel most comfortable. Fishing is still an activity that can be enjoyed anytime, regardless of the state of our current world.



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 Off the Hook

COVID-19 in the Life of a For-Hire Fishing Boat



By MARY ANNE WINDES

2020 has turned into a year of trials and patience-testing, but it didn't start off that way. For the first time in many years, the captains received the great news that they were getting 61 days of Red Snapper season. One year, they only got six days of Red Snapper fishing, and that was a brutal hardship. This year, though, they got 61, and they thought this would finally be their year. Then...COVID-19 came.

Everyone was affected. For boats that only carry less than

six passengers, it wasn't as bad as for the larger boats. But there was definitely less business in town, and people were definitely holding onto their money rather than purchasing charter fishing trips. With the economy in a free fall, that's the time when a party boat tends to be a more popular choice because of the lower cost. However, the party boats need about 17 passengers aboard to break even. So, when groups were limited to 10 aboard commercial fishing vessels, that stopped them in their tracks. For six weeks, the big boats sat at the docks, and the crews stayed on the beach. A few boats ran a few trips and the sight was tied boats at the dock on beautiful days when they would normally be out in the Gulf.

On a boat, there's always plenty of maintenance to be done. Most crews were allowed to come to work and get paid, but the heat of the summer is NOT the time to do maintenance, and tips are vital. So, without customers, the income



of the crews was severely diminished if not halted entirely.

Once the state lifted the restrictions of groups greater than 10 and short-term rentals were allowed, the people came back. Boy, are they back, and boy, do they want to do something! The two big party boats started off running with social distancing protocols in place plus mask requirements. But before long, they were carrying full loads,

and masks were suggested but not required. Most don't wear a mask, but they still try to keep the groups away from each other.

Fishing is great, but the seas have been rough this year. 2020! For example, one day the weatherman called for one-foot seas with 12 seconds between waves, and the seas were eight feet with little time between them. Many of the boats came back, but a

few of the hard-core captains stayed to make at least a half-day trip.

The captains love what they do and are used to hardships. They'll keep fishing and making people's dreams come true for as long as they can. We just can't wait to see what 2020 serves up in July!



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Your Doctor Isn't Infallible!



By DR. RICHARD CHERN M.D.
Many of my patients have

been told by their doctor that hormones are bad. I used to respond by calling to inform them of current treatment recommendations. I once had a cardiologist tell me testosterone caused elevated cholesterol, until I had him read an article from his American Journal of Cardiology that said testosterone lowers cholesterol. And most physicians are still not aware that low testosterone is related to highly aggressive prostate cancers and

that optimizing testosterone can reduce their occurrence. In medical school, it's drilled into our heads that everything we learned is non-negotiable. "I don't know" usually led to an onslaught of verbal abuse ending with, "if you don't know, your patients will die!" So we spent years inside textbooks and journals learning as much as we could. Unfortunately, even if we learned "everything," information and treatments are con-



tinually changing. As we enter practice it's not possible to keep up with all the latest medical knowledge, especially in specialties outside our own.

Because of this indoctrination (sorry, had to) there is a fear of not knowing. Often, if a doctor is not current on a particular subject, they show skepticism. This leads to the comment, "That's not good for you it will cause [insert scary disease here]." Doctors tend to revert to information learned 20 or more years ago rather than admitting they are not read up on a particular subject.

About 20 years ago, I was taught all hormones are bad and cause cancer, strokes, and heart attacks. Guess what? We were wrong. In fact, the studies we referenced to say hormones were bad are now referenced with others to prove hormones are good. How is this possible? Previously, bio-identical and synthetic hormones were grouped together but after looking at them individually, it becomes obvious that synthetic hormones are bad and bio-identical hormones are very good! Nobody likes to admit they made a mistake and the medical community is often the worst.

Doesn't it make sense that a natural product is good for us and a synthetic is bad? When we are young and feeling great, we have high levels of bio-identical hormones and as we age and deteriorate these levels fall. So doesn't it make sense that the fall in these hormones are actually the cause of us feeling bad and deteriorating, and that replacing them can reverse this process and make us feel better? It's not a difficult concept to grasp and you can ask any of the thousands of patients who have received our bio-identical hormone therapy what results they have seen.

The point here is that during our medical training, any outside-the-box thinking is frowned upon and quickly squashed. And, secondly, it is ok for you to be skeptical when your doctor is not up-to-date on studied and proven bio-identical hormones. Contact us for more information.

Dr. Richard Chern and his staff have the latest training and specialize in hormone therapy for men and women. They are currently accepting new patients and encourage you to call for an appointment at 850-837-1271.



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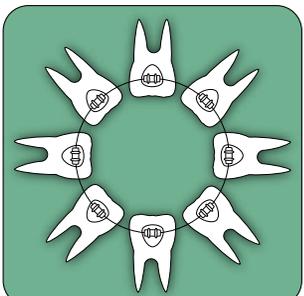
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 Wellness


BY KAY LEAMAN,
HEALTH ARCHITECT

The Microbiome system has been studied over the last de-

cade and is becoming a hot topic. But what is it?

Our microbiome is the bacteria that live on and in our body. There are also different types of microbiome systems including our skin, hair, oral (mouth), etc. The largest of these systems is our gut (large and small intestines, stomach, etc.).

Did you know that:

- There are over 100 trillion bacteria in the gut, 10 times more than cells in our body?

- 75% of our immune system is found in the digestive tract?

- There are more neurotransmitters in the gut than in the brain and half of the body's nerve cells are located in the gut?

- Gut bacteria are responsible for making vitamins K, Biotin, thiamine, riboflavin, niacin and B12 (B vitamins)?

- Our gut is called the second brain?

The gut impacts all aspects of our health and the system we can most heavily influence by the lifestyle we lead. This system begins to evolve at birth by

the choices we make. The shampoo, body wash, soap, food, etc., we use can either destroy these systems or promote them.

Because there is only so much space in the gut there is always competition between the good and bad bacteria for this space as well as the nutrients they need to survive. Lastly, this microbiome system plays a role with cell signaling and can recognize pathogens or other harmful things before our body does. It sends signaling molecules to our body to trigger the

immune system to ramp up for what is coming.

In Part 2 we will cover things we can do to promote a healthy gut, which also promotes a healthy immune system. Our bodies can do amazing things and, as we understand what we can do to support these systems and take action, our health can improve.

Kay Leaman is a Health Architect with HealthyDay HealthyLife. You can reach her at succeed@healthyday-healthylife.com.

FWBMC Prepared for Any Possible Surge

BY DENISE KENDUST

As a Level II Trauma Center, Fort Walton Beach Medical Center (FWBMC) typically runs a high census in the ICU, even before the COVID-19 pandemic. Bed capacity is a fluctuating figure depending on the care needed by our patients on any given day. This is why our hospitals have been preparing for months to respond to potential impacts of COVID-19. We have surge plans in place for the ICU that will be activated if needed. In addition, there are a number of initiatives that we

have implemented to keep our patients, colleagues and physicians safe including:

Our hospital leadership consistently monitors the guidance and information provided by our local Department of Health, the Centers for Disease Control and Prevention (CDC).

Our hospital is strictly implementing guidelines established by the CDC, and working closely with our federal, state and local partners including the local health department.

As these official sources share updates and changes, we revise



our processes and response accordingly, and communicate with our staff and physicians.

While our caregivers are ac-

customized to caring for patients with respiratory infections, as we often do during flu season, we have been reinforcing well-established infection prevention protocols and sharing the latest guidance from the CDC.

At this time, Fort Walton Beach Medical Center is well equipped to respond to the needs of our community.

We continue to communicate with our hospital and medical staff to:

- provide necessary updates;

- reinforce appropriate infection response and prevention protocols; and

- ensure access to necessary supplies and equipment.

Our preparedness efforts also include arranging staffing contingency and emergency plans in the event they are needed.

“Our hospital caregivers manage communicable diseases on a daily basis; our experts know how to identify and treat infectious illnesses while minimizing risk to caregivers and patients, just as we have done in cases such as the seasonal flu or other communicable diseases,” said Mitch Mongell, CEO of Fort Walton Beach Medical Center. “Well before COVID-19 was declared a pandemic, Fort Walton Beach Medical Center (FWBMC) had already taken exceptional measures to face the virus head on, and plan, prepare and mitigate its potential threat.”

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5 Ways To Improve Libido in Women



BY DR. KIMBERLY HOOD, M.D.

Decreased libido is a complicated women's health issue that requires a thorough conversation of social, psychological and physical factors in order to treat it. Libido can be hindered by depression, kids, finances, bad job, perception of intimacy, insomnia, health issues, hormonal alterations, pain, poor body image or relationship issues. This is just a short list of ALL that can contribute. What can you do?

1. Optimize health:

Women with health issues don't feel like having sex. Regardless of your medical issues, some simple dietary changes may improve your health and how you feel. Don't roll your eyes at me. I'm serious! Diet and weight loss are not synonymous! Diet makes a HUGE impact on body function. Major improvements can occur in patients who do small things such as remove processed foods, dairy, corn, wheat or sugars! If weight loss occurs, great! However, it's not the goal. As one of my functional medicine professors once

said, "We are not designed to be stressed, toxic, inflamed, infected, malnourished and unrested, AND YET, still easily thrive, grow, reproduce, be thin, feel well, eat anything we want, enjoy perfect BMI's and have great sex. This combination would not be natural."

2. Optimize hormones:

Hormones can make a difference. Sluggish thyroid, sluggish everything else! Saliva testing to assess estrogen, progesterone, testosterone and adrenal balance might really improve energy and libido! Work with a functional medicine provider. Traditional medicine physicians treat disease. Functional medicine practitioners treat lack of optimization that eventually leads to disease.

3. Optimize sleep:

Sleep is important for detoxing and restoring our bodies. Certain vitamins can be used in the evening to make sure your body has the appropriate raw materials to detox and restore. You need at least 7 hours of sleep. Meds such as ambien or klonopin increase your risk for early onset dementia. There are better options that help sleep, restore neurotransmitters, improve mood and libido!

4. Medications:

There are two medications for Hypoactive Sexual Desire Disorder (HSDD) available for women at this time, Addyi and



Vyleesi. HSDD means the loss of sexual desire, for 6 months or more, in a premenopausal woman that once had desire, causing distress in her relationship, but is not caused by relationship issues, health issues, meds or a psychiatric diagnosis. These medications are not indicated in women not matching this definition. However, one size does not fit all. Libido is complex. Addyi is currently being studied in postmenopausal women; preliminary results are good. I prescribe it "off label" for postmenopausal ladies. For more info on Addyi and Vyleesi, please visit my blog, Health With Hood, at www.healthwithhood.com.

5. Plan it:

Many ladies tell me they

don't think about having sex, but if they engage, they are able to enjoy it. For this to be effective, you need to socialize with your significant other. Date nights and getaways are super important. Many couples live in the same house, but never really connect because life can be super distracting!

Remember, libido in women is complicated. The five recommendations listed are a few things I've seen help. However, there might be more that needs addressing. Don't ignore decreased libido. Speak to someone with experience in helping with libido issues. Sex is too important for a good relationship, for good mental health and for a long healthy life.



Kimberly P. Hood, MD
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 Wellness



By LISA TURPIN, HEALTH & WELLNESS COACH

Practically since 2020 hit, we

What Are You Waiting For?

have been inundated with obstacles that waylay our “good health” resolutions. A few diligent people have not skipped a beat in their health & fitness routines. And some are just now slowly starting back. But after speaking with and receiving messages, there is a large majority who are allowing circumstances to roadblock their path to being healthy.

It is so important to exercise our minds and bodies with everything that is going on in the

nation right now. Exercise is a positive way to channel energy and decrease stress hormones that break down your immune system, arteries and mind.

Question: Is there any amount of encouragement I can give to get YOU to start moving? Don't over think it. Start with the basics. Many of you refer back to “training days” that your coaches used to make you do in high school. The thought of picking that back up scares the bejeebies out of you. Drop

Benefits of Strength Training:

- Increased Strength
- Look Leaner
- Muscle Burns More Than Fat
- Raises Resting Metabolic Rate
- Strengthens Bones
- Fix Imbalances, Prevent Accidents
- Better Posture
- Delay Age Related Muscle Loss

Example of Safe Training Order:

- Legs: Squats/Lunges
- Back: Pull-Ups/Rows
- Chest: Push-Ups/Chest Press
- Leg Extension
- Shoulder Press
- Hamstring Curls
- Bicep Curls
- Calf Raises
- Tricep Dips/Pushdowns
- Abdominals
- Obliques
- Low Back Extensions



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that idea and at least start walking. WE LIVE IN DESTIN... Home of the best walking ever! The beach is excellent because the terrain varies. Walking in our soft white sand will build great strength in the thighs, buttocks and calves. It will be more intense, so your heart rate will rise to train your cardiovascular system, also making you burn up to 200 more calories than walking on the flat street or track. The salt air and beautiful scenery will clear your mind and build your spirit.

If you are ready for strength training, the benefits are endless! When starting a weight training regime there are some do's and don'ts. Full body workouts with compound movements are the best bang for your buck when general fitness is your goal. Your major muscle groups are your legs, back and chest. You will want to complete exercises targeting these three muscle groups first before moving on to the minor muscle groups such as arms and shoulders. These major muscle groups use the most energy, thus another reason to tackle them early when you are fresh. You can pretty much intertwine your leg work through your whole routine, especially when you want to increase heart rate and calorie expenditure, but also give your upper body parts a momentary rest. But you definitely want to finish your back and chest work before you

perform your arms and shoulder work. This is because you have to utilize your arms and shoulders to get to your chest or back. Chest gets help from the triceps and front deltoids, and back gets help from the biceps and rear deltoids. So, it can be detrimental to the joints of the arms to wear out the biceps triceps and shoulders first, and then ask them to assist the bigger muscles of the chest and back while they are already fatigued. Follow these guidelines and you will stay safe. I encourage you to send me a message or call if you would like more guidance on your fitness and health goals. A personal trainer can help you be consistent and motivate you to reach your goals safely.

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, currently 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 or message from her Facebook Page.

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BY STEPHANIE CRAIG

Are you worn out from navigating the current emotional climate in America? Tensions certainly abound. Mask or no mask? Reopen or slow down reopening? Support black lives or support law enforcement? Peaceful protesting or fear of looting? It's a lot to sort and manage emotionally.

Maybe as you've been quarantined, you've noticed something about yourself that needs to change. Maybe an important relationship isn't as strong as you believed. Maybe racial tension has caused some reflection and personal work around racism. Entertaining the need for internal change is no small thing. Do you find yourself wondering if you or others can really change? Or are you basically stuck in the ways you've always thought and behaved?

The good news is your brain

was created to expand its capacity and shift its focus based on what you intentionally and repetitively practice. In addition to your neurobiology, humility is required for true change. Being able to admit there are things you need to learn that only someone else can teach you opens the door wide for genuine, deep, sustained change. Everyone falls short and needs to engage in change throughout life, but how does that actually work?

10 Steps to Transformational Change:

Notice the discomfort. Life events create emotional/relational discomfort that challenges you to admit something in your life is unhealthy.

Name the problem. "I'm drinking too much." "I'm working too much." "I'm not standing up for others like I want to."

Grieve the impact of the problem. Acknowledge and take responsibility for the hurtful impact the problem has had on yourself and others. Give heartfelt apologies and confess/receive forgiveness from God.

Confront and release shame. Notice where you are beating yourself up for the problem and recognize that shaming yourself results in feeling stuck and impedes growth and heal-

ing. Commit to move forward here and now.

Cultivate curiosity about the problem. Where and how often is the problem showing up in your daily life? You may experience some overwhelm realizing the problem is more widespread than you knew. Allow yourself to be emotionally unsettled about the problem. Entertain the need for action to make a change.

Educate yourself. Consume new resources, seek counseling/support to understand the origin of the problem. Learn new tools/strategies to make a change.

Commit to and complete action steps for change repeatedly. Begin taking a pause each time you notice the problem and take intentional steps to implement the new positive behavior or strategy of change. You might begin by noticing and making the change after you've already engaged in the problem at first. That's ok; it's part of the process. Eventually with practice, you'll be able to notice and implement change before the problem has occurred.

Sustain change. Practice new skills for weeks, then months until you begin to notice the problem is showing up much less in your life. Eventually, the new, healthier tools and perspective

will become normal. Make a life-long commitment to keep the new normal.

Celebrate and enjoy freedom of change. As you see the evidence of transformation in your life, know that with commitment and attention such change can be repeated in other areas of your life.

Embrace humility. Know deeply that you don't have life figured out and there's always something to learn. Be open to repeating this process of change as you are open to noticing more problem areas within yourself.

You can apply this process of change to many areas of your personal life including bad hab-

its, stuck relationships, negative thoughts/beliefs and community areas of change such as pursuing justice and loving your neighbor as you love yourself. The important thing is to be a person who continues to do your personal work so you can show up as a positive contributor in your relationships, community and world. As you walk through your process of change, remember counseling or coaching can be a helpful tool. Journey Bravely would be happy to connect with you along your journey at journeybravely.com. Or contact Stephanie, Therapist and Coach, at stepheniecraig@journeybravely.com, 918.221.9987.

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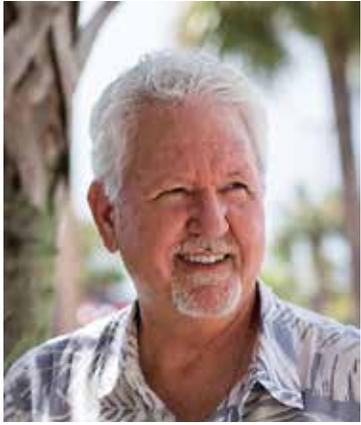
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 Musing



BY PASTOR DAVE HOLLAND

Then he said to them all: "If anyone would come after me, he must deny himself and take up his cross daily and follow me." Luke 9:23

A young Christian who was experiencing a traumatic trial begged the Lord in prayer to remove his terrible cross. The heavens seemed hardened, so he went to bed with a burdened heart.

The man tossed through the night, but he dreamed deeply. He saw himself strolling in a green meadow with Christ walking beside him. As they ascended a hill, the man poured out his difficulties. Cresting the hill revealed a panoramic view

A Pastor's Ponderings: **The Cross Shapes You**

of a vast valley of white crosses. Christ broke their silence, "Everyone who follows Me will have a cross to bear, and all who enter My kingdom will suffer trials."

"My cross is so difficult, and it's not fair, let me have another cross to bear," the young man intoned.

"Pick the one you want," and Christ waved his arm towards an endless sea of crosses of every size displayed in random variety.

They walked silently until the man lighted upon a tiny cross, and he decided, "I'll take this one."

Jesus stepped forward and pulled the little cross up from its base and examined it carefully. There, at the bottom, a name was written. Jesus smiled, looked up from the cross, and said, "Why this is your name. This is the cross you have been bearing all along." And with that, the dream ended.

A cross-less Christianity is the hidden temptation of our faith. Too many people look at Chris-

tianity as the means to a happier life. They want a tranquil family, more money and better health. But real Christianity is a relationship to Christ, and with Jesus comes the cross. Not a pretty silver piece of jewelry you hang on your neck or your wall but a rugged, death-inducing cross. The Christ-like life begins when we put to death our self-will and yield to Jesus as King.

What are our crosses? They are not just trials, or hardships, or even sickness. A cross is sometimes the persecution that comes from following in Christ's steps. At times, it is bearing the disdain that accompanies those who walk in the narrow way of Jesus. Believers who choose to sacrifice their time, emotions and money for others serve our Savior well.

The cross of Christ is not only an instrument of death to self, but it is the entrance into His resurrection life. You will experience the vitality of Christ's present life as you identify with His death and all that it accomplished for us. The cross shapes

you into the image of Christ, a sacrificial demonstration of the love of God.

Local pastor Steve Vaggalis of Destiny Worship Center recently said in a men's meeting, "God gave us free will so we could love freely. When you offer up your will, you are surrendering your life to the cross Christ would have you to bear. When you submit your life, you are offering your love. Whenever I'm losing in my life, I'm learning to fight the impulse to strive. Instead, I am learning to ask, "Lord, where do I need to surrender fully?"

The cross of Jesus was indeed an instrument of death, but it was also the tool of God to accomplish a great work that still operates today. The blood of Jesus still works for us, and it even grants us access to the throne room of God.

We have victory in this life and that which is to come through Jesus' work. By the cross, forgiveness, salvation, healing, and hope flow to us. It gives us ultimate triumph over

our final enemy death, and we have peace with God and acceptance into His Family. Our recovery, redemption and reconciliation were paid for by the sacrifice of Christ Jesus. Hallelujah, the cross is not merely a past accomplishment; it is the present activity of God in our lives.

The challenge now is before us is to submit our desires to the will and plan of God. Will you allow God to shape you with the cross he gives you to bear?

Dave Holland pastored churches for over thirty-eight years before retiring in Destin, Florida. He recently released his new devotional-Bible study based on the Gospel of Luke called "Every Day Jesus: Experience the Jesus Who Ignites Your Soul." You can get a copy of his book from his website, DaveHolland.org, or by contacting him at davidholland54@gmail.com. Pastor Dave is available to preach in churches and conferences or to serve as an interim pastor.

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BY SEAN DIETRICH

Remember back in church when they used to tell us to pray for the shut-ins? Well, that's exactly what I've become. A shut-in.

A lot of people have become that way since this coronavirus thing started, millions have been stuck inside. And it's the little things we've lost that hurt the most. Things like baseball.

I could have endured this quarantine if I would have had baseball. But it's the fourth official day of summer and baseball is still in limbo. Summer without baseball isn't summer.

We lost more than just baseball. We lost eating at restaurants where waiters don't dress like masked ninjas. We lost the pleasure of meandering in the grocery store without feeling like you're racing toward the last chopper out of Saigon.

Yesterday, I saw my neighbor in Publix, wearing a surgical mask. I waved at him, but he didn't see me. He was busy sprinting for the door while disinfecting his hands with isopropyl alcohol.

Right now, my wife and I are on a leisurely drive because I had to get out of the house. Nobody tells you how hard it is to be stuck indoors. If I would have known how difficult it was, I would have prayed harder for the shut-ins.

So, we're riding dirt roads. Hank Williams plays on our radio. I don't know what we're looking for, but I'll know it when I see it.

And there it is.

A painted sign on a red-clay road that reads: "tomatoes." I feel a thrill beneath my ribs. I haven't felt this good in 109 days. Our vehicle splashes through mud puddles. Hank Williams sings another chorus of "Dear John."

After a few hours of following cow paths through a Floridian wilderness, passing trailer homes, swamps, creeks, and horse pastures, we find it. A vegetable shack in the distance, tucked among live oaks and magnolias.

An old man with a white beard is seated on an overturned bucket, swatting flies. "How're y'all?" he says. "Just picked the okree this morning."

When a guy calls it "okree" you know you're among family.

He also sells creamer peas, crowder peas, zipper peas, Silver Queen corn, and—hallelujah—homegrown heirlooms. Not the red aberrations you get in the supermarket that taste like U.S. parcel. These are real 'maters.

He has a hanging scale dangling from his rafters, the kind used in grocery stores long ago. The ones from the days when you would visit the supermarket with your mother, still wearing your Little League uniform, and the butcher always had a butter-scotch Dum Dum for you in his pocket.



I buy two five-gallon buckets of tomatoes and lots of veggies. The old man only charges me a pittance. Country people aren't greedy.

On the way home, my wife and I strike gold again. We see a large roadside stand selling white peaches. We pull over and fill our trunk.

The cash register is manned by three children. Two 12-year-old twin girls and their 6-year-old brother. They are wearing surgical masks and selling lemonade. The girls try to sell me some.

"No thanks," I say.

"Please?" says the 6-year-old.

"It's for a good cause."

"Really? What cause?" I ask. Silence.

I give them a buck, but I skip the lemonade. I will never in my long-legged life drink from another lemonade stand. A few years ago I bought some lemonade from a bunch of Cub Scouts in Virginia. One kid had a runny nose. The heathen wiped his snotty face with his bare hands, then dipped his whole arm into the pitcher and stirred it.

After that, I made a solemn oath to never drink lemonade prepared by anyone under 30.

We drive onward. We roll across backroads that I haven't seen in years. I pull over at a place where the blackberries grow wild. This is a spot my wife and I used to visit all the time when we were dating. We used to pick berries in the ditches because they were free. I don't know why we quit coming.

We have the entire ditch to ourselves this afternoon. Soon, we are in the open sun, picking dewberries, using our T-shirts as makeshift baskets.

And life is beginning to feel normal again. Since COVID-19, the Great American Summer began disappearing before it even started. It is almost Fourth of July right now, and where

has the year gone? God help us come Christmas.

The national parks closed. Supermarkets sell hazmat suits. Family reunions were cancelled. Baseball became a myth. Some places are open. Others aren't. It's hit and miss. In some towns it's hell on earth. In other spots, people are dancing the rumba on the beach. There is no logic to it.

The worst part is, there is nothing anyone can do about it.

When we get home, I open our windows and let a summer breeze fill our den. The kitchen windowsill is littered with ripe tomatoes. My wife is making a blackberry cobbler. I hear the sound of a distant lawnmower fill the air.

I know I shouldn't, but something makes me turn on the television to catch the nightly news.

"Breaking news," the newscaster says. "Major League Baseball is returning..."

Baseball. My God. Can it be true? It's enough to make a grown man cry. I sit on my sofa, place my head into my hands, and I weep a little because it's been a long spring for us all. But thank heaven, summer is here.

Don't forget to pray for the shut-ins.



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 Musing



BY MYRNA CONRAD

Communication is the art of giving and receiving information. There must be at least two participants in any act of communication. There are three methods of communication: verbal (speak and hear), written (write and read) and nonverbal (express and interpret). Some experts add a fourth, visual communication such as art (express and interpret).

Today, because of technology, we have many more means of communication than we used to have, but technology has certainly changed the effectiveness of communication, making it more available, but sometimes less effective.

What Ever Happened to Communication?

Years ago, people spent more time communicating face-to-face. Families spent more time communicating around the table, as they played games or while taking walks together. Time was spent sitting on the front porch or in the backyard, just talking. We would visit our neighbors (yes, we actually knew our neighbors), visit family members and friends. Most Sunday afternoons, after church, were spent visiting with family and friends. If people were not close enough to communicate face-to-face, they either spoke over the phone or through writing letters. Adults and children were not involved in as many individual activities as they seem to be today. This gave more opportunity for spending time together, which fostered better communication.

I believe there is something of great value that is missed with some of our newer means of communication. So, much of communication today takes place via emails, texts or social media posts. Many of the

younger generation would rather text than talk on the phone. Any means of written communication can be so easily misinterpreted – feelings get hurt, nuances are missed, people are misunderstood. This often happens because of the lack of non-verbal communication. Non-verbal communication is the transmission of messages through eye contact, facial expressions, gestures, posture, tone and pitch of one's voice. When communicating with someone face-to-face, each of you receives more information from the communicator's non-verbal communication than the actual words being said. In fact, when the two contradict each other, the listener will usually go with what is being expressed through non-verbal communication. Years ago, there was a study published by Professor Mehrabian that came up with the 7% rule. He concluded that communication is only 7% verbal and 93 percent non-verbal (55% body language and 38% tone of voice). Other research-

ers and professors disagreed with the stark difference in these percentages. Nevertheless, no one can negate the huge role that non-verbal cues play in effective communication. These cues are not present in even the most expressive written communication (even when using those cute emojis).

I am in no way negating the importance of these other means of communication. In fact, I'm sure we can all agree how thankful we are for what they have offered during this time of social distancing that we have recently experienced. Families living apart can still communicate. Some people are able to continue working while at home. We can still communicate with our friends. We can meet with groups of people through Zoom and other meeting apps. We can still worship and feel a part of our church family. But haven't you noticed through this time of social distancing, what is missing when we can't get together face-to-face? I know I have.

I believe that through this period of "sheltering at home," we have learned to better communicate as a family. We take more walks together. We sit on our front porch and talk to people as they walk by. We have time to talk while we eat our meals together at home. We have played more games as a family, put together puzzles, done craft projects, planted gardens and worked on projects together. Hopefully, families have grown closer and we have all learned to appreciate how vital face-to-face encounters are in good communication.

Let's not forget this as we venture back into our "new normal" routines. Let's continue to spend more time with family, while at the same time appreciating the ability to start interacting face to face with others.

Do you want to continue practicing better communication? Here are a few strategies:

COMMUNICATION
continued on page 37

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Destin Environmental Cleaning is the Emerald Coast's first team of environmental cleaning experts. It started when two young men realized that the current sanitation procedures for businesses were not doing much more than a light cleaning. Logan Wayman and Caleb Pratt took their discovery and created a vision for the future that would allow their community to expand its sanitation procedures to a full disinfection process, all while providing environmentally friendly products to do so.



There was a time when a simple wipe-down would do the trick for cleaning a surface. But events such as COVID-19 have made it obvious that the standard procedures and products being used are not always the best options available. With the introduction of new viruses, there's been an awareness that certain things need to shift, including beginning to hold to a higher standard of cleanliness.

Destin Environmental Cleaning proudly states that its products do more than just sanitize. They also fully disinfect. The difference is that a disinfectant destroys or irreversibly inactivates all microorganisms on surfaces. Sanitation products typically are less potent and, as a result, will reduce microorganisms, but not eliminate them completely. This is especially important in today's world due to the rate in which viruses and bacteria are spreading.

Disinfecting products are divided into two types: hospital and general or household use. Household disinfecting products would include things such as Clorox wipes and similar products. While the use of these can be effective against microorganisms, Destin Environmental Cleaning recommends that commercial facilities, including short-term rentals, all use hospital-type disinfectants which are used for infection control.

The company states that in order to properly disinfect, each business or property should first be cleaned with regard to typical janitorial services, which allows the disinfectant to work more effectively. If a surface contains a layer of dust, dirt, oil or grime, it creates a barrier between the surface and the disinfectant. This may prohibit the disinfectant from destroying or inactivating the microorganisms on the surface face.

What makes Destin Environmental Cleaning different? To begin, all of the company's chemicals are hospital grade and paired with electric and electrostatic tools that get into the surface to produce a deeper clean and overall a safer environment. Each space is cleaned with an EPA Antimicrobial Registered Disinfectant, which meets the criteria for use against SARS viruses.

The solution consists of bactericidal, virucidal, tuberculocidal and fungicidal disinfectants. It kills 99.99 percent of viruses in one minute, 99.99 percent of

bacteria in two minutes, and 99.99 percent of fungi and mold in three minutes.

However, unlike other products which are often made from a multitude of synthetic ingredients, Destin Environmental Cleaning provides products that are made from plant extract, which limits the risk of leaving behind harmful residue and causing lung damage by inhalation. The botanical active ingredient used has no known adverse effects to human health or the environment. It is safe to use on everything from food surfaces to children's toys. In ad-

dition to being some of the safest products on the market, the company's products also contain no synthetic fragrances, dyes or bleaches which can often make cleaning difficult for those suffering from breathing problems.

In a world that is changing so drastically, it is important that the products being used adhere to the highest safety and cleanliness standards. Destin Environmental Cleaning Services holds fast to both. Logan and Caleb have committed their time, energy and resources to producing products that present a higher standard. Keeping you safe. Staying green.

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Looking at the Law: **Planning for Incapacity**

BY GREG D. CROSSLIN,

Planning for incapacity is an important aspect of Estate Planning. Estate Planning is more than just writing a Will or a Trust. Incapacity planning (IC) addresses what happens if you are unable to make medical decisions or handle your finances because of a medical condition. Although often overlooked, IC can be a very essential aspect of your planning. In Florida, your wishes regarding your medical treatment may be made known by executing a Healthcare Directive or Living Will. Healthcare Directives become effective as soon as you are unable to speak for yourself due to a terminal medical condition,

unconsciousness or other medical condition as defined by Florida Statutes. These allow you to express what kinds of medical treatment should be withheld or provided, whether you want certain surgery or not, respirators or other life prolonging procedures to be taken for you.

Clearly, you have the option to change or revoke a Healthcare Directive at any time you want. In addition, because Healthcare Directives do not address every situation that might arise, you may also need a Healthcare Power of Attorney. This form of a power of attorney allows you to appoint an Agent to make healthcare decisions on your behalf, should you become unable to communicate your healthcare wishes yourself. Within a Healthcare Power of Attorney, you can designate that your Agent must make



healthcare decisions according to what is stated in your Healthcare Directive. In the event your Healthcare Directive does not address a specific situation, you can direct your Agent to decide based upon the preference you have expressed to that person or based upon his or her own knowledge of your wishes.

In addition to making healthcare decisions on your behalf, a Healthcare Power of Attorney allows your Agent to be empowered to do things for you. These include things like having you admitted into and checked out of a hospital and/or other medical facilities. They can hire and fire medical staff responsible for your care, receive information concerning your care, review your medical records, talk with your medical team and provide information to your medical team about you and your care.

At the same time, if you become incapacitated, meeting your financial needs can be delegated to an Agent who you have designated through what is commonly referred to as a Durable Power of Attorney. Although you still maintain complete control over your matters, this document empowers your

Agent to do things like pay your taxes, bills, manage your financial affairs (such as stocks, bank accounts, etc.) and to take care of other items on your behalf.

There are many levels of a Durable Power of Attorney and Florida recognizes Durable Powers of Attorney to allow your designated Agent to handle virtually all of the affairs you need handled. To ensure that nothing is overlooked in planning for the possibility of incapacity, we recommend that you consult an Estate Planning Attorney to ensure that the appropriate documents are in place to address your healthcare and financial affairs as necessary. Remember the old adage, failing to plan is planning to fail.

Greg D. Crosslin is 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.destinlegal.com for more information.

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Is Your Net...Working?

Timid Salespeople Have Skinny Children!

BY GAIL PELTO

An old adage which still rings true today is, “Your Net worth is equal to your Network.” Your business grows faster when you form relationships with people you know, like and trust and who know, like and trust you. They will be more likely to send business to you. Why market alone when you can have an army out there touting your attributes and working for you? As a business professional you want to associate with the best people in their fields. It helps you grow as a professional and creates a network of people you can confidently send business to and get business from.

A few years back I found a new and somewhat different networking group called Mas-

ter Networks and we now have a chapter in Destin. Like many other networking groups, we meet regularly, we have one seat in the chapter per industry, and we share referrals once we have gained the trust of our fellow members. Plus, this group has meeting agendas for creative thinking and sharing of best business practices including how to master the skill of networking effectively.

Now, as a consumer, why is it important for you to hire a businessperson who strategically networks? Let’s take my profession, real estate agent—what is the value to you as a seller or buyer of real estate in hiring an agent, like me, who networks efficiently and effectively:

For sellers, a great networker has more skills to drive more traffic, more buyers to your property.

For buyers, a great networker has more access to finding opportunities that are not readily available to non-networkers.

A great networker is naturally



better at marketing. They know how to find opportunities – they are trained to connect people with other people.

A great networker has more marketing channels through their networks...that army I mentioned above!

A great networker draws to them a network of the best people...some you may need i.e. inspectors, repair specialists, HVAC people, landscapers, bankers, insurance writers, mortgage lenders, chiropractors, dentists—a buyer or a seller! The list goes on!

40% of buyers come through

a referral network or through the connections of the agent, and that percentage is much larger than any other buyer resource.

As a trained networker, first and foremost, I am not timid—it is easy for me to ask, “Who do you know who...?” Trained networkers know how to look for and ask for business (and therefore do not have skinny children). So, the next time you are ready to hire a real estate agent, or any business professional, ask them, “How big is your network?” Because the bigger their network, the more knots in their net, the more fish they can catch, right?

And if there are gaping holes in their net, well...not so much.

Gail Pelto is a full-time real estate professional and new agent mentor with Keller Williams. She is also a Board Member with the Rotary Club of Destin as well as the Mattie Kelly Arts Foundation and is the current president of the Destin Chapter of Master Networks. For information about real estate or If you are a local business professional and would like to learn more about Master Networks, please call her at 850.374.0454 or email to gail.pelto@kw.com. On Facebook, Destin Agent Gail – Emerald Coast Realtor and Master Networks, Destin Chapter.

COMMUNICATION

continued from page 34

Be Aware:

Be aware of how much time you spend texting rather than talking.

When you are communicating face-to-face, be aware of those non-verbal cues and gear your responses accordingly.

Be aware of your own non-verbal communication and how it affects those around you.

Be aware of how much you talk and how often you listen.

Be Intentional:

Make sure when things “go back to normal” that it is a better normal and that you will continue to find ways to communicate and spend time with your family.

When someone is talking to you, stop and listen. If you cannot express back to them what they are trying to communicate, you are not really listening.

When you are about to send a text or email, ask yourself first if it would be better to talk to the person instead.

Eat more meals at home together without any device on while you are eating. Just talk about your day while you eat.

Thank God every day for the ability to communicate.

Communication requires accurate expression and active listening, not just listening to answer, but listening to understand. A wise young man once said “The key to communication is love.”



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 Business


BY MATTHEW VANDERFORD

Here's something to think about: Picture in your mind your car alarm going off by itself for no reason. You grab your keys and hit the fob to make it stop.....nothing. The alarm keeps going. So, you head

outside, walk up to the car, open the door, put in the key, start the ignition and the alarm keeps going. You turn off the car. The alarm keeps going. You press the fob repeatedly – still nothing – the alarm keeps going. Seconds, feel like minutes, minutes feel like eternity...and the alarm keeps going.

Sweat begins to roll down your forehead. You yell at the car: "SHUT UP!!!"

The car replies: "BEEEEEEEP!...BEEEEEEEP!... BEEEEEP!!!...BEEEEEP!!!"

You yell back: "SHUT UP!!!" And triumphantly call the car an idiot.

Now things turn serious.

Without a moment's hesitation, the car receives your energy and just like waves at the beach, rolls back in with "BEEEEEEEP!... BEEEEEP!!...BEEEEEP!!!... BEEEEEP!!!"

That's it, you get out – slam the car door – curse at the car – kick the tire – curse again and the car answers back: "BEEEEEEEP!...BEEEEEP!!... BEEEEEP!!!...BEEEEEP!!!"

In an attempt to regain some control and gather your composure (so as to not embarrass yourself in front of the neighbors), you decide to take a more gentle approach. With hands clasped and slightly raised, you follow everything you've heard on non-aggressive confrontation techniques. You begin by speaking softly, and ever so politely, "Car, I understand you're having a bad day. Every car does. But please, this is really tough on me, people might start to stare. And...I really need your help. Will you please turn off your alarm so we can all go about our day?"

And what do you know... silence! YOU DID IT! Raising

your hands in victory, you do your best victory dance EVER, and then head inside only to hear as you close the door "BEEEEEEEP!...BEEEEEP!!... BEEEEEP!!!...BEEEEEP!!!"

At this point, you're probably thinking – who would do that? Who would talk to their car and ask a piece of metal to stop? That doesn't make any sense. That's not how cars work. Just disconnect the battery- it'll stop. That might seem logical at first, but how many of us have ever yelled at inanimate objects for getting in the way and causing you to trip down the steps.

Now, let's step out of this story and into another. You're outside working in the yard. Your youngest child decides to wash the van with the windows down. You open the rear tailgate. Water has filed the stow-n-go. You call in an insurance claim, send in the pictures, send in the video, and then get back a \$358.00 dollar check. WOW!

Now, a person could yell. A person could scream. A person could do all kinds of things.

But one thing is sure. One

thing we know. Objects can't help when you stub a toe.

So, instead of yelling at the machine. Take a wild ride in the emotional sea.

To places that take you to depths of great peace. Places and spaces where worries can cease.

Thoughts begin in the head and end in the heart. And knowing what to do is a great place to start.

Doing what comes almost naturally, like becoming angry is natural and healthy. But knowing what to do with the energy behind the anger can make all the difference in the world.

**Author's note: I affectionately refer to the insurance industry as a machine, because it is just that. It's a mechanism designed to handle risk and investments all over the world. Health, life, disability, property and casualty insurances are parts of a huge global economic driver: Insurance. It is a machine. And yelling at machines rarely ever work. Even when your car decides to talk back in the middle of the night, or some insurance companies don't pay what's appropriate for repairs.*

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For over a decade, Matthew Vanderford has worked in the Construction, Restoration and Insurance Industries as an Insurance Company Preferred Vendor, Insurance Industry Continuing Education Instructor, Public Adjuster/ Policy Holder Advocate and Licensed Contractor. He's proud to call Destin his home, with his wife Candice and four children: Matthew, Blake, Jordan and Scarlett.

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INDEPENDENCE

continued from page 1

would have something of us to hold on to. This day means a lot for us: we braved three days on the high seas, three big typhoons, the largest on the third day, and we survived. We got rescued on July 7th. Yes, Freedom! It's everything!

to do," she says. **What Does Independence Day Mean to Me?** "My family is military. So, there has always been a sense of patriotism as it relates to Independence Day. I must admit, however, I am struggling with my emotions this year given the climate we are in. I will always respect our history, but I am praying we have even more to celebrate soon as we continue to evolve!"

also a time of remembrance of what our forefathers fought for - to guarantee our freedom, and thankfulness to be living in and positioned in the greatest country in the world!"

Susan Bowden – Sue is the President of the Democratic Women's Club of Walton County. She is originally from Massachusetts and spent most of her adult life in Michigan before moving here with her husband in October 2016. She has fond memories celebrating July 4th with her family at Lake Michigan. **What Does Independence Day Mean to Me?** "My grandparents and great grandparents all came to America in the early 1900s to escape the oppression of Eastern Europe. The ones who stayed behind, were killed by the Nazis in World War II. I am very grateful to live in a country with free speech and a Declaration of Independence that states that all men {and women} are created equal. We don't have a perfect union yet, but at least there are many people here who stand up for change and strive to effect it."

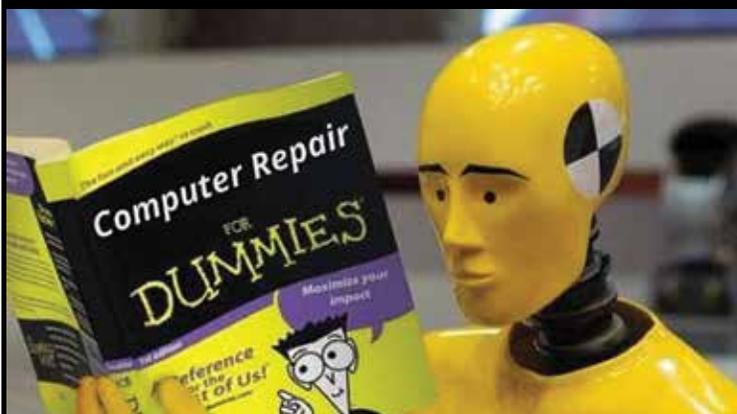


Alycia Dukes – Alycia, with Lady of Justice LegalShield, grew up in Austin, TX. Alycia's 4th of July memories include southern barbecue and fireworks with family and friends. Her family believes in big yards back home with plenty of space for all the fathers on the block to challenge one another. Alycia recalls rushing to Old Navy to get her 'signature' free shirt for the year "as that was the thing



Lori Leath Smith – Lori is Publisher and Executive Editor of *Bay Life* and *Destin Life*. She is originally from Alabama and grew up visiting Destin with her family. On the 4th of July they would have a shrimp boil and walk down to the beach to watch the fireworks. **What Does Independence Day Mean to Me?** "Freedom is what Independence Day means to me! It's

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Schools Slated to Reopen in Fall

Gov. DeSantis has unveiled a plan that anticipates K-12 schools will reopen in the fall at “full capacity.” Florida Commissioner of Education Richard Corcoran says it is the state’s intention to bring teachers and students physically back to schools in the fall. He stopped short of officially announcing that schools will be fully open, but said that is what the state is planning for.

Gov. DeSantis said plans about exactly how to reopen

schools will ultimately be made on the local level. The governor said opening schools is critical to the success of Florida’s economy, and the plan states “Florida can only hit its economic stride if schools are open.”

The plan outlines how nearly \$475 million in education-related aid from the CARES Act will be used to help Florida schools. Below are the resources included in the \$475 million aid: \$64 million will be provided to close achievement gaps. A four- to

five-week summer program will be implemented on school campuses for K-5 students “who have identified with a substantial deficiency in reading based on assessments and teacher recommendations.”

\$20 million will go toward reading curriculum and supplemental materials for grades K-3. Fifteen million will be dedicated to training 2,000 reading coaches as well as in-classroom support with the coaches. Fifty-five million is allotted for fi-

nancial assistance to the child-care providers who remained open during the COVID-19 crisis and can be used toward infrastructure, personnel costs, cleaning supplies, etc. Eight million has been allotted for every student graduating in the 2020-2021 school year to take the ACT, SAT free of charge. The plan also details how the state will close achievement gaps that might have been exacerbated during the coronavirus pandemic school closures.

Visit the Florida Department of Education for the full plan:

www.fl DOE.org/core/fileparse.php/19861/urlt/FL-DOEReopeningCARESAct.pdf.

For more information on this or COVID19 and resources, visit nicevillechamber.com/covid-19.



NWFSC to Receive Largest Grant in College History!

Northwest Florida State College (NWFSC) is excited to announce the Triumph Gulf Coast Board unanimously voted to approve a grant of \$7,064,665 to Northwest Florida State College to fund the Aviation Center of Excellence (ACE) project in June. This transformational center serves as a catalyst for workforce training to support the growing aerospace community in our region.

Over the next 10 years, the project anticipates at least 307 students will earn 1,255 FAA industry-recognized certificates, with 184 to be certified in airframe and powerplant mechanics and 123 to gain professional pilot certificates. The grant agreement provides an investment of \$7,064,665 from Triumph Gulf Coast Inc., representing 49% of the \$14,367,918 total project costs. Training will be provided at the Crestview Technology Air Park at the Bob Sikes Airport in Crestview.

“It is a historic moment for Northwest Florida State College as we receive the largest grant in the institution’s history, and I am exceptionally proud of our College’s Grants Development and Academic Affairs departments for their hard work to pull this across the line,” said Dr. Devin Stephenson, President. “We extend our sincere gratitude to Chairman Don Gaetz, the Triumph Gulf Coast Board and the administrative team for its enthusiastic support to advance our mission of educational opportunity, economic development

and improvement of the quality of place for the citizens of Northwest Florida.”

NWFSC has partnered with Dr. Paul Hsu, who has championed this project and supported the college with a build-to-suit lease at the Crestview Technology Air Park to meet the program’s distinct needs. Additionally, Tracy Stage, Director Okaloosa County Airports and the Okaloosa Aviation Board, have supported the project with the construction of

the facility’s parking, to ensure adequate space for students, faculty and staff. Also lending strong support for this transformational project was the Okaloosa County Board of Commissioners, Economic Development Council of Okaloosa County, CareerSource Okaloosa Walton, the National Defense Industry Association, Bob Keller and a number of individual aviation industry-related companies.




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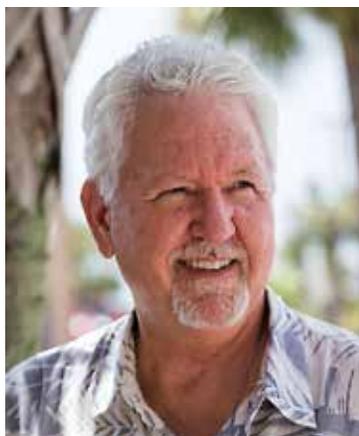
Local Authors Announce New Releases

Every Day Jesus,
by Dave Holland

This is a 40-Day devotional/ Bible study inviting you to join Luke as he unveils the pathway to experiencing the living Christ. The book demonstrates how to follow Jesus by walking through the Gospel of Luke verse by verse.

Every Day Jesus is fire for the soul. It introduces Jesus without bias or theological bent. Luke shows us Jesus, the man above all men, the ideal human, the Son of God – the pathway to victory over sickness, poverty, obstacles and the trials of life.

People ask themselves who Jesus really is, “Why is everybody trying to draw me into their brand of Christianity? What could He possibly do for me? How has this simple Man impacted history so profoundly while stirring such controversy?” This book answers those questions. If you want to



know the Jesus who restores people’s lives with His unassuming presence and powerful words, this devotional is for you. These bare scriptures, accompanied by insightful stories and applications, help you catch the breath of the Spirit, and refresh your soul.

Follow Luke around as he uncovers more of the life of Jesus each day. Don’t get stuck in the

muck and mire of life, walk with Jesus as your friend and not just a distant deity. The book ushers you into the Lord’s inner circle of disciples.

Luke is the only Gentile author of a Bible book. As an educated man steeped in Greco-Roman culture, Luke is similar to us. It is the most culturally relevant gospel to us who live in Western civilization. Luke speaks to the discipleship needs of emerging spirituality by simply showing the life and lessons of Christ. Contemporary Christians need this same Jesus. The average reader can finish a daily devotion in less than 15 minutes.

Every Day Jesus explains Luke Chapters 1-5 paragraph by paragraph – experience by experience. The second book, *Extraordinary Jesus*, picks up the next phase of Christ’s ministry in Luke 5-9 and constitutes book 2 in Daily Jesus Series.

Have you ever wondered what it would be like to walk with Jesus in Israel? Are you troubled by the division and turmoil that seems to follow churches and denominations? Are you sick of theological strife? This book will lead you to the surprising discovery that Jesus is not divisive. Yes, He will demand your whole heart, but He will not make you critical or unloving. This Jesus is incredible!



Absorb the scriptures daily, walk with Jesus through the stories and commentary provided, and respond by praying according to that day’s reading. You will experience Jesus by following Him on the roads of Palestine and responding to the events of His life. This practice is the essence of Christianity and the fuel that will cause you to burn with pure passion. Come walk with Jesus Every Day through the pages of *Every Day Jesus* by local author, Dave Holland!

Enjoy Today, Own Tomorrow: Discover the Power to Live the Life You Love
by Laine Lawson Craft

Do you long to be whole, healed and full of life? What would it look like if your situa-

tion was turned upside down and inside out with God’s undeniable power? An expert at being hurt and wounded by life, local author Laine Lawson Craft knows firsthand from her own trials, tests and tragedies how to find healing.

She wrote *Enjoy Today Own Tomorrow: Discover the Power to Live the Life You Love* because we all know that we don’t get through this life without being hurt. However, far too many of us are not enjoying life because of broken hearts and shattered dreams. So, she’s spent years gathering stories from real women that have gone from hurt to healed. “Together we will learn how they walked out of hurt into healing and how you can too,” says Laine. “You will be encouraged that hope is available, healing is possible and the power you need is waiting to help.”

Enjoy Today, Own Tomorrow will show you how to start winning in life by spending literally seconds each day discovering God’s power. As you reconnect, realign and reactivate, you’ll discover the power to walk confidently into tomorrow and live your dreams!

Laine is a funny and inspiring author, television host, speaker, and entrepreneur. She founded WHOAwomen and owned and published WHOAwomen magazine. She has authored two books, *Feeling God’s Presence Today*, a 365-day daily devotional, and *Start Again from Scratch: A No-Fail Recipe to Revive Your Marriage*.

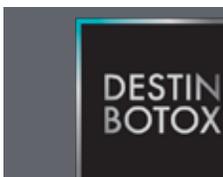
Laine has been the mouthpiece of sharing intimate and compelling stories from women who are overcomers of abuse, addictions, failed relationships, betrayal and more. She has personally experienced supernatural healing, restoration of her own marriage, miraculous touches of God, and has witnessed thousands of life transformations through the power of God.

She and her husband, Steve, have been married for more than 33 years and have three adult children.

Available nationwide August 17, 2020, *Enjoy Today, Own Tomorrow* can be preordered on Amazon. For more information, visit lainelawsoncraft.com.



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Hometown Hero: Champion for the Arts Marcia Hull

Now more than ever, residents along the Emerald Coast are seeking ways to enrich their lives. Our current Hometown Hero discovered that art can do so much for so many. As the Mattie Kelly Arts Foundation (MKAF) celebrates its 25th Anniversary this year, MKAF CEO Marcia Hull proves that her calling and passion for the arts has the power to enrich, help and heal many in the Destin community.

Marcia's love for the arts began at a very young, impressionable age. "I credit my parents for introducing me to the world of art as a child," said Hull. "After taking tap, ballet and piano lessons during my childhood, I remember in my teens going to New York City to see Carol Channing in Hello Dolly on the Broadway stage, Debbie Reynolds at Radio City Music Hall in the Unsinkable Molly Brown and the graceful ballerinas performing at the New York Lincoln Center. The seed was planted and my love of the arts grew."

After joining MKAF in December 1998, Marcia has been championing the arts for the Destin community ever since. With Deb Nissley at her side for the last 22 years, Marcia has worked with 168 community leaders, entrepreneurs and visionaries to support her cultural journey to cultivate and nurture a deep appreciation of the arts along the Emerald Coast.

Bringing acclaimed master artists to share their craft and love of the arts with the Destin community for more two decades, Marcia has been

a champion for bringing art to local students. One of the most memorable residencies was a four-day artist residency with the late George Rodrigue, international Blue Dog artist from New Orleans, Louisiana and his wife, Wendy, who inspired over 4,500 local students with a live painting demonstration.

"I am a strong advocate of keeping the arts alive in the classrooms and providing art curriculum and cultural interactive experience to underserved populations," said Marcia. "MKAF's outreach initiatives not only build self-esteem, but also increase academic scoring, improve behavior, and offer therapeutic benefits to those populations who lack access to the arts."

Five years ago, MKAF brought in Melanie Moore, a dedicated arts education specialist to expand the community outreach program. Using art for healing, Melanie and Marcia brought "Dwayne Zotz - Making Your Mark" to Destin for a one-week artist residency. Through a grant from the National Endowment of the Arts and Rockefeller Foundation, MKAF hosted Dwayne, the inventor of the first-ever painting wheelchair, to present Zotz Artz - Arts for All. The highly-specialized interactive art program designed for people with disabilities made a big impact on the students of the Emerald Coast Autism Center, including profoundly impacting one six-year old boy with Autism who participated in painting on the group mural.



"At the end of the 3-hour program, he looked up at his therapist and me and exclaimed, 'This is the BEST day EVER!,' shared Marcia. "We've learned creative expression can help individuals with disabilities excel and achieve more if given the opportunity."

Leading the effort to raise funds and open the MKAF Cultural Arts Village in 2013, Marcia helped create a permanent location to host MKAF annual events, including Concerts in the Village and the Festival of Arts. While the 2020 Concerts in the Village series was initially postponed this year due to COVID-19, Marcia and the MKAF board worked diligently to put together a safe recovery plan that would keep participants and staff safe while using the power of live musical performances to provide healing therapy to our community.

"I believe this is God's purpose for me," said Marcia. "My role with MKAF ties in with my faith. Mattie Kelly was a woman of faith and leading MKAF has allowed me to embrace my passion and purpose. We end each year with one of my favorite annual events, Sounds of the Season. Celebrating the joy of the holidays through live music and artistic expression is one of the best gifts I could ever give and receive."

Learn more about MKAF's mission and art programs and events planning for 2020 at MKAF.org.

Concerts in the Village

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Around Town

Around Town

Eight Queens were recently crowned at the **2020 Miss Okaloosa County Pageant**. The 2020 Miss Okaloosa County, Riley Cleveland and the 2020 Little Miss Okaloosa County, Emerson Fournier, will compete in the 77th annual Miss and Little Miss National Peanut Festival Pageants in Dothan, Ala., in the fall. This is the first year that Okaloosa County has sent a Miss and a Little Miss for the competition. In its fourth year, the annual pageant is directed by Paula Stokes-Wilkinson.



Back row left to right: Young Miss Vivian Lucy, Destin; Miss Okaloosa County Riley Cleveland, Niceville; Teen Miss Ruby Tetreault, Fort Walton Beach; Junior Miss Leah Alberding, Crestview. Front Row left to right: Toddler Miss Kaleia Orellana, Navarre; Baby Miss Hadley Carroll Morgan, Santa Rosa Beach; Tiny Miss, Parker McKenzie Love, Niceville; Little Miss Emerson Fournier, Navarre. Portrait Photographer: Erin Hansen, Niceville

Youth Fall Soccer registration is June 29 - July 24 for ages 3-15 (age as of Aug. 1, 2020). The fee is \$25 for residents and \$40 for non-residents. All games are held on Friday nights at the Morgan Sports Center. Registration can be completed online at www.cityofdestin.com or in person at the Destin Community Center Monday - Friday from 9 a.m. to 6 p.m. Space is limited, and early registration is recommended. Coaches are needed. For more information, please

call (850) 650-1241 or email ewright@cityofdestin.com.

Tune in to **Sinfonia Youth Orchestra Virtual Zoom Concert** on YouTube to see

the Sinfonia Youth Orchestra musicians individually record their part to Star Wars "Main Theme." This is the culmination of a series of online rehearsals under the direction of Music

Director Aaron King Vaughn. They each individually recorded their part and Sinfonia blended their videos together to make this incredible performance!

Eric Aden will be Okaloosa County's Next Sheriff. Aden was unopposed in his bid for sheriff and will be sworn in as Okaloosa's new sheriff on Jan. 4, 2021. Aden currently serves as a Major under Sheriff Larry Ashley and is the Operations Bureau Chief for the Okaloosa County Sheriff's Office.



He began his career as a deputy in 1995 patrolling our roadways and was a School Resource Officer. As Operations Bureau Chief, Aden is responsible for the safety and wellbeing of residents and visitors in Okaloosa County and manages nearly 200 of the agency's sworn personnel.

Also running unopposed are J.D. Peacock, Clerk of Courts; Ben Anderson, Tax Collector; Paul Lux, Supervisor of Elections; and Mack Busbee, Property Appraiser. The only constitutional officer with a challenger is Marcus Chambers, who was appointed superintendent last year by Gov. Ron DeSantis and is challenged by former State Rep. Ray Sansom.

As part of the **Destin Library's Summer Reading Program** – Imagine Your Story! – National renowned Storytelling Festival performer, Donna Washington, will be here "virtually" for one week only from July 8 at 11 a.m. to July 15 at 11 a.m. These performances can be accessed through the Destin Library's new Beanstack reading tracker app, which you can download on your mobile device, or you can make an account through the website at cityofdestin.beanstack.org. Donna has performed at thousands of schools and libraries and numerous storytelling festivals throughout the country. She is also an author and award-winning artist. Her recording "Live and Learn: The Exploding Frog and Other Stories" received the 2002 Parent's Choice Award. 850-837-8572.

A **Summer Day Camp** will be offered at the Destin Community Center from 9:00 a.m. -12:00 p.m., Monday through Friday, with a lunch program from 12 - 1 p.m. The camp is for ages 5 - 12 years of age and costs \$65 per week for non - Destin residents and \$50 per week for Destin residents (lunch is an extra \$15/non-resident & \$10/resident). Each day will be a morning full of fun activities including games, crafts, swim days (towel and swimsuit required), structured playtime and snacks. Counselors and campers will have their temperatures taken upon arrival and will adhere to the Center for Disease Control (CDC) guiding principles. The camp runs every week from June 15th - July 31st. Call 654-5184 for more information.

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