



NOVEMBER 2020
VOL. 3, NO. 4

DESTIN Life

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Postal Customer Local

Our Thankful Community

BY HEATHER BENNETT

One of the many great things about living along The Emerald Coast is our sense of community. We cheer on one another, we pray for one another, and we show up for one another when we are in need. Our community is passionate about showing up for each other during the holiday season in particular.

This Thanksgiving is a little different than others. We're a community full of hopeful people still recovering from the economic impact of Covid-19 on top of our everyday struggles. However, there are some really great nonprofit organizations and businesses here making sure that we still have a holiday meal to share with our families.

Harvest House Destin will be providing food items for an all-inclusive holiday meal to cook at home. Any families in the Destin, Sandestin and Mack Bayou areas that are in need of a holiday meal can contact Harvest House and they will be sent an invitation to attend a drive-through pick-up on distribu-



tion day Monday, November 23rd. Harvest House is always looking for food donations if you are interested in donating. They are down to a limited number of volunteers. So, if you're looking for volunteer opportunities, call them at 850-837-2277 to find out how you can help. You can also check out their website at www.harvesthousedestin.org.

The annual **Crop Drop**

Destin, which provides over 80,000 pounds of produce to more than 50 agencies and 6,000 families for Thanksgiving each year, is indeed scheduled to take place. However, they are still waiting on the details of how their produce will be delivered this year. The organization coordinates with farmers in Florida and Mississippi to buy produce that wasn't sold to the

marketplace. Donations and sponsors are always welcome. The more produce they can buy, the more people they can reach. If you are interested in donating, visit their website at www.cropdrop.org. Keep visiting their website or Facebook page for more details on the Crop Drop event as it unfolds.

THANKFUL
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Destiny Radio!

Encouraging
Connection with God
and Our Community

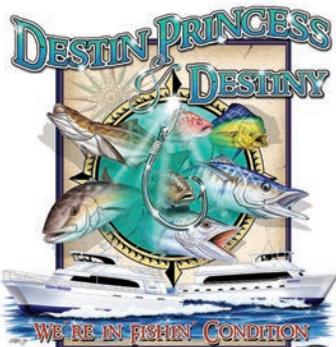


BY LORI LEATH SMITH

Destiny Worship Center Pastor Steve Vaggalis might not have known what the former Miramar Beach Taco Bell/Kentucky Fried Chicken would become when the church had the opportunity to purchase it in 2018. But the building located next to the Destin campus had its own destiny—and God knew.

Recently, Destiny Radio Studios was launched on the same day as the church's 19th anniversary and is now live! Formerly 91.1 WPSM-

DESTINY RADIO
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 **Community**

THANKFUL

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Food For Thought will be providing a pick up service for the families that are enrolled in their school programs in Okaloosa and Walton Counties, which will take place at different locations. They will be providing food that children need during Thanksgiving break, which is about 10 meals, and they will also receive food for a holiday meal that includes a turkey, rolls and fresh produce. Donations are always welcome. Their holiday food list includes instant potatoes, stuffing, cornbread mix, canned veggies and

rice. You can check out their website at ftfl.org to learn more about donating food or how you can sponsor a family at Thanksgiving for just \$40. If you would like to learn more about how you can get involved, email volunteer@ftfl.org to learn about volunteering opportunities.

Caring and Sharing in South Walton will be providing holiday food items for pick up November 16th-20th, the week before Thanksgiving. People must apply by filling out an eligibility form and qualify for assistance and must live in Walton County. They will get items for a holiday meal like mashed potatoes, stuffing, cranberry sauce, a turkey or ham and produce.

Caring and Sharing is expecting roughly 300 families to pick up meals. They are looking for any additional volunteers to help pack meals, and to hand out food the week of pick up. If you're interested in donating or volunteering, contact them at 850-267-2866 or visit the website at caringandsharingsowal.org for more information.

In addition to the nonprofit organizations, two restaurants will be hosting free meals on Thanksgiving. **AJs on the Bayou** in Fort Walton Beach will have free meals available. **Harbor Docks** will have free Thanksgiving meals to go. Donations are welcome. (See Dining section for more details.)



This year, as every year, I am thankful for being a part of such a great community. I hope everyone gets to share a warm

Thanksgiving meal with the people they love and care about.

DESTINY RADIO

continued from page 1

FM Christian radio, Destiny Worship Center was offered the opportunity to keep the 36-year-old familiar and beloved station's legacy alive through a new local Christian, full-power FM radio station launched to serve our communities.

At the recent ribbon cutting with area residents, businesses and the Walton Area Chamber, Pastor Steve took a moment to honor his former Pastor and mentor L.M. Thorn and his wife June—the local couple who had the vision to start a Christian radio station to reach this area back in 1984. “They started 91.1 FM and we have the privilege and honor of continuing the legacy,” says Pastor Steve. Just as Destiny Worship Center was founded on the ministry philosophy to build on its heritage, not abandon it, to serve and reach people from all denominations, help build and support families, and transform communities, the new radio airwaves are designed to do the same. “It’s pretty special that Destiny Radio will have the same influence in getting the message and the music out. We’re excited we get to take the



ball and run with it and excited to serve and reach the Gulf Coast for Jesus Christ!”

Walker Beach, Destiny Radio’s new station manager, feels the same way. “It’s such an honor and privilege to have a voice of influence in this region,” he says. “That’s why our key phrase for this station is ‘Encouraging

Connection with God and Our Community.’ It’s our mission!”

Now 91.1 FM Destiny Radio, the station plays a variety of well-thought-out, cultivated inspirational praise and worship songs, is commercial free and covers three counties (Bay, Walton and Okaloosa). “You can trust us to put the right songs in your car, your home and for the whole family,” says Walker. “Commercial-free radio—yep, you read that right. 99% music – virtually uninterrupted. And, it’s the only local, Christian full-power, non-stop music, FM radio station.”

“We also plan to play music you want to hear,” continues Walker. “We’ve spent hours going through thousands of songs to bring you music that is fresh and relevant, truly curated for our local audience. Our song

lists are handcrafted and updated often.” The station will also air exclusive live performances and interviews from its beautiful, new on-site studios. “We’ll be bringing these artists straight to you in real time,” Walker says.

Drew Powell is your Destiny Radio DJ, a true local who has been with WPSM 91.1 for 18 years. Drew says he loves the way a single song can change somebody’s whole day, and even life, when it comes on at just the right time. “I always pray that God would be the program director of the station and lead us to play the right music,” says Drew. “God always seems to play a song for me right when I need it. Even as I say this, I am tearing up because of how many times I have been blessed by hope filled music at just the right time; to share God’s goodness feels like a dream.”

You can listen to Destiny Radio’s non-stop music on 91.1FM, DestinyRadio.Live, mobile app, Alexa and YouTube live! The new station is located right beside the Destin campus at 140 Poinciana Blvd. “Destiny Radio 91.1 FM is excited to inspire and encourage our local community through Christian music,” says Pastor Steve. “Please share

Destiny Radio with someone in your world. You never know how a song of hope can change someone’s life,” says Drew.



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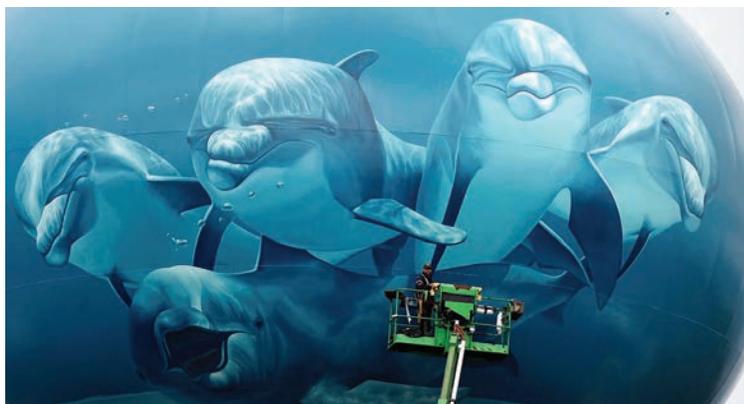
Destin Wins Tank of the Year!

BY LORI LEATH SMITH

Some positive news for an unprecedented year—Destin Water Users, Inc. (DWU) has won 2020's Tank of the Year! Sponsored by Tnemec Company Inc., roughly 300 water tanks were nominated for this year's contest, and more than 20,000 votes were cast online for 12 finalists from throughout the U. S. and Canada. The 750,000-gallon water tank, Tower 5 and DWU's newest, was completed in the spring and towers 169 ft. over Calhoun Ave. in Destin.

The beautiful outer appearance of the tank is due to the combined efforts of American Suncraft and renowned mural artist Eric Henn who began this past February painting the unique local sea life depiction on the vast canvas of Tower 5. It's seemingly the most elaborate underwater scene ever painted on a water tower and portrays our beloved wildlife that call the Gulf of Mexico their home, most notable the local sea turtles and dolphins. Specifically, the stunning mural consists of a sea turtle, dolphin, various species of fish, scenes from the ocean floor and a coral reef. "From the beginning, we knew our water tank mural would need to be pretty spectacular to compete with the other nearby tanks in the area and nationwide. And, after a lot of planning and a lot of Tnemec coatings, the end result is nothing short of a water tank masterpiece, says DWU general manager Lockwood Wernet. "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."

The contest began in 2006 and is sponsored by Tnemec Company, Inc., which specializes in protecting surfaces and structures from corrosion with high-performance coatings and linings. Each year, Tnemec Company Inc. hosts its Tank of the Year competition, which attracts hundreds of creative water tank entries from throughout the country. Tanks are designed and painted and then Tnemec's fluoropolymer finish, HydroFlon, helps ensure that the breath-taking design retains its color and shine for as long as possible. The company's goal is to recognize the most impressive coatings projects in



the water tank industry. Tanks are selected by the group based on criteria such as artistic value, significance of the tank to the community and challenges encountered during the project.

Last year's competition winner was an actual yellow brick road OZ attraction and the local restaurant, Toto's Tacoz, in the town of Wamego, Kan. whose lively design paired with its brilliant use of color brought it to the winner's circle. Tower 5

is not the first DWU winner—the tank on Destin's Palm Boulevard won 2017 Tank of the Year.

Based in Dayton, Ohio, Eric travels throughout the nation painting memorable murals on water and chemical storage tanks. 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 blending 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. You can view some of his other projects at erichennmurals.com.

Destin's Calhoun Ave. water tank is one of four potable water tanks managed by Destin Water Users, Inc. Together the tanks have the capability to handle all peak hour and fire flow demands in our community. To learn more about DWU, visit dwiinc.com.

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Community

From the Mayor Staying Connected to the Community We Love



In Late 2019, Destin City Council and Leadership brought forth a vision for 2020; with this vision came an ambitious strategic plan. This plan provides guidance on prioritizing projects throughout the organization and we are well on our way in accomplishing many of them.

Council's #1 objective in the plan is an extremely ambitious beach acquisition project. We started with \$2 million and now have more than \$22 million committed, with most of the funding coming from tourist dollars. We've achieved great success in acquiring three beach parcels to expand the Shore at Crystal Beach Park thus far with more on the horizon. I would like to recognize the hard work and partnership between the City

of Destin, Okaloosa County Board of County Commissioners, Okaloosa County Tourist Development Council and Trust for Public Lands for helping this project come to fruition. We continue to work with the Trust for Public Lands to acquire additional beachfront property, with staff providing continuous updates as we progress forward. Additionally, we continue to seek external funding sources for future acquisitions that will be forever entrusted for public use.

Our COMPASS project is allowing our Community Development Department, Code Compliance, Public Services as well as our Financial personnel to streamline processes and create efficiencies for the public and our workforce. It gives our great staff ways to continue to improve our already good customer service. Even though we have had many challenges outside of our control, we are on target for an early 2021 launch of the compass system. Despite the immense staff resources this project has required, Community Development and our other departments continue to serve our public in the COVID-19 world.

City Administration contin-

ues to work hard to help ensure we can accomplish our goals and objectives in these difficult times. During our visioning session, City Council and staff discussed the city's vision, strategic goals, council objectives, management objectives and major projects for the city. After the strategic plan was adopted in January 2020, city staff has been working diligently in executing the plan despite the challenges of COVID-19. Together, we are accomplishing many things and with all that is on the horizon, in 2021, our organization will stand even taller amongst our peers.

In March, we hired a projects/grants/and contracts manager, who has done a tremendous job in streamlining how we review the cities projects by working with senior leaders in creating a project review team to help improve project design and management for the city. He is also very busy overseeing the cities grants, contracts, and managing about \$41 million dollars in external funding over the next few years.

Daily, our city clerk staff is in constant communication with our citizenry to help assist in their needs, respond to a signif-

icant number of public records requests and work with IT to allow us to continue to virtually host many of our public meetings. They will also be very busy as we all help to orient a new council and committee members in November.

The Finance team has been automating its processes and making things easier to perform our critical functions. This department is building a financial system that will drastically improve how we are able to plan, process and deliver our services to our internal and external customers. These efforts will also create an even more transparent city government while the budget is framed to work in concert with our strategic plan objectives.

Human Resources continues to work tirelessly to recruit and retain talent as well as to help facilitate constant change, all while keeping our staff safe during these challenging times.

Our IT Department and Public Information Office continue to be innovative and serve not only our organization but also our community. Both areas are working extremely hard to keep the public informed.

The Community Develop-

ment staff accomplished one of the major strategic goals of the Council – the alignment of the city's Comprehensive Plan, Future Land Use Map (FLUM), and Zoning Map. They initiated the automating of the Community Development Project Review and permitting processes to make all development processes seamless and user friendly for the development community and residents. They have prepared the city's Wayfinding Master Plan – which is the cornerstone of City Council's strategic goal of creating the Destin brand. During the pandemic, staff has implemented innovative ways to continue to provide the full range of development services to the residents of the city using on-line of project and permitting procedures and conducting public meetings virtually. City planners are working hard on multiple points of the city's strategic plan, including a stormwater master plan and updating the land development code – aimed at updating the city's development standards and requirements. They have prepared key ordinances that (a) regulate the heights of buildings in the city; (b) protects the city's

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Meet Our Hometown Hero **Bobby Dove**

His Story of Combat's Invisible Pain & How New Technology is Bringing Hope

BY VICTORIA OSTROSKY

I learned a new word today. Proprioception: "Neurology – The subconscious sensation of body and limb movement and position, obtained from non-visual sensory input from muscle spindles and joint capsules." (*McGraw-Hill Concise Dictionary of Modern Medicine*. Copyright 2002 by The McGraw-Hill Companies, Inc.)

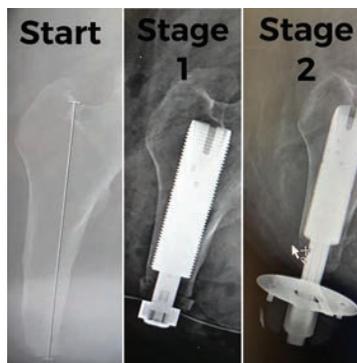
The thing about proprioception is that when you have it, you don't notice. But when you don't have it, well, you do notice.

From a young age Bobby Dove knew he wanted to join the military. In 2008 he signed on as a Special Forces recruit and trained as a medic. He graduated in 2011 as a Green Beret 18D (Special Forces medical sergeant) and was assigned to the 7th Special Forces Group at Eglin AFB.

He loved his team. "I started every day saying this is where God intended me to be." Bobby loved the physical training and academics. The military was his life. In Afghanistan, June of 2012, while driving a dirt bike, his front tire hit a pressure plate IED and blew apart. He knew immediately he was injured. So, with his medical training kicking in, he attempted to grab the tourniquet he always carried, but the effects of the blast on his nervous system prevented his fingers from breaking the rubber band holding it in place. He improvised, rolling onto his right arm to help staunch the blood flow and felt his left leg hit the ground where his right leg should have been.

He woke up about nine days later from a drug induced coma, after multiple surgeries, at Walter Reed hospital. His right leg was amputated above the knee and his right hand was gone. Close to 100 units of blood kept him alive in those first few days beginning with his arrival by MEDEVAC to Kandahar barely within that 'golden hour,' the crucial time period when, after a catastrophic injury, a patient has the greatest chance of survival.

"When I awoke, I realized I had two paths I could choose to take. Remain there and feel sorry for myself or choose to do something about it. Through this whole experience, that has always remained clear to me.



I can lose body parts, memory and more, but, in the end, nobody or nothing can take from me the ability to choose how I react to it."

Over the years, Bobby became used to doing what he could with his prosthetic device. But, the daily, relentless pain exacted its toll. Being a high amputee, his prosthesis included a strap that helped hold the prosthetic leg in place to help him maintain his balance and have a sensation of walking. But the strap cut into his skin, bruising and blistering and causing it to bleed. The intense pain interfered with his ability to think clearly and enjoy life.

In late 2019, Bobby was approved to receive OI – osseointegration. Imagine a titanium screw surgically implanted into your remaining bone with an extension that hooks to your prosthetic leg. That's where proprioception comes in.

With osseointegration, "patients with an osseointegrated limb have better physical control over – and a more intimate, emotional connection to – their prosthetic leg or arm, compared to those using a traditional socket prosthesis...In particular, patients who have an osseointegrated prosthetic limb have dramatically improved proprioception, called osseoperception. Touch vibrations to the implant (such as during impact with the ground while walking) can be transferred through to the person's natural bone. This helps patients walk more smoothly, feel more stable and effective-

ly transfer all of the strength of their residual limb to the prosthesis." (http://www.hss.edu/condition-list_osseointegration.asp, viewed 10/24/2020)

For Bobby, OI has resulted in a 75% - 90% decrease in his daily pain level. "I have a better life because I don't hurt all the time." He is able to not only enjoy better memory, but he can remain focused on a subject and interact with his children.

We know about PTSD (post-traumatic stress disorder) and TBI (traumatic brain injury),

those invisible wounds of war, but another invisible wound – pain – is seldom addressed. Relentless pain is just one factor driving our sons and daughters to suicide. "You just want the pain to stop," says Bobby.

But he encourages others – "don't accept a bad situation as a life sentence. You have the power to choose."



We are all so very thankful for the sacrifices of our brave men and women, and it's now our turn to do everything we can to make them whole again, finding ways to improve their lives and relieve their pain. Osseointegration is one step in the right direction.



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Community

An Event-Filled November at Baytowne Wharf Ushers in the Holiday Season!

If you're looking for a reason to celebrate this November, look no more! The Village of Baytowne Wharf welcomes you to November events and the beginning of the holidays!

The Village is thrilled to be bringing back **Tribute Weekend**, Friday, Nov. 6– Sunday, Nov. 8! Rock out the weekend and enjoy live music from great tribute bands. Grab your

blankets and lawn chairs and meet on the events plaza lawn for a jam-packed weekend of incredible talent. Friday from 6-8 p.m. join Tusk, the music of Fleetwood Mac! Take a journey with one of the most famous



AN EVENING OF SPARKLING WINE & HOLIDAY LIGHTS
NOVEMBER 14TH • 4-6PM

Stroll The Village streets lined in twinkling lights and greenery, sip champagne, and sample featured menu items from various Village restaurants. Enjoy a sneak peek of Baytowne Wharf's 12 Night of Lights show, and holiday entertainment and cheer throughout the Village.

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bands in rock and roll history, playing the hits from band and solo careers. Every song a winner! Guaranteed. Experience the authentic sound of this band along with their powerful onstage energy. On Saturday from 7-9 p.m. join your friends to pay tribute

to one of the greatest bands of all time: Journey! Celebrating over 13 years together, Departure is the most respected Journey tribute band in the nation with a focus on the 70's and 80's when Journey ruled the radio! Finishing out the weekend, on Sunday from 2-4 p.m. experience the historical jumping jack flashback tribute to the Rolling Stones' most famous eras and tours! CBS News/New York says it's "A must see...you get Satisfaction!" We cannot wait to see you there!

Kick-off your Holiday Season with this Sparkling Event!

We are THRILLED to announce that Sparkling Wine and Holiday Lights is BACK at The Village!

On Saturday, Nov. 14, 2020, Sandestin Golf and Beach Resort and Sandestin Wine Festival will start off the holiday season with its 8th Annual "Sparkling Wine and Holiday Lights" event from 4-6 p.m. Taking place on the beautifully decorated streets of Baytowne Wharf, the evening will feature more than 30 champagnes and delicious appetizers at featured Village restaurants and will end with a sneak peek of Baytowne Wharf's Tree Lighting! To purchase tickets, visit baytownesparklingwinefest.com.

Baytowne on Ice

Dust off those skates and get in the winter spirit at The Village of Baytowne Wharf's Baytowne on Ice. For those who miss the cold and ice, lace up any time from now through Sunday, January 31st at Baytowne's seasonal ice rink—the perfect opportunity to share some of your favorite holiday traditions. Hours vary daily.

Discover the Heart and Soul of Sandestin! Experience the Bay side view and living along the shores of the Choctawhatchee Bay while enjoying an array of boutiques, eateries, galleries and nightlife — not to mention a custom-curated schedule of outdoor festivals, music and special events for the entire family this fall and holiday season. This spectacular setting, all within the gates of Sandestin Golf and Beach Resort, is the perfect spot to spend a vibrant afternoon, evening, week, vacation, or you can be one of the lucky few who frequently experiences Baytowne Wharf through home ownership.



CONNECTED

continued from page 4

right of ways (ROW) with waterfronts – in order to preserve and enhance the city’s unique waterfront and beach views.

Code Compliance continues to increase the quality of life of Destin residents and visitors by strengthening our community outreach and gaining voluntary compliance through education of all city ordinances. Overall, we are maintaining a 90% compliance rate. The department has increased its staff, and all are seeking to be state certified

on multiple job-function aspects. Our officers are improving parking opportunities by reducing unintended and long-term use of our beach parking spots to allow our residents and visitors beach access.

Public Works is maintaining our beautiful city through improvements of our critical infrastructure, such as stormwater, roads, sidewalks, and facilities across the city, which all have been inventoried and incorporated into our GIS system. Staff has planned for needed improvements for the future to include building upgrades,

parking improvements, road resurfacing and restriping. This department is also busy overseeing a few studies to improve pedestrian safety and traffic flow in our city and instrumental in hurricane preparations.

Parks and Recreation continues to find ways to ensure our residents and visitors can access safe, but fun, environments where, for many, exercise and being outdoors is a distraction from day-to-day isolation. Staff has been instrumental in providing new recreational components to enhance the city’s brand and working hard

to maintain all of our beautiful parks. We are excited about our newest park – Captain Leonard Destin —and look forward to the redevelopment of Joe’s Bayou, Royal Melvin, Clement Taylor and Phase III of Norriego Point.

Regardless of COVID, our library has found ways to serve our community. They provided curbside service, provided virtual story time and performances for our youth and provided access to website programs. The library works year-round to implement new technology to provide better tools to manage

inventory as well as help our public have access to resources.

I want to recognize and thank our council, staff, volunteers and committee members. We have overcome major challenges and it’s all because of Team Destin. We’ve faced new challenges and overcome them with efficiency and excellence. Through perseverance, teamwork, fresh “out of the box” concepts, ideas and new technology, Destin is continually striving forward and will be an organization that others will look to as an example.

*Thank you,
Gary Jarvis, Mayor*

Cal's To Do In Destin! NOVEMBER 2020



- 1
- Baytowne on Ice** | Open Daily all month long | Baytowne Wharf
- Beach Church Service** | 7:30am | Henderson Beach State Park
- Beach Church Service** | 7:30am | Crab Trap Destin
- Beach Church Service** | 7:30am | Crab Trap, Okaloosa Island Boardwalk
- 2
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- 3
- Music Bingo** | 7pm | World of Beer
- Game Night** | 7pm | Landsharks Pizza
- Trivia Night** | 7:30pm | Village Door at Seascape
- 4
- Military Appreciation Lunch** | 11:30am | Legendary Marine
- Bonfire on the Beach** | 6pm | The Bay
- 5
- Little Black Dress Ladies Night** | 6pm | The Palms Bistro
- Karaoke** | 6pm | Village Door Music Hall
- Dueling Pianos** | 8pm | The Palms Bistro
- Ladies Night** | 10pm | McGuires Destin
- 6
- Free Beach Bonfire** | 5pm | Royal Palm Grille

- Locals on the Harbor** | 5pm | Boathouse Oyster Bar
- Tribute Weekend** | 7pm | Baytowne Wharf
- Ron Adams Birthday Bash** | 7pm | The Palms Bistro
- Dueling Pianos** | 8pm | The Palms Bistro
- Latin Night** | 9pm | Bric a Brac
- 7
- Pinfish Classic** | 7am | AJs Destin
- Emerald Coast Honor Games** | 8am | Legendary Marine
- Farmer’s Market** | 9am-1pm | Grand Boulevard
- Island Concert Series** | 4pm | Harborwalk Village
- Tribute Weekend** | 7pm | Baytowne Wharf
- Karaoke** | 8pm | World Of Beer Destin
- Dueling Pianos** | 8pm | The Palms Bistro
- 8
- Beach Church Service** | 7:30am | Henderson Beach State Park
- Beach Church Service** | 7:30am | Crab Trap Destin
- Beach Church Service** | 7:30am | Crab Trap, Okaloosa Island Boardwalk
- Tribute Weekend** | 2pm | Baytowne Wharf
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- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- 10
- Music Bingo** | 7pm | World of Beer
- Game Night** | 7pm | Landsharks Pizza
- Trivia Night** | 7:30pm | Village Door at Seascape
- 11
- Bonfire on the Beach** | 6pm | The Bay

- 12
- Ruth’s Chris Wine Walkabout** | 5:30pm | Ruth’s Chris Steakhouse
- Little Black Dress Ladies Night** | 6pm | The Palms Bistro
- Karaoke** | 6pm | Village Door Music Hall
- A Showcase under the Stars** | 6:30pm | Village of Baytowne Wharf
- Dueling Pianos** | 8pm | The Palms Bistro
- Ladies Night** | 10pm | McGuires Destin
- 13
- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Dodgeball & Tough Guy Tournaments** | 6pm | Urban Air Adventure Park
- Dueling Pianos** | 8pm | The Palms Bistro
- Latin Night** | 9pm | Bric a Brac
- 14
- Christmas Bazaar** | 8am | Harvest House Destin
- Farmer’s Market** | 9am-1pm | Grand Boulevard
- Okaloosa Island Boat Expo & Outdoor Market** | 10am | Adventure Marina
- Island Concert Series** | 4pm | Harborwalk Village
- Sparkling Wine & Holiday Lights** | 4pm | Village of Baytowne Wharf
- Karaoke** | 8pm | World Of Beer Destin
- Dueling Pianos** | 8pm | The Palms Bistro
- 15
- Beach Church Service** | 7:30am | Henderson Beach State Park
- Beach Church Service** | 7:30am | Crab Trap Destin

- Beach Church Service** | 7:30am | Crab Trap, Okaloosa Island Boardwalk
- 16
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- 17
- Music Bingo** | 7pm | World of Beer
- Game Night** | 7pm | Landsharks Pizza
- Trivia Night** | 7:30pm | Village Door at Seascape
- 18
- Bonfire on the Beach** | 6pm | The Bay
- 19
- Little Black Dress Ladies Night** | 6pm | The Palms Bistro
- Karaoke** | 6pm | Village Door Music Hall
- A Showcase under the Stars** | 6:30pm | Village of Baytowne Wharf
- Dueling Pianos** | 8pm | The Palms Bistro
- Ladies Night** | 10pm | McGuires Destin
- 20
- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Dueling Pianos** | 8pm | The Palms Bistro
- Latin Night** | 9pm | Bric a Brac
- 21
- Farmer’s Market** | 9am-1pm | Grand Boulevard
- Turkey Trot Fundraiser** | 10am | Boathouse Oyster Bar
- Island Concert Series** | 4pm | Harborwalk Village
- Karaoke** | 8pm | World Of Beer Destin
- Dueling Pianos** | 8pm | The Palms Bistro
- 22
- Beach Church Service** | 7:30am | Henderson Beach State Park

- Beach Church Service** | 7:30am | Crab Trap Destin
- Beach Church Service** | 7:30am | Crab Trap, Okaloosa Island Boardwalk
- Blood Drive** | 12pm | Destin Commons
- 23
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- 24
- Music Bingo** | 7pm | World of Beer
- Game Night** | 7pm | Landsharks Pizza
- Trivia Night** | 7:30pm | Village Door at Seascape
- 25
- Bonfire on the Beach** | 6pm | The Bay
- 26
- *Happy Thanksgiving!***
- 27
- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Dueling Pianos** | 8pm | The Palms Bistro
- Latin Night** | 9pm | Bric a Brac
- 28
- Farmer’s Market** | 9am-1pm | Grand Boulevard
- Karaoke** | 8pm | World Of Beer Destin
- Dueling Pianos** | 8pm | The Palms Bistro
- 29
- Beach Church Service** | 7:30am | Henderson Beach State Park
- Beach Church Service** | 7:30am | Crab Trap Destin
- Beach Church Service** | 7:30am | Crab Trap, Okaloosa Island Boardwalk
- 30
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille



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 Community

NatureWalk at the Watersound Origins® Community Opening this Winter

More and more people are seeking the authentic, coastal 30A lifestyle as an everyday way of life, not just a vacation destination. KOLTERHOMES is excited to announce a new community coming to the 30A area this winter – NatureWalk at the Watersound Origins® Community. This will be Kolter’s second new-home community in Northwest Florida. NatureWalk will feature a lifestyle that is truly connected with the outdoors, with a simplicity and laid-back feel that are unique to 30A. And while the lifestyle may be relaxing, residents will have easy access to the area’s



world-class local restaurants, upscale boutiques, artsy villages, and of course, the white-sand beaches of the Emerald Coast. Only two miles from the Gulf, NatureWalk at the Watersound Origins®

Community puts you close to the action, yet nicely removed from the congestion. For those looking for an amenity-rich lifestyle, NatureWalk is the place to be. Within the gated

NATUREWALK at WATERSOUND ORIGINS

community of NatureWalk, residents will enjoy a fitness center, pickleball, tennis, pool with beach-style entry and lap lanes, sundeck, outdoor spa, firepit, social lanai and an event lawn. Residents will also enjoy access to the amenities within the master-planned Watersound Origins® Community – including Origins Golf Club, Lake Powell, FootGolf and Watersound Origins community fitness facilities.

cottage. When the designer model opens this winter, home shoppers will be able to tour the model and view available floorplans. With the help of a KOLTERHOMES professional designer, buyers will be able to personalize their homes from the ground up - including designer finishes and the choice of structural options. With so many personalization options, the homes at NatureWalk are truly built around you and your lifestyle.

For those that don’t want to wait until winter to get a glimpse of this incredible new community near 30A, we invite you to take the first step and preview the website at NatureWalkWatersound.com and join the VIP List to be among the first to preview the home plans and receive special benefits. NatureWalk at the Watersound Origins® Community. Outside living that is truly outside of ordinary.

Visit kolterhomes.com/new-homes/watersound-30a-nature-walk-at-watersound-origins to join the VIP list and for more information.

KOLTERHOMES is excited to unveil a whole new collection of homes designed specifically for NatureWalk at the Watersound Origins® Community. These 2- to 5-Bedroom homes are designed to embrace outdoor living – with large porches on both the front and rear of the homes. The homes will feature open plans designed for entertaining and elegant details such as tall ceilings and extensive trim, yet with a relaxed feel reminiscent of a coastal



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Impact100 Awards \$448,000 to Local Nonprofits

Four nonprofit groups in Okaloosa and Walton Counties will receive \$112,000



The members of Impact100 of Northwest Florida voted and announced today the grant recipients for 2020 - awarding four (4) \$112,000 grants. At its Oct. 25th virtual Annual Meeting, Impact100 NWF members viewed video presentations from each of the finalists and voted for this year's grant recipients selected from the following five categories: Arts & Culture; Education; Environment, Recreation and Preservation; Family; and Health and Wellness. Since its conception in 2012, Impact100 NWF has awarded 3.2 million dollars to nonprofits in Okaloosa and Walton counties. The following grant recipients will be awarded \$112,000 each:

Education

Westonwood Ranch
Project: Program LIFT OFF

The LIFT OFF program at Westonwood Ranch is an extension of our comprehensive program for teens and young adults affected by Autism and

related disorders. LIFT OFF is designed to bridge service gaps as teens exit the school system and are thrust into society without post-secondary or transitional program options. This program will provide hands on, experiential learning in actual small business operations in our aquaponics farm and gourmet pet treat bakery located on our holistic campus. The grant award would provide 15-17 financial scholarships for individuals who are economically disadvantaged, to attend the 6-9 month program, allow Westwood Ranch to fund two new direct care staff positions, and gives the ability to fully complete construction of their designated program LIFTOFF space.

Environment, Recreation & Preservation

Habitat for Humanity in Okaloosa County, Inc.
Project: Habitat ReStore Box Trucks

Through our ReStore, we help our community by pro-

viding affordable home repair items, furniture, cabinets, and appliances. An unseen, but important environmental impact our ReStore operation can claim, is that of reducing the stress on our county landfills by repurposing household items that would otherwise end up being dumped. The Impact100 Grant would provide our ReStore with box trucks. With two trucks we will send one out for immediate pickup items while maintaining regular pickups with the other truck.

Family Opportunity Place Project: First Steps Empowerment Center

The First Steps Housing, Counseling, and Education Center is at the core of achieving our larger vision of addressing homelessness in Okaloosa and Walton Counties. It will

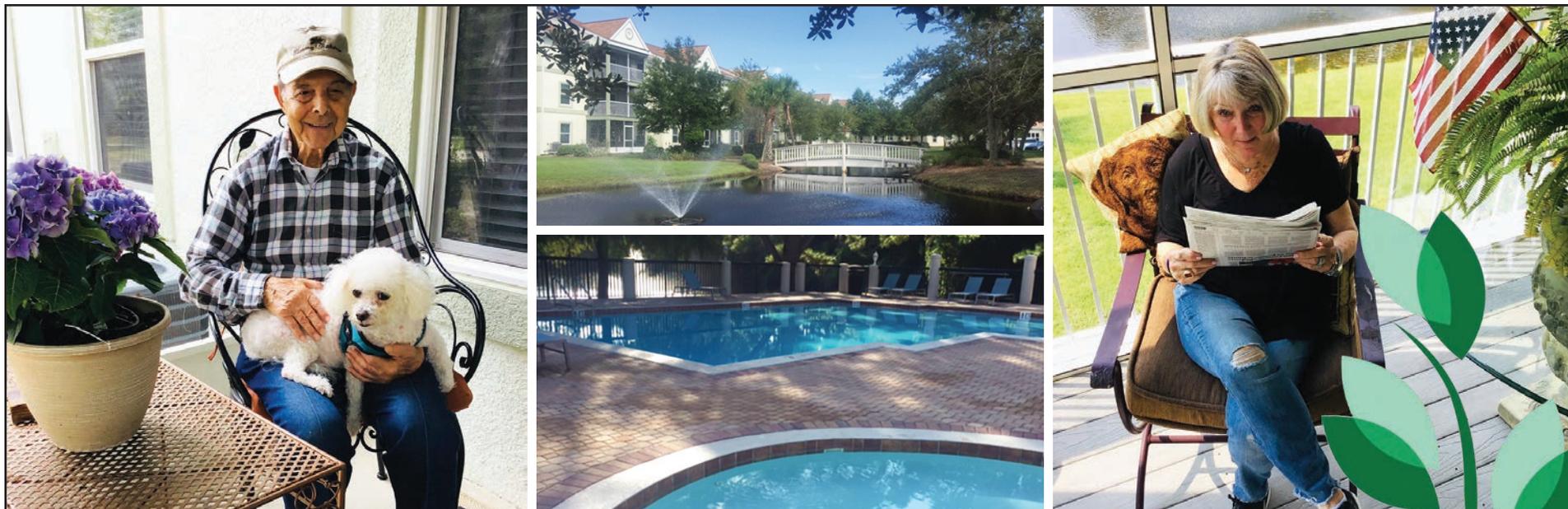
enable us to expand programming and to conduct our work in a trauma-informed space. Impact 100 will transform our organization and our community with this grant. By funding the First Steps Housing, Counseling, and Education Center it will help us end homelessness in our community. It will help us break generational cycles of poverty. It will lay the foundation for a stable, healthy future for the many families working hard to rebuild their lives at Opportunity Place.

Health and Wellness ALANO Club of Fort Walton Beach, Inc. Project: ALANO Club Expansions and Renovations

ALANO Club of Fort Walton Beach, Inc. provide sanctuary for those striving to attain recovery and maintain sobriety. The grant will fund expansion

to assure growth in membership in established groups and expand support groups. Both addiction and recovery branch out and touch everyone with whom ALANO members come in contact: family members, loved ones and others whose lives are affected. The project components include: conversion of the existing patio to an enclosed room for additional meeting space; addition of handicap accessibility such as a ramp, accessible restrooms, designated parking and paving the parking lot; replacement of existing doors and windows; repair of roof; and, requisite floor covering, drywall, trim and paint. The attention to handicapped accessibility will promote greater diversity in the population served.

For additional information about Impact100 NWF or to join the organization, please go to www.impactnwf.org.



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 Community

Trends & Treasures

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www.bijouxdemer.com

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www.cryo850.com

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With the holiday season, that is. And Pure & Couture owner Adrienne Bracket and her talented team of experts will make sure you're beautiful or handsome for the holidays! Amazing what extensions + a great stylist

can transform your look! For all the fall vibes, a Brazilian blow-out can take all your frizz away and leave it sleek and sexy. Add a bit of color (a healthy, vibrant red is superb for the season) styling, makeup, a pampering facial or even a therapeutic massage and anyone on your list can experience a mighty makeover. Plan ahead to give a gift this Christmas of medical massage or kinesiology in addition to hair care flair. And, don't forget your gift cards, shampoo, conditioner and other beauty staples, curbside pick-ups and online ordering, too! Adrienne says she is thankful for her talented team of professionals that hold certifications in oncology, pregnancy, sports and medical massage, with a mission to provide quality care, resolve specific conditions and assist in improving quality of life for men and women of all ages. “And, despite the challenges of this year, we are thankful for our clients, friends and family for your support through the craziness!”

(850) 424-3935

pureandcouture.com

Christmas Cards are a Must for 2020! Frill Seekers Gifts and Personalized Fabulous Finds



To send or not to send. That is the question. SEND! 2020 dealt us quite a hand and since we're not regularly seeing family and friends, you simply must send “glad tidings” and “good cheer” to friends and family so dear. You might think your Facebook “friends” know what you've been up to this year. But not everyone spends time here. Not all those updates and beautifully worded posts will reach those who care about you. Particularly the older generation, who grew up with no social media and don't care to figure it out now, would appreciate knowing that you cared enough to send a card and letter.

You might be surprised to discover when an elderly relative dies, among the things saved and cherished were cards and letters you took the time to send. While we tend to focus on the benefits to those who receive them, possibly the greatest benefit is to you, the sender. Spending time sharing a greeting with those you hold dear is a priceless gift. Frill Seekers Gifts will help you design and create a beautiful card to match your style, look, feel and budget. Schedule a private appointment or stop by to review the selection of 2020 Thanksgiving and Holiday cards. After all, it is good for the soul! If it's personalized...it's from Frill Seekers!

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with a healthy choice? Try Turkey Bruschetta Burgers, Turkey Chili Stuffed Potato (Sweet Potato or White Potato) Turkey Meatloaf, Honey-Siracha Turkey Meatballs, Southwest Turkey Burger or Turkey Chili. Healthy food for the holidays never tasted so good!

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www.smallcakes.net



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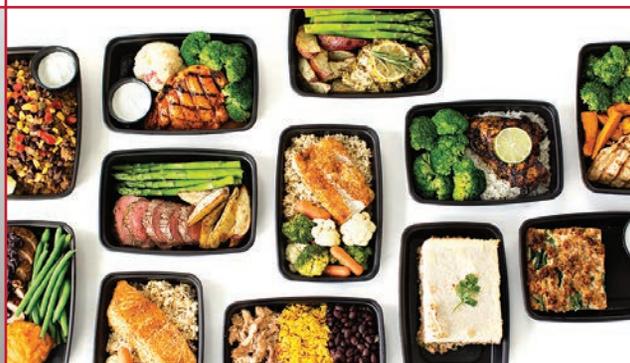
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 Community

Excess Liability For Entities: Filling In The Gap



By VICTORIA OSTROSKY

Andrea had just opened her blinds to the morning sun when her phone rang. “Good morning, Jake! What can I help you with today?”

“Hi, Andrea. Hey, I’m buying an investment condo to rent out to short term vacationers, and I need an insurance quote. Can you help me with that?”

“Of course! Let me get some information and I’ll put together a quote right away.”

“Oh, I wanted to make sure to mention this property will be in an LLC. Is that going to be a problem?”

“No problem,” replied Andrea. “However, we’ll need to get you a separate excess liability policy to go with the condo policy to give you that extra layer of liability protection.”

“Don’t I already have an umbrella policy?” asked Joe.

“Yes, you do, but that’s tied to your primary residence titled in your personal name. Because this property will be in an LLC, it won’t be eligible for coverage under your umbrella policy,” replied Andrea.

And with that last statement, Andrea launched into a more thorough explanation to Jake about umbrella and excess liability policies. She started with the case for umbrella and excess liability insurance.

“Liability insurance is designed to protect a customer’s assets from being taken from them due to a judgment. If there is a judgment that is rendered against a customer that isn’t covered by the liability policy or exceeds the policy’s limits, what happens? The customer might be required to liquidate assets to raise the money to pay the judgment. That’s what makes umbrella and excess insurance a necessity for many customers.”

(www.insurancejournal.com/magazines/mag-features/2019/06/17/529365.htm. Last accessed 10/25/2020)

Both umbrella and excess liability policies are designed to fill in any gaps in liability protection. In the event of a claim, once the underlying policy’s liability limits are exhausted, the



umbrella or excess liability policy steps in to pick up the slack up to the policy limits.

For most umbrella policies, they’re tied to the insured’s primary residence and ‘floats’ over all the insured’s properties (within the U.S.), autos, motorcycles, RVs, boats, and more. All property, however, will need to be titled in the insured’s personal name. Once an insured purchases a property and places it in an entity, such as an LLC, it will no longer be eligible for the umbrella policy. And that’s where an excess liability policy comes into play. That excess liability policy affords additional coverage for that specific property. For some carriers, you can slide multiple properties under the same excess liability as long as they’re all titled in the same entity.

For both umbrella and excess liability policies, there are dif-

ferent limits available, depending on how many assets you need to protect. For most, you can easily purchase anywhere from one million to five million, with some carriers offering even higher limits.

Andrea explained to Jake the importance of protecting his investment from lawsuits and judgments with an excess liability policy.

“Ok,” said Jake. “So how expensive are these excess liability policies?”

Andrea sipped her coffee. “They’re quite affordable, actually. And easy to quote and purchase.”

Jake was excited to start mak-

ing some passive income from his new investment. The rental market was picking up again after the COVID-19 temporary hold, and he was ready to take advantage of the investment opportunity.



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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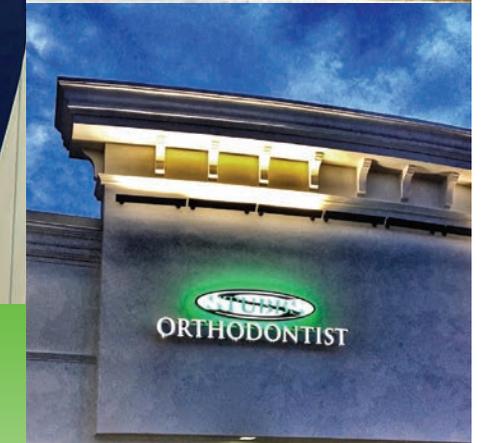


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Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughter's comfort. ~ Micha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

 Community


BY MATTHEW VANDERFORD,
CLAIMOLOGY

With hurricane season still upon us, the panhandle still recovering from hurricane Sally, and at the time of this article, well underway with named storms bearing the names of mighty Grecians of the ancient past—or at least we can imagine they were mighty. Then again, I'm not so sure there's a story about a Greek god Delta.

In light of this very active season while in the midst of the reality that many in our communities have been already affected by a named system, and with another one looming in the Gulf, clearer minds prevail when planning for an advent rather than reacting to one.

But in the event you got caught with your proverbial pre-planning pants down, not to worry. Hopefully, this article can help get things back up again and you on your way to a better insurance claims outcome.

Rule #1: Take Photos — lots of photos. Can't stress this enough. The only way to prove that something was damaged and not like it was before is to

have photos. Without them, it's really up for debate. That's why insurance companies invest heavily in anti-fraud measures. And those measures slow down claims.

Rule #2: Know Your Policy. Most people know they need help understanding their policy. DON'T WAIT FOR A DISASTER to know what you've purchased. Knowledge is Queen. (I omit the king on purpose as men have been running this joint for far too long and look where it's got us—maybe we should let the girls have a try!). So, KNOWLEDGE is QUEEN. And how do you make yourself royal in knowledge? Ask. Ask someone to give you advice on exactly what you're covered for. Listen to the stories of your friends, neighbors and colleagues, and then apply it your life. Ask yourself, "If any of those things happened to me, would my policy protect me?"

Rule #3: The Power of Yes. How good does it feel to say yes to something?! Try this with me and say out loud: YES, I want to be treated fairly. YES, I desire respect as a fellow human on this planet. YES, I want to treat others with the same respect and love I want and desire for my own life.

Feel good? Great! Let's keep going. Say with me: YES, I desire this claim to bring me to the place I need to be. YES, I desire the people handling my claim to

care about my well-being. YES, I desire the insurance company to honor the agreement we have and bring me to pre-loss condition.

Rule #4: The Power of k(NO)w. Not knowing what your entitled to receive under a policy and how to present the information necessary to substantiate your request is a major reason why claims are underpaid. You must Know that No is a powerful word, too. By simply saying, No, I don't accept that answer until I have a better understand-

ing, empowers you to say YES to something else. Making sure you have the most accurate information on what should be covered and what is not. You'd be surprised how many denials get turned around into legitimate claims. There's an old adage: Knowing is half the battle. But you don't have to take my word for it.

Here's to better claims handling skills, a better claim outcome, and most importantly, a better you!

Interesting enough, although

I didn't find a Greek god named Delta, I did find some pretty neat things about the DELTA GAMA Fraternity: Article II of the Delta Gamma Constitution: "The objects of this Fraternity shall be to foster high ideals of friendship among women, to promote their educational and cultural interests, to create in them a true sense of social responsibility, and to develop in them the best qualities of character."

Eglin Squadron Joins Space Force

BY SAMUEL KING JR.

More than 30 officers and enlisted military members were among the first to join the newly formed United States Space Force during a recent swearing in ceremony. Those members were former Airmen with the 20th Space Control Squadron. After being sworn in to the new military branch, squadron personnel exchanged Air Force spice brown for Space Force blue thread uniform insignias and a full color American flag worn on their left shoulder. "I am extremely honored and humbled to be one of the founding members of the U.S. Space Force," said 1st Lt. Conner Thigpen, 20th SPCS crew commander. "The military provided me with an incredible opportunity and I am excited to continue my service to the nation by protecting U.S. and Allied interests in space."

The 20th SPCS operates the AN/FPS-85 Phased Array Radar located at Site C-6 here. Serving as Eglin's only space weapon system, the unit's missions and designations varied throughout its 51 years of operations. The organization evolved from the 2nd Surveillance Squadron to 20th Space Surveillance Squadron in the 1960s, to the 20th Missile Warning Squadron in the 1980s, to the current 20th Space Control Squadron in the early 2000s. The unit's new Space Force squadron designation is currently in development and will be released in the near future.

The USSF was officially established as the sixth branch of the U.S. military Dec. 20, 2019.

"This is truly a pivotal moment in U.S. military history. Much like how the creation of the U.S. Air Force in 1947



(Courtesy photo)

1st Lt. Conner Thigpen, 20th Space Control Squadron crew commander, receives his new blue name tapes after joining the U.S. Space Force during a swearing in ceremony Sept. 3.

marked a national dedication to the development of Airpower, the birth of the U.S. Space Force echoes the same dedication to space power through unencumbered development of space professionals and capabilities," said Lt. Col. Michael Wilson, the squadron's director of operations.

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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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Christmas – A Time to Help Children In Need

There are many families in our area in economic distress. So, ECCAC will again be implementing two holiday initiatives:

ECCAC's annual Adopt-a-Family program:

The non-profit organization is seeking donors who will purchase gifts for individual families who have been identified by the Center. Sign up

to Adopt-a-Family online at www.eccac.org, or contact Angie Harder at angie@eccac.org, (850) 833-9237, Ext. 253, to make arrangements. Then shop for the family and bring unwrapped gifts, and Christmas wrapping paper for the gifts by December 16, or sooner, to the Niceville or DeFuniak Springs centers. Or, make a 2020 year-end tax deductible donation to ECCAC.

The second initiative is for donors, such as individuals, schools, organizations and churches, to buy a gift(s) for children and teens aged 0 to 18. Any and all gifts are welcomed. Gift suggestions are Christmas DVDs and story books, puzzles, toys, stuffed animals, board games and toys of all varieties. Because of the pandemic impact, instead of having a Christmas party at the Centers for kids

as usual, ECCAC will be organizing drive-throughs at both Centers in December. Bring unwrapped gifts and Christmas wrapping paper by December 1st to either of the Centers in Niceville or DeFuniak Springs. Or, for those donors living in the Destin area, gifts can be brought to Amazing Lash Studio, 34940 Emerald Coast Pkwy in Destin. The Studio is located in the Shoppes at Paradise Isle, in

the section by Johnny O'Quigley's Ale House in the Best Buy shopping center across from Destin Commons on Highway 98. Also, ECCAC would like to have medium sized Christmas gift bags to go along with the gifts.

For further information, visit www.eccac.org. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

Emerald Coast Honor Games

Our soldiers and first responders lay it on the line every day—will you?

With the nation's 3rd largest Veteran population per capita AND thousands of First Responders along the Emerald Coast, our area is acutely aware of the sacrifices of our brave men and women defending the front lines in a world of chaos and evil. To celebrate our heroes, a day of competition, honor, community, fun, food and world class views will be held at the home of the "World's

largest U.S.A. flag." Situated at the south end of the Mid Bay bridge, Legendary Marine, Legendary Yacht Club, Legendary Marina, Lulu's restaurant, Destin Middle School and Destin Commons will all converge to create a one of kind, world class venue!

The event kicks off with the 4th annual "Ruck 22" event, which is open to the entire community (all ages) on November 7th. The community, competitors, vendors, special guests, Defenders of the Front Line and



bystanders can come out early, later or the entire day!

Across our great land, the statistics sadly show that approximately 22 Veterans commit suicide everyday—but one is too many. To honor these heroes, you can engage, interact, and join area soldiers in this honorary ruck march. Beginning

at Legendary Marine and continuing throughout Destin Commons property, "marchers" will complete the equivalent to 22 full laps around a running track. Bring your entire family and do something special to let our Veterans know that you stand in support of their sacrifice.

The Emerald Coast Honor Games also features a fitness competition with various divisions to bring out your best inner warrior! (Due to Covid19 restrictions – the fitness compe-

dition will be a virtual event.)

With vendors, HUGE raffle and silent auction items, special VIPs, local heroes, music, food and other patriotic ways to engage, the Emerald Coast Honor Games allows everyone an opportunity to help in the goal of raising \$100,000 for Okaloosa County Sheriff's Office – Sheriff's Star Charity, ACA, Special Ops Survivors, Special Forces Association Chapter 7 and Healing Paws for Warriors. For more information, visit emeraldcoasthonorgames.com.

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 Community

Becoming More Knowledgeable with Investing



By MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Have you ever thought about what is meant by the various

terms you hear and see about investing? We will attempt in this article to cover several terms and hope it covers a lot of questions or curiosities. In today's markets – stock, bond and money markets—things have changed very quickly since the beginning of the year. Increasing your understanding might help you become a more informed saver and investor as you work toward your goals for yourself and your family.

Let's start by putting assets into classes: Stocks, bonds, cash, real estate. You can also classify these according to risk with

stocks and real estate carrying more risk than bonds and bonds more than cash. And then each of these can be further categorized by types of stocks, bonds, real estate or cash holdings.

One term in use is “asset bubbles.” What are they and how do they happen? Typically, as many of you have probably experienced, it is when a certain class of assets or a certain asset moves up very quickly in value, often-times outpacing the actual growth of the company or sector. In many cases, this is the result of a strong money supply (as we are seeing now), low inflation

and low interest rates. Alternatively, a stock or bond or asset class appreciates rapidly due to another term: “momentum.” Oftentimes a stock may rise and continue to rise mainly because of the velocity and sheer number of people buying the stock. This often increases the risk substantially in a short period of time. Nonetheless, many investors see it as an opportunity, but they should examine their tolerance for risk. The opposite of momentum or buying into an asset which has risen substantially is called “contrarian.” Put another way, running contra to current investor sentiment.

Stocks or sectors are often put into one of two descriptions categorized as growth vs. value. A growth investment means that the potential for growth of the company or sector is seen as significant, whereas the value investment means that the asset is probably selling or trading for less than it is potentially worth. Growth stocks tend to be found in technology, whereas value stocks tend to be found in financials for example (like banks). Currently, there are 11 different sectors of the market. Technology currently makes up the greatest share of market value (approximately 28%). Energy, by contrast (after five years of underperformance), is the lowest at around 2%.

The growth sectors generally are technology, communication services, consumer cyclicals, consumer durables and health care. Value sectors are generally industrials, basic materials, utilities, energy, real estate and financials. Sometimes a sector can be both – depending upon current market valuations.

When it comes to bonds, investors take note if those are issued by governments or corporations. They also take note as to the quality of the issuer and the likelihood of payment of interest and repayment of principal. In a low interest rate environment, investors also watch for the potential impact inflation can have on interest rates and hence the market value of bonds. Today, with interest rates so low and the money supply having grown, there is renewed interest in government treasury bonds by way of those bonds called TIPS – Treasury Inflation Protected Securities.

Those bonds rise in principal value with inflation but the payout remains the same. Should inflation be stable or perhaps we experience deflation, that value (not the payouts) could decrease. So, investors concerned about inflation and who might not want the risk of stocks or real estate, sometimes consider these types of bonds.

Investors might wonder when and where to invest in certain sectors along with how they want to be invested in bonds, cash and real estate. Becoming a more informed investor is at the heart of every financial plan and relationship with an investment firm or professional. Knowledge can help you be prepared for the decisions you make as you build and maintain your plan and work toward your financial future.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James. 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 32541. 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@raymond-james.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, 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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Medicare Open Enrollment is Here! Now What?



BY GREG DURETTE

It's finally here again—Medicare Open Enrollment or, more precisely, the Annual Election Period (AEP). Every year, from October 15th to December 7th, Medicare eligible folks are able to do pretty much anything they want with their coverage. Some of my previous columns have addressed many of the details of those options but, simply put, you can add, drop or change virtually any plan and change to or from any insurance company.

Piece of cake, right? Wrong! The reason is many folks do not want to relive the information overload they experienced when

first becoming eligible. Remembering the volume of phone calls, emails and mountains of regular mail would understandably send anyone running for cover!

Please know, this time will be different. First of all, you now have had some time to experience what the plan you originally selected can or cannot do for you. Were you happy with the premium? Were all your doctors in the network? Were all your prescriptions covered at a reasonable cost? Did you receive any of the extra benefits such as Dental, Vision, Hearing, Tele-Health, At Home Care, Caregiver Support or Over-the-Counter cash allowances?

If the answer to any of these is no, then now is the time for you to get answers so you can make the right choices for 2021.

The problem for many folks becomes: Where can they obtain this information without re-igniting the aforementioned onslaught? The answer is YOU



need to initiate contact. That means calling your current agent or broker and/or finding other sources of information.

Calling Joe Namath will likely cause that onslaught to re-ignite as the company he represents simply persuades you to call so they can SELL your information to some agent willing to pay to get access to you. In fact, many of these types of advertisements do exactly the same thing. Call them all and get ready to buy the jumbo size mailbox and voicemail box!

Instead, look for advertising from local folks you know will be able to get you what you

are looking for. They WON'T SELL YOUR INFORMATION to strangers. This simple tip will allow you to rest assured, you will not be overwhelmed again.

Once you have decided which person or place to call, do it; but be ready to answer a few questions about what you currently have, what you are paying (as with us, our Okaloosa County plans can be as little as \$0 per month) and what it is you would like to improve or change with a new plan. Also, make sure you are ready to answer questions about your doctors and prescriptions, so you can make sure that the plan you are moving into will provide you with all you expect. You are looking for no surprises. So, also ask a few questions of your own!

The bottom-line message is

this: be not afraid. This time of year (AEP) is designed to help you make improvements, not make you relive the trials and tribulations of your initial enrollment.

Reach out and look to how you can possibly make things better for you. Your health may change from year to year, but your need for excellent health insurance remains a constant.

Follow these simple steps and make 2021 your best health insurance year yet!

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Florida Blue Medicare throughout the State and is based in Niceville. He has been in the insurance industry for more than 37 years and can be reached at his office at (850) 842-2400 or mobile at (978) 509-2941.

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 Community

Unprecedented 2020...But Still We Give Thanks!

BY LORI LEATH SMITH,
PUBLISHER

I believe a spirit of thankfulness is an active choice. To be thankful rather than to complain takes a conscious act of the will. Our response to situations and circumstances, positive and negative, make a huge difference in the outcome.

So, Destin Life asked, "What are you thankful for in an unprecedented 2020?"

This year, I'm thankful for the CONSTANTS in my life despite the uncertainty and uncharted waters we've faced this year. My faith, my family, and my friendships have remained steadfast and strong throughout 2020, and if anything, have grown and flourished during a time when we had to step back, reflect, and focus in on the most important things we have in our lives.

~ Maranda Shaye Smith, *The Center for Sales Strategy and Josiah's mom*



I am thankful for God's ever-changing canvas. I am also thankful for the opportunity to live in an area that has so many amazing people characterized with a zeal for life and a giving nature.

~ Kay Leaman, *HealthyDay, HealthyLife*

Of course, I am thankful for all the things most people say... like friends, family and good health. Today, as I write this, I have to tell you just how grateful I am for my wonderful clients! I have had such a pleasurable time working with them—all of them! This week, I helped a wonderful couple, only their second time in Destin, buy their first investment property. They are sooooo excited to own a little piece of our paradise! I really do have the greatest job in the world and I am grateful!

~ Gail Pelto, *Keller Williams*

I'm thankful for the health of my family and my friends. I'm thankful for the successes of my children Jennings, Alex and Harper. I'm thankful for the members of this business community who stood by the Destin Chamber, supported the Destin Chamber, encouraged the Destin Chamber, and thanked the Destin Chamber for all we did for them during this pandemic. But most of all, I'm thankful to God and his son, Jesus, for watching over us, keeping us safe, and giving us the greatest place to live, work and play! Happy Holidays and Merry Christmas, Everyone!

~ Shane A. Moody, *CCE, FCCP, President/CEO, Destin Chamber of Commerce*

I am thankful for the incredible team I work with at The Village of Baytowne Wharf. They are truly the most supportive

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



bunch and make "work" fun every day. I am also extremely grateful for being able to gain the experience I have from working at Baytowne! I have gained so much knowledge of the event planning and marketing industry and it is amazing to be a part of events from the start to the beginning and everything that goes on behind the scenes. Without the support of my Baytowne family and this amazing community, I would never have been able to start my own event company, RaeBird Weddings + Events. Cheers to an eventful 2021!

~ Leighanne Elliott

I'm thankful for my amazing and loving family! I'm very grateful for the privilege of serving Mattie Kelly Arts Foundation and the people who have been on this cultural journey with me for the past 22 years.

~ Marcia Hull, *CEO, Mattie Kelly Arts Foundation*

I am thankful for God's love, mercy and grace. I am thankful for my husband, Bob, for

our daughter and son and their wonderful spouses, and for our four grandchildren. I am thankful that we are all healthy and that we all love and care for each other. I am truly blessed.

~ Myrna Conrad, *writer*

There are many things that I am thankful for, mostly, I am thankful for being able to go to work every day. Which means, I have work, I am helping others increase comfort and save, I am cutting CO2 levels, I am educating and teaching, I am providing others with an income and being able to work every day also means I am healthy.

~ Chris Balzer, *Emerald Coast Energy Solutions*

Dan and I are grateful for the faith of our community to unite in hope and strength; having the internet as a supplemental parent and teacher during the pandemic and quarantines; and having other roads than 98 that aren't under construction.

~ Melissa Jones, *Norton Insurance*



I'm so blessed to have such an amazing and supportive family. We are so very fortunate to live and be able to work in an amazing and beautiful area of

the Florida panhandle.
~ Jason Hall

I am thankful for an unwavering, loving and giving community.

~ Julie Porterfield, *CEO, Emerald Coast Children's Advocacy Center*



I am thankful to be living in this paradise surrounded by my beautiful family and amazing friends!

~ Gregory Durette, *Florida Health Connector*

I have overwhelming gratitude for my team at Frances Roy. Hillaree, Janae, Kelsey, Jodie, Gregory, Kayla and Rinn are the most agile and resilient individuals I've ever worked with and they've navigated the unknowns at each and every turn. Proud isn't the right word but certainly, I am in awe of their efforts. I am most especially grateful for Hillaree Durso - who has grown into her leadership abilities and truly embodies each and every Frances Roy core value."

~ Shantelle P. Dedicke, *CMP, President/Chief Creative Officer, Francis Roy Agency*

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By JODELL HAVERFIELD, LUXURY TRAVEL CONSULTANT ACC

Last year at this time, I was blissfully hosting a Canada/New England cruise. While I am quite familiar with both Canada and New England, I was significantly impressed by the vivid and amazing fall colors I had only heard about. I wonder if I'd known that cruise would be my last for a year, I might have savored it even more. One thing I do know is that I will never take my freedom and ability to travel for granted again.

This year I was scheduled to host 11 cruises and tours, including New Orleans, cruising the Mississippi River, exploring the Danube River, Israel, Alaska, Iceland and even a couple Transatlantic crossings. I was heartbroken to see all my planning and hard work disappear as each of my trips fell like dominos one after the next off my calendar. The good news is, by all indications, cruising will start returning by the end of this year. My calendar is rapidly filling up again for 2021 and beyond and I'm in no mood for a dominos rematch. Frankly, I am optimistic cruises and travel in general will return better than ever.

I have been asked to share with you this month, my story about the things and people I am thankful for. Well, for starters, this year has been so crazy that I am thankful it is almost over. Seriously though, as I reflect on 2020, my heart is full, as reality shows me how truly blessed, my family has been.

While no one in my family has been diagnosed with Covid yet, we have been touched by it. Early this year our 11th grandson was born, and his parents named him Covid— just kidding! Where is your sense of humor? Ryker was born in February.

My youngest son joined the Army to become a combat medic and work his way through medical school. Little

A Thoughtful COVID Thanksgiving



did he know he would not only serve in the Middle East, he would also serve on the frontlines during a worldwide pandemic, taking care of Covid patients at Emory Hospital in Atlanta, as well as volunteering his time at Covid testing stations.

Another one of my sons has maintained a military career, serving our country while twice being deployed to war zones, this year he is preparing soldiers to deploy in our own country.

For over 20 years my second

oldest son has been a law enforcement officer, protecting citizens and high-profile individuals. This year he is protecting government buildings during riots in a large city. He never expected this once respected career choice would become so hated and controversial.

My oldest grandson even survived a Covid outbreak while going through Marine basic training, still graduating healthy and with honors.

So, you see, there is much for me to be thankful for this

Thanksgiving as I reflect the year 2020. Last but not least, one of the best things I can say

about 2020 is that it is the second year my husband Dave is cancer free!

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 Environment



Know the Warning Signs!

ENERGY TIPS

by Emerald Coast Energy Solutions

BY CHRIS BALZER, ECES

I was recently asked: How do you know if I need insulation or improvements to make my home more energy efficient. Some

ways we check is with a thermal camera. Thermal cameras can detect the slightest difference in temperature showing us leaks, missing insulation, poor seals

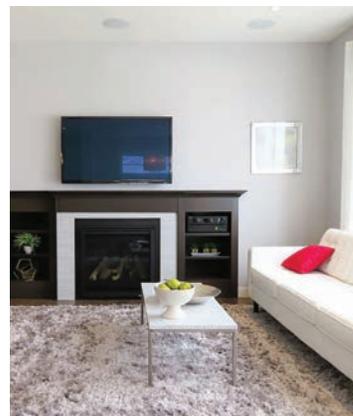
and areas which need improving. We also ask questions like a detective would to better understand the problems. Do you need more insulation? Or better insulation? Odds are, if your home was not specifically built for energy efficiency, it's a good idea to re-insulate. However, there are other signs that will let you know if new or more insulation is needed.

In the Attic

If you detect moisture in your attic, or condensation on your vents, you're likely to have insulation problems. The recommended amount of insulation in your attic is usually about 12 to 13 inches. You should also consider installing an insulated cap to the access door to your attic to keep out drafts and heat, if the access door is located inside the home. While attic issues are very common in older homes, they can be present in newer homes as well. So, it's always a good idea to check the attic!

High Energy Bills

You think you've done everything you can to keep your house running efficiently, but your bills continue to rise, which can signal that your insulation is failing you. If you notice your AC constantly running or if you turn it off in the summer and it suddenly feels like a desert, these can be signs your insulation is failing



you. Cooling and heating systems are necessary to maintain a consistent level of comfort in your home, but they shouldn't be working overtime.

Hot and Cold Rooms

If your living room is a sauna, and your bedroom feels like the Arctic, this is a major red flag. It happens because not all of your insulation will necessarily fail you at the same time. Some rooms may be perfectly comfortable, while others suddenly are not. Check the walls of interior closets to see if they are hot. You may never have noticed it before. If you're lucky, only certain rooms will need new or additional insulation, and the rest of your house may be fine.

Your Current Insulation

This one may be obvious, but if your insulation is crumbly, outdated and wouldn't meet today's building codes, you'll need to replace it. If you know that the insulation is old, don't take matters into your own hands, consult with professionals. The reason is simple, sometimes it's best not to disturb older insulation, as it may contain toxic chemicals like asbestos. In these cases, professionals will apply new insulation

over the existing insulation. If it's safe to remove, let the experts remove it properly to eliminate any danger.

Cracks in all the Wrong Places

If you spot cracks around your doors and windows, this could be an easy, do-it-yourself fix. If they're small cracks, apply some caulk to seal them. There's no complex test for figuring out if you've solved the problem. Simply place your hand on the area to see if you feel any drafts. Whatever you do, don't let these go unchecked. Sometimes a few cracks are all it takes to let enough cool air escape that results in high energy bills.

Pests

Last but not least, if you spot any mice droppings or other indicators that pests have infiltrated your home, this could seriously compromise the integrity of your building structure. Insects and other pests can eat away at what is called "the building envelope." Another danger is moisture, which can cause some kinds of insulation to collapse when they become damp. This will create gaps that invite air through the building as well.

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



Emerald Coast Energy Solutions

Hard to cool rooms? High Energy Bills? Looking to go Green?

Green Solutions to High Energy Bills:
 Radiant Barrier - Blow In Insulation
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2020 Football Guide



November 2020 Football Guide



BY SCOTT MILLER

I'm thankful for so many things...and football is definitely on the list. With 2020 being 2020, well, there was much uncertainty as to whether or not our favorite sport was going to be in jeopardy this season. Thankfully college football, although somewhat different this year than ever before, is back. Saturdays in November were made for watching college football and Destin sure has plenty of amazing places to go out and watch. Pro football, too, has thankfully managed to save their season. Yes, the stadiums sure look different on game day, but the show must go on. So my fellow fanatical football fans, read on and then go out and cheer on your favorite teams. And be thankful with me, football season is back!

Auston's on 98

Offering a RAW BAR, HAPPY HOUR and LIVE MUSIC!

Home of the 102-foot bar including 32 beers on draft. Some of our specialties include little neck clams, freshly shucked raw oysters, New England style clam chowder and jumbo shrimp cocktail!

Football fans, Auston's is ready for you. There are Big Screen TV's all around, so there's not a bad seat in the house. Game Day Specials all weekend long plus on Monday Nights be sure to come by for their "You Score, We Pour" party from kickoff until the final seconds have ticked away. Auston's will pour you a 9-ounce

domestic draft when your team scores a touchdown! Auston's on 98, of Nashville roots, also features its very own "Real Deal Nashville Hot Sauce!" Check out specials, beer selections and a full menu at austonson98.com.

(850) 842-3200
125 Poinciana Blvd.
Miramar Beach
austonson98.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. The first Friday of every month the Boathouse hosts locals on the Destin Harbor from 5pm - 7pm. Who wants a free keg? Bring a donation for the Emerald Coast Foundation to qualify for entry.

The Slacker Event Series benefits Road Dogg Rescue. The Boathouse just completed its Slacker 0.5K which raised more than \$4000 for the rescue. Animals are on site during the event. Participants are asked to bring dog or cat food as a donation. For the next upcoming Slacker Event, visit boathouseoysterbardestin.com/events.

Open Thanksgiving Day at 3 p.m.

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

Island Wing Company Grill & Bar

Voted "Best Wings" four years running, Island Wing Co. is calling your name. Come in and find your favorite beer among the 58 selections on tap or enjoy a cocktail and savor some of the tastiest food you've ever eaten. Are you ready for some football? With Big screen TV's situated all around the bar and restaurant Island Wing Company invites you in to

watch, cheer and enjoy the 2020 season. Need to feed the whole family? Family meals to go with curbside delivery has you covered. Daily specials and happy hour 3-7pm and 7pm-close will keep you coming back again and again. Happy Monday! Kids eat free. (Free kids meal with adult entrée purchase) and Happy Hour All day long. At IWC, TWOSday was made for TACOS! Enjoy two tacos with reggae rice for \$8.95 Choose from Jah'mon Jerk, Maui Wowwie Mahi, Buffalo Chicken and Baja Fish. Which one is your favorite? Wednesday is flatbread special day. Enjoy \$3 off their five famous flatbreads. Pairs well with \$3 house wine or 1/2 priced bottles. Your island awaits you...

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

Landshark's Pizza

Are you ready for some Football? Hungry, thirsty, maybe a little of both? Come in and visit Landshark's Pizza. Owners Brian and Sue Hassmann have created the locals' favorite pizza, buffalo



wings and sports pub and bar that serves great pizza AND awesome wings plus many other scrumptious eats for folks of all ages. There's plenty of seating for everyone and TVs galore, plus fun and games all week long. Weekly specials and fun include Music Bingo on Tuesdays at 7pm; \$.69 cent Wing Wednesdays; sports fans from all over come and

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

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

Continued next page

RAW BAR!

Sunday - Thursday
11 AM - 9 PM
Friday & Saturday
11 AM - 10 PM

LIVE MUSIC!

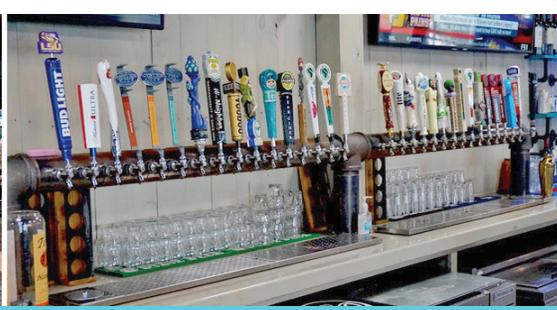
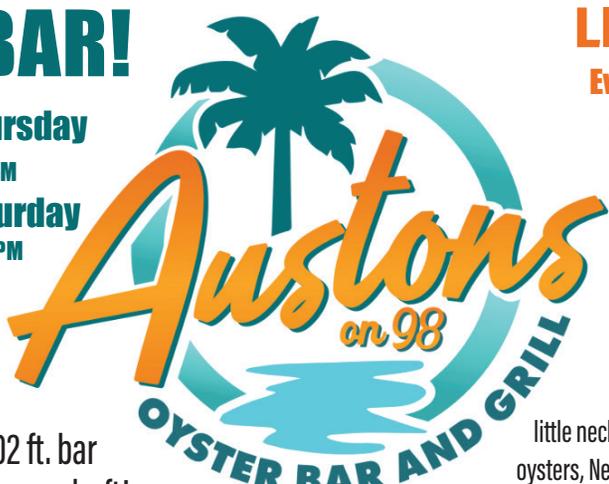
Every Wed. 6-9 pm
and Fri. 7-10 pm
STICKY TOO
(Every Wed)

HAPPY HOUR!

3-6 pm Daily

Specialties include
little neck clams, freshly shucked raw oysters, New England style clam chowder and jumbo shrimp cocktail!

Home of the 102 ft. bar including 32 beers on draft!



(850) 842-3200 | 125 Poinciana Blvd | Miramar Beach | austonson98.com

Destin's Best Places to Wa



Supermarket & Taqueria Mi Gente'

Open for breakfast, lunch and dinner, Mi Gente' is a new Destin dining hotspot for all to enjoy. One visit there and you'll surely know why. With fresh ingredients and homemade recipes, this fun and festive restaurant will instantly capture your heart. Serving up huge portions, you can choose from an incredible select menu offering a diverse selection of delicious food from different Latin-America countries. Taqueria Mi Gente' is a treat you just have to experience for yourself. Enjoy a drink from the cantina, try a few tasty options on the menu. Take a walk through their

amazing and diverse supermarket where you can buy a variety of Latin America groceries to take home. Open seven days a week Supermarket & Taqueria Mi Gente' will welcome you back again and again.

(850) 842-2992
733 Harbor Blvd., Destin

Tailfins Waterfront Grill

With stunning views of the Destin Harbor and your favorite foods and drinks, Tailfins' Waterfront Grill delivers an incredible mix of friendly and fun atmosphere along with breathtaking views. A magical combination for watching your favorite teams and enjoying the entertainment

with Live Music seven days a week. Rusty Hammerstrom performs every Monday, Wednesday & Friday. BT Turner is live every Tuesday, Thursday, Saturday & Sunday. Tailfins offers multiple levels of indoor and outdoor dining overlooking the Destin Boardwalk so come back again and again to experience all they have to offer. Football is back...Tailfins is your go to destination for all the games. There are huge big screen TVs everywhere you look so you can watch your favorite teams all season long. Be sure to try all of the scrumptious Early Bird Specials M-F from 4-7pm including Tailfins' famous Alaskan Snow Crab

~ Steamed Crab Clusters with New Potatoes & Corn, \$19.95. And if that's not already enough to bring you by, Tailfins offers a Double Happy Hour from 4-7pm and again from 10pm to closing from Mon. through Fri. featuring \$15 Domestic Bottle Buckets and \$7.99 Pitchers, \$5 House Wines and Well Drinks and \$5 Long Island Iced Teas... We'll see you there.

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

some of their world class, Jumbo sized Margaritas sure to set the mood to watch your favorite game. Tequila's has some of the best seats in the neighborhood.

Come in and enjoy a unique fusion of sports bar food and delightful Mexican dishes, lunch specials offered daily Monday through Friday for \$8.99. EAT, DRINK, FIESTA!! Open seven days a week for lunch, dinner or call ahead to place your take out and to-go orders.

(850) 279.6402
11225 U.S. 98 W,
Miramar Beach
restaurantji.com/fl/destin/tequilas-1

Football. Food. Fun. Fun. Fun. Let the Games Begin.



2-4-1 MARGARITAS ALL DAY EVERYDAY!

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SPORTS BAR & GRILL

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(850) 279-6402
11225 US-98 W, Miramar Beach, FL 32550
FOLLOW US ON @tequilasmiramarbeach

Tequila's Sports Bar & Grill

Football season is in full swing! Tequila's is open and ready for you so on game day or anyday, come in and see us.

Ready to shake it up a little? And we mean literally - Tequila's Sports Bar and Grill has quickly become a local favorite. Stop in today and let them serve up



LANDSHARK'S PIZZA
www.landsharkspizza.com

Award-Winning Menu, Sports, Full Bar, 3 Dining Areas, Game Room, Dog & Cigar Friendly Harborside Deck!

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

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BEST PIZZA IN DESTIN & BEST BBQ IN DESTIN!
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BEST TACOS IN DESTIN!
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NHL | NBA | NCAA College Hoops
on an Army of Big Screen TVs!
Destin's Official Green Bay Packers HQ!

Watch Your Favorite Teams!



November Game-Day Schedule Highlights

Saturday, November 7

Florida @ Georgia 2:30 PM
 Texas A&M @ S. Carolina 6:30 PM
 Clemson @ Notre Dame 6:30 PM
 Miami (FL) @ N.C. State 6:30 PM
 Pitt @ Florida State TBD
 Maryland @ Penn State TBD
 Rutgers @ Ohio State TBD
 Purdue @ Wisconsin TBD
 Oklahoma St. @ Kansas St. TBD

Saturday, November 14

Auburn @ Miss. State TBD
 Alabama @ LSU 5:00 PM

Georgia @ Missouri TBD
 Arkansas @ Florida TBD
 ND @ Boston College TBD
 Florida St. @ N.C. State TBD
 Miami (FL) @ Virginia Tech TBD
 Penn State @ Nebraska TBD
 Wisconsin @ Michigan TBD
 Ohio State @ Maryland TBD

Saturday, November 21

Tennessee @ Auburn TBD
 Kentucky @ Alabama TBD
 LSU @ Arkansas TBD
 Mississippi St. @ Georgia TBD
 Clemson @ Florida St. TBD
 Georgia Tech @ Miami (FL) TBD
 Oklahoma St. @ Oklahoma TBD
 Kansas St. @ Iowa State TBD
 Iowa @ Penn State TBD
 Indiana @ Ohio State TBD
 Wisconsin @ Northwestern TBD

Saturday, November 28

Auburn @ Alabama TBD
 Kentucky @ Florida TBD

Georgia @ S. Carolina TBD
 LSU @ Texas A&M TBD
 Penn State @ Michigan TBD
 Ohio State @ Illinois TBD
 Minnesota @ Wisconsin TBD
 Notre Dame @ N. Carolina TBD
 Pittsburgh @ Clemson TBD
 Virginia @ Florida St. TBD
 Miami (FL) @ Wake Forest TBD
 Iowa State @ Texas TBD
 Oklahoma @ West Virginia TBD



*All games listed here scheduled as of 9/30. Check your local listings for schedule updates, game times and information.

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

Voted Best Sports Bar!

Amazing Food Fresh Seafood

\$9.99 LUNCH SPECIALS
 Monday thru Friday 11 am-3 pm

EARLY BIRD DINNER SPECIALS
 Monday - Friday 4-7 pm

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

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

BREAKFAST
 7 Days a Week, 8 a.m. until 11 a.m.

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

Tailfins WATERFRONT Grill
Destin Harbor

Live Music on the Docks
7 Days a Week
 BT Turner
 Rusty Hammerstrom

GAME DAY SPECIALS
 Watch all College Football and NFL Games here!

SEC	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5
Alabama	OPEN	@LSU	UK	AUB	@ARK
Arkansas	TENN	@UF	LSU	@MIZZ	BAMA
Auburn	OPEN	@MSU	TENN	@BAMA	A&M
Florida	@UGA	ARK	@VAN	UK	@TENN
Georgia	UF	@MIZZ	MSU	SC	VAN
Kentucky	OPEN	VAN	@BAMA	@UF	SC
LSU	OPEN	BAMA	@ARK	@A&M	OleMiss
MSU	VAN	AUB	@UGA	@OleMiss	MIZZ
Missouri	OPEN	UGA	@SC	ARK	@MSU
Ole Miss	OPEN	SC	@A&M	MSU	@LSU
SC	A&M	@OleMiss	MIZZ	MSU	@UK
Tenn	@ARK	A&M	@AUB	@VAN	UF
TX A&M	@SC	@TENN	OleMiss	LSU	@AUB
VAN	@MSU	@UK	UF	TENN	@UGA

ACC	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5
Boston C	@Syracuse	ND	OPEN	Louv (11/27)	@Virginia
Clemson	@ND	OPEN	@FSU	PITT	@Va Tech
Duke	N Carolina	@Virginia	Wake	@Ga Tech	FSU
Florida St	PITT	@NC State	Clemson	Virginia	@Duke
Ga Tech	OPEN	PITT	@Miama	Duke	@NC State
Louisville	@Virginia	OPEN	Cuse (11/20)	@BC (11/27)	Wake
Miami	@NC ST (11/6)	@Va Tech	Ga Tech	@Wake	NC
NC State	Miami (11/6)	FSU	Liberty	@Cuse	Ga Tech
NC	@Duke	Wake	OPEN	ND (11/27)	@Miami
Syracuse	BC	OPEN	@Louv (11/20)	NC State	@ND
Pittsb	@FSU	@Ga Tech	Va Tech	@Clemson	OPEN
Virginia	Louisville	Duke	OPEN	@FSU	BC
Va Tech	Liberty	Miami	@PITT	OPEN	Clemson
Wake	OPEN	@NC	@Duke	Miani	@Louisville

PRO FOOTBALL

All times Central

WEEK 8

Sunday, November 01, 2020

New England Patriots at Buffalo Bills Noon CBS
 Tennessee Titans at Cincinnati Bengals Noon CBS
 Las Vegas Raiders at Cleveland Browns Noon FOX
 Indianapolis Colts at Detroit Lions Noon CBS
 Minnesota Vikings at Green Bay Packers Noon FOX
 New York Jets at Kansas City Chiefs Noon CBS
 Los Angeles Rams at Miami Dolphins Noon FOX
 Jacksonville Jaguars at Los Angeles Chargers 3:05p CBS
 New Orleans Saints at Chicago Bears 3:25p FOX
 San Francisco 49ers at Seattle Seahawks 3:25p FOX
 Dallas Cowboys at Philadelphia Eagles 7:20p NBC
 Monday, November 02, 2020
 Tampa Bay Buccaneers at New York Giants (Mon) 7:15p ESPN

WEEK 9

Thursday, November 05, 2020

Green Bay Packers at San Francisco 49ers 7:20p FOX/NFLN/Amazon*
 Sunday, November 08, 2020
 Denver Broncos at Atlanta Falcons Noon CBS
 Seattle Seahawks at Buffalo Bills Noon FOX
 Baltimore Ravens at Indianapolis Colts Noon CBS
 Houston Texans at Jacksonville Jaguars Noon CBS
 Carolina Panthers at Kansas City Chiefs Noon FOX
 Detroit Lions at Minnesota Vikings Noon CBS
 Chicago Bears at Tennessee Titans Noon FOX
 New York Giants at Washington Redskins Noon FOX
 Las Vegas Raiders at Los Angeles Chargers 3:05p FOX

Miami Dolphins at Arizona Cardinals 3:25p CBS

Pittsburgh Steelers at Dallas Cowboys 3:25p CBS

New Orleans Saints at Tampa Bay Buccaneers 7:20p NBC

Monday, November 09, 2020

New England Patriots at New York Jets (Mon) 7:15p ESPN

WEEK 10

Thursday, November 12, 2020

Indianapolis Colts at Tennessee Titans (Thu) 7:20p (FOX/NFLN/Amazon*)

Sunday, November 15, 2020

Tampa Bay Buccaneers at Carolina Panthers Noon FOX

Houston Texans at Cleveland Browns Noon FOX

Washington Redskins at Detroit Lions Noon FOX

Jacksonville Jaguars at Green Bay Packers Noon FOX

Philadelphia Eagles at New York Giants Noon FOX

Cincinnati Bengals at Pittsburgh Steelers Noon FOX

Buffalo Bills at Arizona Cardinals 3:05p CBS

Denver Broncos at Las Vegas Raiders 3:05p CBS

New York Jets at Miami Dolphins 3:05p CBS

Seattle Seahawks at Los Angeles Rams 3:25p FOX

BIG 10

	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5	Dec 12	Dec 19
Illinois	Minnesota	@Rutgers	@Nebraska	Ohio St	Iowa	@N'Western	TBD
Indiana	Michigan	@Michigan St	@Ohio St	Maryland	@Wisconsin	Purdue	TBD
Iowa	Michigan St	@Minnesota	@Penn St	Nebraska	@Illinois	Wisconsin	TBD
Maryland	@Penn St	Ohio St	Mich St	@Indiana	@Michigan	Rutgers	TBD
Michigan	@Indiana	Wisconsin	@Rutgers	Penn St	Maryland	@Ohio St	TBD
Michigan St.	@Iowa	Indiana	@Maryland	N'Western	Ohio St	@Penn St	TBD
Minnesota	@Illinois	Iowa	Purdue	@Wisconsin	N'Western	@Nebraska	TBD
Nebraska	@N'Western	Penn St	Illinois	@Iowa	@Purdue	Minnesota	TBD
Northwestern	Nebraska	@Purdue	Wisconsin	@Michigan St	@Minnesota	Illinois	TBD
Ohio St.	Rutgers	@Maryland	Indiana	@Illinois	@Mich St	Michigan	TBD
Penn St.	Maryland	@Nebraska	Iowa	@Michigan	@Rutgers	Michigan St	TBD
Purdue	@Wisconsin	N'Western	@Minnesota	Rutgers	Nebraska	@Indiana	TBD
Rutgers	@Ohio St	Illinois	Michigan	@Purdue	Penn St	@Maryland	TBD
Wisconsin	Purdue	@Michigan	@N'Western	Minnesota	Indiana	@Iowa	TBD

San Francisco 49ers at New Orleans Saints 3:25p FOX
 Baltimore Ravens at New England Patriots 7:20p NBC

Monday, November 16, 2020
 Minnesota Vikings at Chicago Bears 7:15p ESPN
 Thursday, November 19, 2020
 Arizona Cardinals at Seattle Seahawks 7:20p FOX/

NFLN/Amazon*
 Sunday, November 22, 2020
 Tennessee Titans at Baltimore Ravens Noon CBS
 Detroit Lions at Carolina Panthers Noon FOX
 Philadelphia Eagles at Cleveland Browns Noon FOX
 New England Patriots at Houston Texans Noon CBS
 Green Bay Packers at Indianapolis Colts Noon FOX
 Pittsburgh Steelers at Jacksonville Jaguars Noon CBS
 Atlanta Falcons at New Orleans Saints Noon FOX
 Cincinnati Bengals at Washington Redskins Noon CBS
 Los Angeles Chargers at Denver Broncos 3:05p CBS
 Dallas Cowboys at Minnesota Vikings 3:25p FOX
 Kansas City Chiefs at Las Vegas Raiders 7:20p NBC
 Monday, November 23, 2020
 Los Angeles Rams at Tampa Bay Buccaneers (Mon) 7:15p ESPN
 Thursday, November 26, 2020
 Houston Texans at Detroit Lions (Thanksgiving) 11:30p CBS
 Washington Redskins at Dallas Cowboys (Thanksgiving) 3:30p (FOX)
 Baltimore Ravens at Pittsburgh Steelers (Thanksgiving) 7:20p NBC
 Sunday, November 29, 2020
 Las Vegas Raiders at Atlanta Falcons Noon CBS
 Los Angeles Chargers at Buffalo Bills Noon CBS
 New York Giants at Cincinnati Bengals Noon FOX
 Tennessee Titans at Indianapolis Colts Noon CBS
 Cleveland Browns at Jacksonville Jaguars Noon CBS
 Carolina Panthers at Minnesota Vikings Noon FOX
 Arizona Cardinals at New England Patriots Noon FOX
 Miami Dolphins at New York Jets Noon CBS
 New Orleans Saints at Denver Broncos 3:05p FOX
 San Francisco 49ers at Los Angeles Rams 3:05p FOX
 Kansas City Chiefs at Tampa Bay Buccaneers 3:25p CBS
 Chicago Bears at Green Bay Packers 7:20p NBC
 Monday, November 30, 2020
 Seattle Seahawks at Philadelphia Eagles (Mon) 7:15p ESPN
 Thursday, December 03, 2020
 Dallas Cowboys at Baltimore Ravens (Thu) 7:20p FOX/NFLN/Amazon*

BOATHOUSE
OYSTER BAR

A Locals Favorite For Over 30 Years!

the BOATHOUSE

NOVEMBER LIVE MUSIC!

- Mondays:** 5pm Cole Jordan
9pm Roshambo
- Tuesdays:** 5pm Kyle LaMonica
8pm Austin Jennings
- Wednesdays:** 4pm Hunter & Tony
9pm Squeely Dan
- Thursdays:** 4pm Shane Curle
8pm 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

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

288 Harbor Blvd, Destin
 (850) 837-3645

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

Dining, Entertainment & Specials

Boathouse Oyster Bar SPECIALS

Daily Lunch Specials M-F \$9.99. Open Thanksgiving Day at 3 p.m.

Slacker Sunday Oyster Brunch - 11am.

LIVE ENTERTAINMENT

Mondays: Cole Jordan - 5pm | Roshambo - 9pm

Tuesdays: Kyle LaMonica - 4pm | Austin Jennings - 8pm

Wednesdays: Hayes and Howard - 4pm | Squeely Dan - 9pm

Thursdays: Shane Curle - 4pm | Austin Jennings - 8pm

Fridays: Jason Findley - 4pm | Jason Clark - 8pm

Saturdays: Kelly Byrd - 12pm | Rusty Hammerstrom - 4pm & Gunner - 8pm

Sundays: Kelly Byrd - 12pm | Jason Findley - 4pm | TBD

Bric à Brac Restaurant & Night Club

Voted "Best Crab Cakes in Destin" five years in a row, Bric à Brac is the true definition of something for everyone—a family friendly, kid friendly, American-style restaurant. Bric à Brac is well known for its super tasty food selections served up in a fun, artsy atmosphere by a truly professional and friendly staff. Locally-owned and operated since 2014 by twin brothers Rodolfo and Fernando Petit, their hands on, fun loving style, engaging charisma and true passion set them apart. But it doesn't stop there. Want great food coupled with great fun? Enjoy delicious entrées while you listen to some lively tunes. There is truly something for everyone at Bric à Brac in Destin.

SPECIALS

Voted Best Crab Cakes in Destin 5 Years in a Row!

LIVE ENTERTAINMENT

Wednesday: Solo Musician

Thursdays: Karaoke - 7pm

Fridays: Jones & Company - 7pm

Saturdays: Teal Magnolias - 7pm

Late Night! 11pm - 4am Lat-in Night Fridays & Saturdays

Music and Dancing Upstairs/ Downstairs

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

La Famiglia Restaurant

It didn't take much for Pino

Tozzi to decide to sell his successful businesses in Rome, Italy, uproot his young family and emigrate to America—just a vacation to Destin in 2005. The rest is history... La Famiglia has earned a reputation for serving some of the finest homemade Italian dishes on the Emerald Coast including Veal Parmesan, homemade pastas and raviolis and antipasto. Not to be missed, La Famiglia is a local favorite for authentic, brick oven Italian pizza, topped with a variety of traditional and specialty ingredients. A big appetite? Try the hand-stretched, 2 ft. pizza on for size! Simply a great place to take the family out for a genuine, Italian pizza experience and memory-making.

SPECIALS

Lunch Menu starts at \$7.99
Wine Down Wednesdays \$3 glass of House Wine all day and 20% off bottle of wine
(850) 279.4527
16055 Emerald Coast Pkwy., Ste. 114, Destin
lafamigliadestin.com

The Melting Pot

Fondue is back and more popular than ever in this beautiful haven. The Melting Pot is the original fondue restaurant where you can enjoy several fondue cooking styles and a variety of unique entrées, salads and unforgettable desserts. But it's more than just a restaurant; it's a unique destination offering a dining experience unlike any other. This magical fondue

restaurant is perfect for the everyday occasion, from a night out with friends or a romantic dinner with your special someone to a promotion celebration with colleagues. Of course, what's delicious food without a selection of wines and craft beers to really make it great? No matter what the occasion or how many courses you choose to partake in, The Melting Pot provides an unforgettable, interactive dining experience that turns moments into memories. Owned and operated by Lucinda Hollis and her fiancé, Auburn Bridge, this restaurant is the one place that encourages you "to play with your food." So, if you haven't already, be sure to "dip in."

SPECIALS

4PM TO 6PM every day best happy hour in town! \$3 Bottled Beers, \$4 select wines and draft beers, \$5 select cocktails and \$6 cheese or chocolate fondues!

Join us every Wednesday for our crave combo and \$10 off wine! Enjoy a three course fondue meal \$22.95 and \$10 off any bottle of wine every Wednesday night. There is no better excuse for a midweek break!

The last Tuesday of every month is ladies night out! Grab the girls and join us the last Tuesday of every month for a four-course dinner for just \$30 per lady, plus \$5 cocktail and wine specials all night long!

Every Monday Night! Bar



Night – Bar And Restaurant Employee Night. Bar and Restaurant Industry employees join us every Monday night for half off all food!

10% off all food every night.
(850) 269-2227
11394 U.S. Hwy 98,
Miramar Beach
meltingpot.com/destin-fl/

Military Appreciation.

TOGETHER IS OUR SECRET INGREDIENT.
savor every moment™

The Melting Pot
FONDUE RESTAURANT

Happy Hour
\$6 cheese and \$6 chocolate fondues plus drink specials every day from 4-6 at our bar.

Book your fondue experience today!

MELTINGPOT.COM

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

Bric à Brac

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

Voted Best Crab Cakes in Destin

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

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 Dining

Turkey Day Feasts for Dining or To Go!

By M. SHAYE SMITH

We've been celebrating Thanksgiving as an American holiday for 158 years. Established by Abraham Lincoln during one of America's darkest times in 1863, shortly after the devastating Gettysburg battle during the Civil War, in both good times and in bad, Thanksgiving has always been a gathering to celebrate our biggest blessing—that of beloved friends and family.

Avoid cooking, cleaning, and shopping—dine in or grab it to go, and enjoy some of Destin's finest food for your Thanksgiving Day feast!

Beach Walk Café at Henderson Park Inn is offering a Thanksgiving Day Buffet on

Thursday, Nov. 26 from noon

to 5 p.m. | \$56++ per person | Reservations Required.

Reservations are required and can be made by calling (850) 650-7100. BeachwalkCafe.com

The Henderson: Crystal Ballroom | Seatings at 11 a.m., 2 p.m., and 4 p.m.

A family style feast with all of the classic Thanksgiving fixings! Enjoy carved to order roasted turkey, prime rib, or glazed ham. Round out your plate with cornbread stuffing, roasted brussels sprouts, bourbon sweet potato puree, and much more! Reservations required. Call 850-424-4436.

Adult \$69 | Child \$29 | 4 years & under are complimentary.

Open Face Turkey Sand-

wiches in Horizons at The Henderson: If you're looking for more intimate, low-key Thanksgiving plans, then come to Horizons any time after 5 p.m. to enjoy a hand-crafted open-face turkey sandwich complete with sides and a slice of pumpkin pie to finish it off! These will taste just like Thanksgiving without all the cooking, cleaning and prepping!

The cost is \$28 per meal.

Turkey Takeaway Meals at The Henderson: Avoid over cooking or under cooking your bird and let the resort culinary staff take the reins. Your turkey will be perfectly cooked, perfectly moist and ready to carve on your dining table. Sides include creamy yellow corn, rustic cranberry compote, corn-



bread stuffing and much more! They'll also add in two freshly baked pies to top it off. The cost for 4-6 guests is \$160 and for 8-10 guests the cost is \$275. Visit HendersonBeachResort.com to view the full menu. Limited turkeys available, so call 850-424-4436 to reserve yours today!

Honey Baked Ham: A great place to stock up on all food Thanksgiving! Ham, turkey and delicious sides or the full Thanksgiving feast. Avail-

able for pick up or delivery. 137 Crystal Beach Dr, Destin, FL 32541 (850) 650-2636 www.honeybakedham.com.

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

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

Tickets Available for Ruth's Chris Wine Walkabout!

Ruth's Chris Steak House at Silver Shells Resort in Destin will host its 8th Annual Fall Wine Walkabout to benefit Mattie Kelly Arts Foundation's (MKAF) Community Outreach programs on Thursday, Nov. 12 from 5:30 to 7:30 p.m. in the East Bar and Courtyard.

Chef Ruston Johnson has created an amazing special menu featuring multiple culinary stations with heavy hors' oeuvres paired with select fine wines courtesy of a variety of distributors. CEO Marcia Hull stated, "Once again, Mike Sa-

ble's team at Ruth's Chris stage an impressive culinary event as a valuable supporter of the arts. This annual event provides an opportunity for our members and art enthusiasts to learn the impact of MKAF's cultural contributions to sustain a thriving arts and culture community for our residents and visitors." Live entertainment will feature the award-winning soul and jazz artist, Cheryl Jones & Company.

Returning again this year, "Bubbles & Baubles," allow patrons to enter to win a variety of eclectic to fine jewelry

from local artists and jewelers. Those entering will participate in a complimentary champagne tasting.

Patrons will have a chance to enter an amazing charity raffle where all guests have an opportunity to win packages creating exciting experiences. The MKAF Wine Pull has become a popular feature at this event that includes a collection



of multiple bottles of fine wines donated from wine enthusiasts, private wine cellars, distributors and restaurants. Purchase numbered wine corks to match your winning bottles of wine.

Tickets are \$60 per person or \$50 for MKAF members and available to purchase online at www.mkaf.org. Proceeds will fund the Foundation's community outreach mission to provide cultural outreach programs serving K-12 students, adults and children with special needs, at-risk youth and active/veteran military suffering from visi-

ble and invisible injuries in our community.

All Ruth's Chris team members, volunteers and event organizers will be wearing masks for the safety of the attendees. While we strongly encourage attendees to wear a face covering, it is not required. The event will be held outdoors with adequate space for distancing.

For more information about MKAF Outreach programs, visit www.mkaf.org. Interested in donating cash or wine to the MKAF Wine Pull or Bubbles & Baubles? Call (850) 650-2226.



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Off the Hook

Winter Fishing? Try Flounder and Sheepshead

BY CALI HLAVAC,
TO DO IN DESTIN

Last year at this time, as it began to get cooler, we noticed different species of fish migrate into our Gulf waters – specifically Flounder and Sheepshead. That’s good for us since the cooler weather means the fish will school up in one area, making them easier to catch once you track them down.

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

Find Flounder burrowing along the bottom, waiting for



their prey. One of the best things about targeting Flounder is that they will come back for your bait if you miss the bite, making them easy to catch. Typically, they’re found around 200 yards off the beach, in depths of 20 to 60 feet.

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

Both these fish are abundant. So, the season is open year-round for these species. The limit per angler is 10 flounder per day, and 15 sheepshead per day. Many anglers will tell you they love catching these fish and bringing them home for dinner. Both species are considered prime

seafood, with a delicious white meat that’s never oily or “fishy” in taste. Before it gets too cold,

we recommend getting out and hitting the waters to stock up while they’re easy to find!



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Off the Hook

Restoring Our Recreational Fish!

Recreational fishing is important, both culturally and economically, to our coastal communities around the Gulf. NOAA's latest Gulf of Mexico Saltwater Recreational Fisheries report shows 2.6 million Gulf anglers took 58.6 million fishing trips in the Gulf, spending \$13.5 billion on trips and durable goods in 2017 alone.

As such, NOAA is awarding \$870,592 to support a project working with recreational anglers aimed at restoring reef fish species impacted by the 2010 Deepwater Horizon oil spill. In a new partnership with the Gulf States Marine Fisheries Commission, the award will focus on the development of best practices for fish descender devices (FDDs) by distributing FDDs to recreational anglers and providing information on their use. Surveys on attitude changes, use, and effectiveness of FDDs will be conducted to track project success.



The first award of this new five-year agreement is \$870,592. It will fund the Commission's work with recreational, private and for-hire anglers as part of a project to help restore reef fish by improving their chances of surviving after being caught and released.

The NOAA restoration plan includes 18 projects totaling almost \$226 million to help restore fish, sea turtles, marine mammals and deep-sea coral habitat injured by the 2010 oil spill in the Gulf of Mexico.

Fish that survive being caught and carefully released

have an increased chance to live to be caught again, reproduce, and add to the health and future of the fishery. But often, fish suffer from barotrauma, which is the buildup of gases in fish' bodies when brought up to the water's surface, that then makes it difficult for them to swim back down to their habitat after release. Fish that can't swim back down can become easy prey for predators. Those that are able to can have long-term negative health effects.

To combat barotrauma, NOAA and project partners will promote the use of fish descender devices (FDDs) and other tools, targeting various reef fish species like snapper and grouper. Descender devices are used to assist fish back down to their habitat.

The project includes Gulf-wide collaboration with the Commission, anglers, academics, state agencies, and other

stakeholders to harness best available science and improve release-practices.

NOAA is leading 35 Deepwater Horizon restoration projects totaling approximately \$322 million, including several approved prior to the 2016 oil spill settlement. The award is funded under NOAA's Damage Assessment, Remediation and Restoration Program, which uses settlement funds from those responsible for environmental harm to restore natural resources impacted by pollution and ship groundings.

The Gulf States Marine Fisheries Commission is one of three in the U.S. that administers cooperative state-federal marine fisheries resources programs, including commercial and recreational fisheries data programs, and various fisheries disaster recovery programs. For more information, visit gsmfc.org.

City of Destin to Host 22nd Annual Pinfish Classic

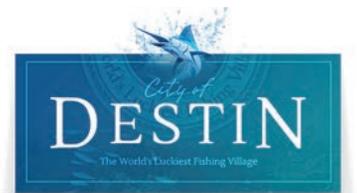
The City of Destin will host its 22nd Annual Pinfish Classic on Saturday, Nov. 7, at the weigh-in on the dock behind AJ's Restaurant, located at 116

Harbor Blvd. The catch and release event is open to children ages 14 and under.

Due to COVID-19 we are taking extra precautions to keep

everyone safe and provide an enjoyable event. The City will adhere to the Center of Disease Control (CDC) guidelines and we encourage everyone to wear

a mask. Space is limited and you must pre-register for the event at the Destin Community Center. Last day to register is Friday, Nov. 6, at 5 p.m. Time slots are



22ND ANNUAL PIN FISH CLASSIC



RODEO DOCKS- FISHING PIER

available at 7 a.m., 8 a.m., and 9 a.m. Participants must bring a pole and staff will provide the bait.

Awards will be given for the largest and smallest pinfish in each age group as well as a prize for the most fish caught overall. Winners will be contacted by phone regarding pick-up information.

For more information, please call the City of Destin's Parks & Recreation Department at 850.654.5184 or email recreation@cityofdestin.com.

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Routine Service - Same Day





Walk or Run to Support Local Education Efforts

By MICHELLE HAYES UHLFELDER
Celebrating 25 years, the Seaside School is a tuition-free, public charter school serving Florida Panhandle students. Every year, the gap between the Seaside School standard of excellence and the funding pro-

vided by the state grows; thus the school increasingly relies upon fundraising efforts to endow existing programs. Given the challenges of this year for all non-profits, the school is asking for the community at large to lace up their running or walking shoes and register for the upcoming Seaside School Half Marathon + 5K to support local education efforts.



Photo Courtesy of: Lynn Crow Photography

vided by the state grows; thus the school increasingly relies upon fundraising efforts to endow existing programs. Given the challenges of this year for all non-profits, the school is asking for the community at large to lace up their running or walking shoes and register for the upcoming Seaside School Half Marathon + 5K to support local education efforts.

“Participation in our fundraising events reduces class size, provides middle school and

high school students the opportunity to enrich schooling experience with elective classes such as gardening, music, art, an award-winning robotics program, and allows for advanced placement classes, as well as career-readiness industry certification courses for our students,” said Teresa Horton, Executive Director of the Seaside School Foundation. “Whether you’re a runner or walker, or your business is a sponsor, please know that your support is needed and appreciated more than ever!”

100% of the funds raised from the Seaside School Virtual Half Marathon + 5K race benefits the Seaside Schools Foundation, which supports the operating budget for the Seaside Neighborhood School and Sea-

coast Collegiate High School.

The virtual half marathon (13.1 miles) and 5K (3.1 miles) will start on Sunday, February 14th, 2021, and end at midnight on Sunday, February 28th, 2021. Participants can run or

walk at any pace during the race dates, then simply report the time to be added to the national results leaderboard.

Registration for the cost for the 5K is \$75 and the half marathon is \$100. In order for

participants to receive complimentary swag bags before race week, runners need to complete registration before January 17th, 2021. Register at runseasidefl.com.



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In February 2021, we welcome you to join *our community* for the **Seaside School Half Marathon + 5K**.

We are going completely virtual, so get ready to *sweat, connect and support* the Seaside School from your own neighborhood.

LOCALS HAVE PLAYED AN INSTRUMENTAL ROLE IN OUR SUCCESS OVER THE YEARS AND KEEP THE SPIRIT OF OUR BELOVED EVENT AND THE SCHOOL THRIVING.

run with us from february 14-28, 2021
Register at www.RunSeasideFL.com

 Wellness



BY KAY LEAMAN, HEALTHDAY HEALTHYLIFE

We all know that water is necessary. Some of us drink often; some are satisfied with one or two glasses a day and some just don't like it. There is also the misconception that drinking tea or coffee counts since it's made with water. So, why should we pay more attention to how much we drink?

Water is used by every cell,

organ and tissue that makes up the body and nearly all of the major systems in the body depend on water. It's the medium for most chemical reactions in the body especially those metabolic reactions involved in energy production.

Water is also responsible for the following:

- Transporting oxygen, nutrients and waste in out of the cells
- Regulating temperature
- Protecting the body's organs and tissues
- Cushioning components between joints, in the spinal cord and brain
- Decreasing the burden on the kidneys and liver by flushing out waste products
- Preventing constipation

Water: A Necessity for Life



We lose water through breathing, sweating and digestion and, when blood sugar levels are high, you need a lot of water to leave via the kidneys (a ratio of six molecules of water for every molecule of sugar). If the cells do not get the water they need, the body's cells get drunk and dehydration sets in.

Water composes 75% of our brains, 22% of our bones, 75% of our muscles and 83% of our blood. So, how much water should we drink each day? Some say between 72-80 ounces and others estimate half your body weight.

If you're not a big water drinker, then this probably sounds impossible. The good news is, it's not! Start by increasing the number of glasses you

drink daily by one and move up from there. Measure the amount of water your glass or container holds. Use rubber bands or hair ties for your target goal (moving them from top to bottom each time you empty). If you don't like water due to taste (or not taste), consider buying a diffuser, which allows you to use fruit to flavor the water. Options are watermelon, berries, lemons, limes, oranges, cucumbers, jalapenos, etc. Mix and match to find your favorite flavor. Gradually increase your intake over several weeks.

Lastly, feed your body with the necessity of life—WATER! Visit Kay at succeed@healthydayhealthylife.com.

Beauty Corner

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skin cells, extract all the black-

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What others are saying: It has been truly amazing with the hydra skin refiner. I applaud you and such fantastic machinery; it's truly been a game changer for me! Thanks so much!

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It's Not All Downhill From Here

for a problem, but they were always “normal.” What I didn’t realize was that “normal” and “optimal” are two very different things. My life changed drastically when the hormones kicked in four weeks after my treatment started.

All of a sudden, the everyday stresses lightened and my outlook improved. I was sleeping better at night and more awake during the day. My energy level increased and I just started going outside more. As weight started coming off, it encouraged me to eat better.

Over the last nearly 10 years of being treated, I have been more active than I have ever been in my life. I feel better than I ever have and I tell people I feel like I’m aging backwards. Everyday life challenges are still there, but they just don’t seem as big and it’s getting difficult to even remember the little things that used to bother me.

I understood this was something spectacular. So, I stopped everything else and opened a clinic to provide the same hormone services to my patients. I’ve now been providing BioTE hormone therapy longer than any other physician in the region and currently help train other physicians how to do hormone therapy properly. We have pa-

tients who fly in from Europe, Asia and all over the U.S. to get treated at our clinic. We are the largest BioTE provider and the only Platinum BioTE provider in the region. To top it off, I believe I have the best staff I could ever ask for. They are knowledgeable,

hard-working and keep me on my toes. I’m so thankful to have them.

Hormones, thyroid and vitamin deficiencies have so much more impact on our lives than we think, and the difference between a “normal” level and

an “optimal” level can be life changing.

Dr. Richard Chern, MD is currently accepting new patients so if you are wondering if you might benefit then give us a call and don’t forget to vote for us for Best in Destin. 850-837-1271.

By DR. RICHARD CHERN, MD

I used to get stressed over small stuff. A lack of plans or a last-minute change would make my head spin. Events I had no control over could keep me from sleeping and I struggled to get active. I felt exhausted by the end of each day and woke up each morning to repeat this endless cycle of fatigue and irritability. I would tell myself to start eating right and get into shape, but it would just never happen. I felt like I couldn’t engage in life or conquer the day. I would have been happy to just accomplish one item on my list, but it seemed like it just never happened. Finally one day, everything changed.

As a traditionally trained physician, I looked at anti-aging, hormone optimization, supplements, etc., as a scam or just not good medicine. So, when I was approached to get bio-identical hormone treatment, I was highly suspicious and even antagonistic about the idea. I had my labs drawn so many times looking



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Santa Arrives at Destin Commons Nov. 20

Destin Commons is ready to kick off the spirit of the most magical season! On Friday, Nov. 20, 6-8 p.m., Santa Claus himself will be arriving at Destin Commons for their annual Santa’s Arrival & Tree Lighting. Starting at 6 p.m., guests can enjoy holiday music, face painting, hot chocolate, and Santa with all his helpers. Grab a “holiday card worthy” family photo in front of their 50-ft., immaculately decorated Christmas tree or snap a shot with Frosty, the snowman and Rudolph the Red-Nosed Reindeer. Santa’s parade starts at 7 p.m. topped off with a holiday fireworks display.

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 Wellness



BY LISA LEATH TURPIN,
WELLNESS COACH

Being grateful or thankful might be more difficult these days. 2020 is making us REALLY dig deep to find things to appreciate. But to contribute to Destin Life's "Thankful" issue, I looked into the effects our attitudes can have on us physically and mentally. I found a profoundly informative article in PositivePsychology.com that highlights studies from, Forbes, Berkley University, Kent State and several psychologists and doctors. It's easy to

understand the concept of giving thanks to someone and the benefits they receive. But, have you thought about how showing gratitude to someone that has done something for you or has positively affected your life does for YOU? Research shows that sharing your gratitude can:

- Help you make new friends
- Improve your physical health. People who exhibit gratitude report fewer aches and pains, have a general feeling of health, exercise more regularly, and have better doctor checkups.
- Improve your psychological health. Grateful people enjoy higher well-being and happiness and benefit from reduced symptoms of depression.
- Enhance empathy and reduce aggression.

An Attitude of Gratitude Can Save Your Life



• Improve your sleep. Studies show you sleep longer and better.

• Enhance your self-esteem.

• Increase in mental strength.

Gratitude builds your ability to overcome trauma and gives you enhanced resilience, helping you bounce back from stressful situations

This article contains: Lots of what to do for yourself and others, 13 most popular gratitude exercises and activities, two gratitude quizzes and questionnaires, handy gratitude worksheets, examples and info for adults, kids (broken by ages), plus for teachers, and counselors. It gives access to gratitude apps and podcasts. The way I have always TRIED to practice gratitude is by follow-

ing Philippians 4:6-7 which sums up exactly what's best for YOU and your mind. And that is to find the things to be grateful/thankful for and focus and dwell on these things. BUT, by sharing your gratitude with others, you will have the benefits displayed above, all over your body and mind.

I found this piece more intriguing and inspiring than I ever thought I would. And it's way more information than I can relay here, plus I want you to read for yourself. Just type (www.positivepsychology.com/gratitude-exercises/) and invest a little YOU time. The article itself isn't all that long, but has lots of info for digging deeper into the

parts you will benefit from the most. If you have children, it will be wonderful to show them what true gratitude is and how they can exercise it. I am thankful for you, the ones reading very much, although the 1st thing that popped into my head, pertaining to this article and my job as a personal trainer, is I am SO thankful for my clients. The relationships I have made are more important than I can express and my life is more fulfilled, because I know each and every one. On many days, they are my lifeline... they come to me for advice, support and motivation... but they LEAVE so much for me as well! And, thank you to Publisher, Lori Smith and Destin Life publication for allowing me to deliver information and training tips to our beautiful Destin community and beyond! I am taking new clients and would love to receive a message from you. Happy Thanksgiving everyone!

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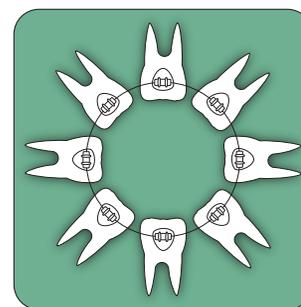
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You Are NOT Your Mistakes



BY STEPHENIE CRAIG, JOURNEY BRAVELY

Ever find yourself wishing you could crawl into a hole after you've made a mistake or failed? Or maybe your spouse or child made a poor choice and you feel ashamed?

Shame is incredibly powerful and will invite you to keep secrets, hide and to feel less than. Shame also encourages you to shame others to avoid dealing with your emotional pain. The helpful news is everyone fails and makes mistakes, because mistakes are part of being human. Sometimes mistakes are small like missing an appointment. Other times mistakes are big, destructive, and damage opportunities and relationships. Regardless of the size, realizing you or someone you love has made a mistake can be difficult to navigate emotionally.

Mistake shame will often

trick you into believing you should define yourself by your worst moments. "Only a bad person would do what I did." "Only someone who doesn't care about their family would do what I did." However, creating a healthy framework for navigating mistakes and failure can transform your most difficult moments into deep opportunities for growth and flourishing. So, how do you get from failure shame to flourishing?

5 Healthy Steps for Navigating Failure and Mistakes

Approach each day with humility. Remember daily you are human and likely to make mistakes. Set reasonable expectations for yourself, strive to make wise decisions and remind yourself that mistakes might happen.

Honestly identify and take responsibility for mistakes when they happen. Watch for a tendency to avoid owning mistakes and blaming others to make yourself more emotionally comfortable. It's okay to just say, "I really messed that up. I'm human. Everyone makes mistakes. Now I'm going to take the necessary steps to make it right if possible."

Tell those involved about

the mistake. Hiding failure and mistakes breeds shame and results in lies and broken trust. It's better to tell people you messed up. Apologize when appropriate. Then determine action steps to correct the issue. "I was supposed to have my part of the project done today. I'm sorry I didn't follow through on time. I'm going to cancel my other plans today and get my part of the project to you by the end of the day. I will also take responsibility with our boss if we turn in the project late."

Extend grace to yourself. Watch for shame messages that will invite you to judge yourself harshly. "I can't believe you did that. You're so irresponsible." "No one will ever trust you because you screw up everything." "Everyone is going to know what you did and it's all people will remember about you." Instead, create a gracious mantra you can repeat to yourself each time you fail or make a mistake. "I messed up. Everyone messes up because we are human. I'm a loving, responsible person. I will take responsibility and action to fix my mistake. I will learn from this going forward and become a wiser person."

Reflect on what happened to increase wisdom. After you have moved through

being honest and taking responsibility for your mistake, take time to reflect on the situation. Where did you go wrong? Were there decisions you made that led up to the failure that you could change in the future? What valuable lessons did you learn from the mistake? What did you learn about yourself in the process? Is there a pattern to the mistakes you're making? Is there deeper personal work that needs to be done so you can learn from what happened? Internalize the answers to these questions and incorporate them into daily life to avoid making the same mistakes moving forward.

Failure and mistakes are inev-

itable. Even the most careful, responsible people make mistakes often. Remember, mistakes do not define your identity or the identity of others. Extend grace to yourself and those around you with the healthy knowledge that your most recent failure might be the catalyst for the most significant growth of your life.

When sorting through failure and mistakes, sometimes it helps to have professional support. Journey Bravely currently has adult, teen and couples coaching sessions available to help you navigate life's challenges. Connect with us at journeybravely.com.



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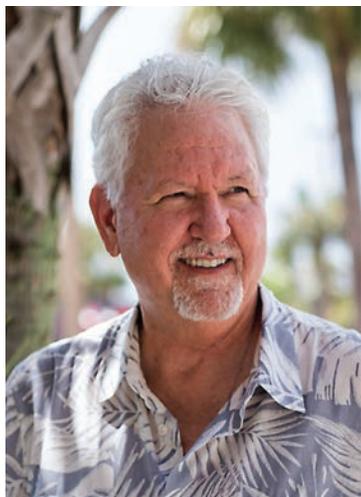
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 Musing



A Pastor's Ponderings: The Power of the Thanksgiving Blessing

Thousands of eager followers hung on Christ's every word all day in a remote place. Then, they were hungry. The disciples had barely enough food for themselves, but they gave it to the Lord. Jesus took the food, looked toward heaven, spoke the blessing. And broke it.



ple—he breaks them to cause them to grow.

Blessing flows to us from God when we allow him to break us—just ask Jesus. Shattered in the garden of Gethsemane, crushed on the cross and wounded for our transgressions, Christ is the ultimate demonstration of brokenness that produces fruitfulness.

told my daughter the blessing that I said changed him and turned him toward the Lord. Never underestimate the power your words of blessing have toward God and others.

You have the power to share good words this year at your Thanksgiving table. Pray over the food and the people. More importantly, speak a blessing into the lives of the people seated there. Speak well of them. Call them good and thank God for the miracles germinating in their lives.

BY DAVE HOLLAND

Then He took the five loaves and the two fish, and looking up to heaven, He blessed and broke them, and gave them to the disciples to set before the multitude. So, they all ate... Luke 9:16-17

Potatoes are worth about a dollar in my hands, but they are worth a lifetime of fond memories in my mother's hands. Five loaves and two fish in my hands are a decent lunch, but in Christ's hand, it feeds the multitudes with baskets of food leftover. Such is the power of God's blessing.

The Greek word translated "blessing" in this passage is eulogeo, meaning to speak well. Jesus surrendered the meager resource in his hands—loaves of bread—and spoke well of it. He called what God had provided "good," even in the face of thousands of hungry people.

If you surrender your life to God and speak well of it, you will be a candidate for His blessing. I served as the youth camp director in New Hampshire many years ago, and I remember a high school-aged young man named Rodney. He came from a troubled home in a rough section of Boston. He always seemed to find trouble

and, generally, was a nuisance.

One evening, after the revival meeting, he was stirring up trouble in the back of the chapel. Prompted by the Lord, I approached him and put my hand on his shoulder. I looked into his eyes and spoke a blessing by telling him all the good qualities I saw in him. I expounded on the great things God wanted to do in his life. Then, I walked away, leaving him in God's hands.

Back to Jesus and the hungry people: Watch what happens next as Christ broke the loaves and the fishes. It's in the breaking that multiplication occurs, and fresh life oozes out. Jesus does the same thing with peo-

ple—breaking and blessing are God's formula for success. Allow Jesus to take your life and surrender to Him. Christ will receive you and break you. Then he will speak a blessing over you, offering you up to God like the loaves and fish.

Remember Rodney? Our paths crossed again some 30 years later. My daughter and grandson went to a youth camp in Southern Ohio. They were excited because a dynamic young preacher was speaking. The preacher's name? Rodney. Yep, the same trouble-maker Rodney I knew long ago. He

Dave Holland pastored churches for more than 38 years before retiring in Destin. 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 this book from his website, DaveHolland.org, or by contacting him at davidoholland54@gmail.com. Pastor Dave is available to preach and teach in churches and conferences.

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The Bear

BY SEAN DIETRICH

I'm watching the Alabama-Missouri game. I'm eating boiled peanuts. It's the first time I've seen college football since the pandemic began some 300 years ago. To say I'm happy is like saying the Pope is an okay guy.

I'm ecstatic.

I don't want to get all mushy about Alabama football because I don't want to be "that" kind of fan. You know the one I'm talking about.

The football fanatic whose conversations are always about sports. A guy who, even if he is at, let's say, a baby christening, will talk about the importance of a well-formed wishbone offense.

These are men so painfully obsessed that they name their kids after head coaches.

So, I'm not going to tell you how I was born during Coach Paul "Bear" Bryant's farewell game, the last of his career. A game in which the Crimson Tide smeared the Fighting Illini into proverbial skidmarks.

Neither will I tell you about how, during the instant I drew my first breath, my father was facing a delivery-room television that broadcasted Paul Bryant's final game.

I won't tell you how when my father heard a newborn baby crying, he was so moved by paternal emotion that he sincerely said, "Sssshhhhhh! It's third down!"

What I will tell you is that my father liked Alabama's head coach.

Who didn't?

Paul William Bryant was born in the late summer of 1913 in a sleepy Cleveland County, Arkansas backwater. His hometown of Moro Bottom wasn't even a town at all. Only seven families lived in the community. All dirt farmers.

Paul was a large, lanky baby. He had feet like rowboats, hands like ball gloves, and a stern, righteous face that looked like he helped write the Ten Commandments.

He was the eleventh of twelve births, and friends said he was a fearless human being.

When I say "fearless," I mean that in his boyhood, Paul once wrestled a bear in a traveling circus-sideshow tent. The animal nearly ripped off his ear, earning him the nickname "Bear."

His was a generation that grew up during a toilsome time. It's hard to imagine just how difficult those years were in America. But make no mistake, they were godawful.

They were decades that formed men out of toddlers. A trying period that makes our modern-day pandemic look like a trip to the dentist.

The Great War was on in Europe, killing 20 million. Meanwhile, the Spanish Flu was taking another 50 million. Then came a Great Depression. Suicide rates were climbing higher

than ever. Big-city bankers were leaping off tall ledges.

Dust storms were murdering the Heartland. Poverty-stricken sharecroppers were migrating to keep from starving. And the wars just kept coming.

This was the America he grew up in.

As a kid, Paul's father was sickly, and his mother had too many children to handle. They were bone poor. She simply couldn't afford to feed a teenage buck with a bottomless appetite. So Paul went to live with his grandfather in the nearby crossroads of Fordyce.

It was there, in an unassuming American hamlet, that football history would be written in the Arkansas mud. When 13-year-old Paul discovered a pigskin ball, tied with twelve evenly-spaced white laces, it would become his reason for breathing.

Paul said it happened like this:

"One day, I was walking past the field where the high school team was practicing football. I was in the eighth grade, and I ain't never even seen a football before.

"The coach naturally noticed a great big ole boy like me and he asked if I wanted to play.

"I said, 'Yessir, I guess I do.

How do you play?'

"Coach said, 'Well, son, you see that fella catching the ball down there? Well, whenever he catches it, you go down there and try to kill him.'

The following Friday, Paul was on the field in a uniform.

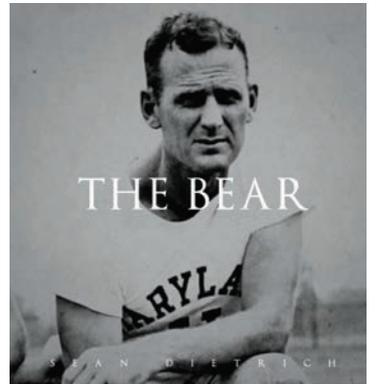
The big-limbed kid didn't know the difference between a goal post and a "Reader's Digest." But he played hard. And he hit hard enough to dislocate your pride.

His teachers said he was a crummy student—he didn't even graduate with his classmates. He failed a language class, and struggled in his other subjects. But on the field he was Michelangelo.

He led his rag-tag high school toward a perfect season in 1930, snagging the Arkansas State Championship. College talent scouts began crawling out of the wallpaper to find this six-foot-four hick from the sticks.

One such scout offered Paul an athletic scholarship to the University of Alabama. And so it was. Paul Bryant began his life in Tuscaloosa. It was the biggest city he'd ever known. A metropolis, by all means.

They say he played ball like his face was on fire. In one particular 1935 game, for instance, Paul played with a broken leg



and still managed to help Alabama to a 25-0 victory over Tennessee.

But wait, what am I doing?

I told myself I wouldn't talk about football. And just look at me. I'm boring you with statistics, obscure dates, and stories that are making you snore.

I apologize. I swore to myself that I wouldn't tell you about Paul Bryant's 25-year tenure as coach of Alabama, wherein he racked up six national championship titles and 13 conference championships.

I wasn't going to tell you about how on the day of his retirement, the dirt-poor country boy from Cleveland County had grown up to hold the record for the most wins of any collegiate coach.

And I definitely wasn't going to tell you that my middle name is Paul.



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 Musing



BY MYRNA CONRAD

None of us want to believe something that is false. We certainly don't want to be manipulated by false rhetoric, advertisements, reporting or information. We are all constantly processing the information we receive to determine whether to believe it or not. The more our world has advanced in technology, the more we are bombarded with information and the harder it seems to discern truth from lies. Yet the importance of distinguishing what is true or false permeates all areas of our lives from our relationships, our goals, our health, consumerism, politics and, most importantly, our belief system.

So, what is truth and why is it important that we know the truth? There is subjective truth and objective truth. Subjective

truth is based on someone's personal feelings, tastes, or opinions. I might be of the opinion that someone is boring and you might find them to be very interesting and fun. The truth of who they are has nothing to do with our differing opinions of them.

Objective truth is not influenced by personal feelings, but is based on measurable facts. Objective truth measures truth and correspondence, holding that any declarative statement is true if and only if it corresponds to or agrees with factual reality. Two opposing facts cannot contradict each other and both be true. I can say gravity does not exist all I want, but if I jump off a tall building, the fact that it does will prove itself true! The fact that the world is round was true even when many people on earth believed it to be flat.

Truth corresponds with reality; so it is when we use subjective truth to determine objective truth that confusion and chaos abound. If there are no objective standards by which to live; then, people begin to think it is okay

for each person to live however they want regardless of how it affects the people around them. This is called moral relativism. Many people are drawn to this as it means that each person can do whatever they want, because everyone gets to choose for themselves what is true and right. While this view seems to promote tolerance and civility, it does so at the expense of logic and ends up creating disunity and chaos instead. We see this mindset and the results playing out in our country today.

Since we have progressively blurred the lines in our country between subjective (opinion) and objective (fact) truth, how can we determine what is really true? I believe this quest for truth must start with determining the truth of the origin and purpose of man. When Darwin's Theory of Evolution, promoting the evolution of species by natural selection as truth, permeated our schools and universities, it was in direct opposition to the moral truth that man was created in the image of God, giving each life meaning and value. We must have something

concrete and unchanging from which to measure; otherwise, truth keeps changing—how can we ever know what to believe? When we acknowledge that God is the creator of everything and that He does not change, we then know where we can go to discover and know truth. Moral, ethical and objective truth can be found in God's Word. It logically flows that the creator of everything is the one to establish the truth of everything.

Many believe, including me, in the validity of God's Word and that it is our guideline for truth. However, don't believe something is true just because I or anyone else says it is true. Make the effort to determine what is objectively true yourself. Since we have determined that there have to be objective truths, make the effort to discover them. Falsehoods (lies) keep you in bondage; the truth sets you free.

Strategies for knowing what is true and what is false:

Be Aware

Be aware of what beliefs are being espoused and taught around you. Research and un-

derstand their foundation and their validity.

Understand why you believe what you believe.

Be aware of what our youth are being taught in our schools and universities today; they are our future.

Examine your own heart and your actions to determine if you really want to find truth or if you would rather just believe what makes you feel good at the moment.

Be Intentional

Search for truth. Don't believe something just because someone else said it's true. Teach your children to do the same.

Be able to back up why you believe what you believe. Is what you believe subjective truth or objective truth?

When listening to or reading social media today, do some research to determine what is true and what is false.

Read God's Word and discover for yourself the truth of its claims. Don't disregard it if you are not willing to read it.

I hope the discovery of truth becomes paramount in your life.



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Contentment

BY DAVE SAVIOLA,
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I recently came across a great message from Andy Stanley, senior pastor of North Point Community Church in Alpharetta, Ga., on YouTube from a few years back. Andy was talking around Thanksgiving and he said, “This week is the hinge point in the rhythm of American culture where we pivot from ‘Thankful For,’ to ‘I want more.’ From ‘Grateful’ to a ‘Cart-full.’ We spend one day being thankful and then we spend a month getting our fill.”

Wow, isn’t that true for many of us? It is all too common and a great deception of a culture in which we always seem to want more. In mostly subtle ways, we are constantly being fed messages in digital and print format to tell us about all the stuff we want—that we don’t even know we want. Even outside of things themselves, this “more and more” is a common mindset in

school (where you often can earn a grade point average ABOVE perfect), business (if you’re not growing, you’re dying!), church, friend likes, followers, subscribers and the list goes on.

Unlike many of the other topics on money in the Bible, God’s word is consistent on the subject of being content, and there are two key messages. One, we are to be content in all circumstances. (That sounds super easy, doesn’t it?) The second is even better news: Contentment is something that we learn.

That latter part gives me great joy and hope, because at times, I find myself not doing very well with #1! That was a surprise for me, because I don’t consider myself materialistic; I generally do not buy the latest electronics, I drive a vehicle over 10 years old and I don’t spend much on new clothes. I thought, I’m pretty good at this contentment thing! Then I came across Paul’s letter to Timothy in which

he said, “food and clothing is enough to make us content.”

Well, I desire A LOT more for me and my family than just food and clothes. So, where does that put me? Am I truly content when I have all these other possessions that have become so commonplace in the world, especially in the United States? Can I really teach my children to be content with literally just food and clothing?

The answer to this question, not surprisingly, is found

in Psalm 73, which is said to be written by a man named Asaph. He may also have been the transcriber of king David’s words. But nevertheless, history seems to indicate Asaph was involved in this particular Psalm. In verse 25 he says, “And besides you, I desire nothing on earth.” Speaking of the Lord in this passage, Asaph is saying whether God gives us much more than we can imagine, or nothing at all, still our biggest desire is to love Him as He loves us and desire after

Him above all things.

How can we be sure this is the key to contentment? The name Asaph in Hebrew means “gather,” and there are no coincidences. What better focus for us to have then on gathering the true riches God has for us, which are not the things of this world. When our eyes are fixed on that goal, our perspective on having or not-having suddenly becomes crystal clear, and that learned behavior of contentment is within reach.

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 Business

What's the Difference Between Ordinary and Extraordinary Customer Service?

It's the Little Bit Extra, that Lagniappe, that Creates Raving Fans.



By GAIL PELTO

The other day I was chatting with my coach on the subject of customer service (or the lack thereof) in business today and just how important “real customer service” is for every business. In today’s business world, there is good customer service that average businesses deliver. Good service is playing not to lose; they do so by doing ‘just enough’ but no more to make clients happy and excited about wanting to return to the store. On the other hand, there are those great businesses and their leadership—the ones that exceed expectations; these are the extra-ordinary businesses and the folks that run them. These are the businesses we love to return to time after time just because the experience was, well, outstanding! As a result, we become “raving fans!”

Now, I’m sure you’ll agree

that anyone can learn to do the routine duties of their job, right? For my profession, a good agent should know how to list a home, what questions to ask a buyer or seller, how to put it in the Multiple Listing Service, how to write a contract, etc. But is that truly enough? Well, if you want average, then maybe that is enough. However, I believe, and correct me if I’m wrong, you expect the very best in service, right?

So, what separates the good agent from the great ones? It is the exceptional customer service they deliver. Great agents run businesses and they know WHO their customers are, what they want, need, expect and the know-how to deliver on their promises—and then that bit of Extra-Ordinary Experience. That IS customer service—it’s a MUST!

Who are your customers? Most people think that customers are only those people who buy your services. Au contraire, mon frere; customers are ALL the people you deal with. They are clients that employ you AND it’s the people YOU EMPLOY, the people that walk in your front door and the receptionist who greets them. It’s also your vendors and the people you belong to organizations with. Heck! It’s your spouse and your children. You invest time

and money into ALL of them, so nurture those relationships with great customer service. Customers? They’re everybody! So, what do you do to provide great customer service? What can we learn and apply from those who deliver great customer service?

I’ve been blessed to have been trained in the hospitality business and, as a result, I’ve learned a thing or two from my mentors, my patrons and my clients about “what’s most important to them.”

I’ve learned that we first must come from a place of contribution. “How can I help you?” Then we listen to the answer. We help them. We solve their problem. We strive to make them feel good. Seems simple right? It is simple, but it ain’t easy for most.

Let’s remember that “People don’t care how much you know until they know how much you care!” Exceptional service must be lesson number one for all of us. The great department store Nordstrom is well known for being exceptional with their products, service and experience for their patrons. They have two rules. Rule #1: The customer is always right. Rule #2: See Rule #1! If you think about it, we can certainly go to another store with similar products and even pay less for them. But like any-

thing, when we experience exceptional service, we are happy to pay more and go back again and again.

Another example is Amazon. They have some pretty darn good prices. Is that the only reason their stock sells for more than \$3200 a share? Nope! We all know, if you want to return it, if you want it the next day or you want to compare to a similar product, they deliver exceptional service and experience.

It’s important to note that all great service starts at the top and trickles down. It begins with the mission of the company, their rules about service and the culture that is instilled in all the employees. Like a 3-legged stool, if there’s a missing leg, it falls down. If a company has a great mission and rules on service, yet they don’t treat their employees with respect, it translates into a failure of delivering the exceptional service we all expect and deserve. The result? Everyone loses!

While on the subject of what we expect... If a service you’ve received is not the best, let them know. If they sincerely fix it, you’ll be one of those Raving Fans. With my clients, I guarantee in writing: “If I don’t perform, you can fire me!” This is what you can count on! Of course, if I blow it, please let me

know. I’d love the opportunity to fix what was broken. I can only get better and be an exceptional servant to you and the world I live in.

Final words, if you’re a business owner and you want to be better, if you want to separate yourself from the pack and excel, know your job and focus on great customer service. If you’re a consumer, let the people you buy from know of any issues. If they fix the problem—great! If not, fire them and go elsewhere. There are plenty of competitors to choose from. At the end of the day, you deserve the absolute best, don’t you? If you would like to learn about my “Service Commitment and Guarantee” let me know. Reach out to me. I am at your service, always!

Gail Pelto is a full-time real estate professional 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.

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Meet our Local Pros: Bel-Mac Roofing Celebrates 25 Years!

Living on the coast is equally as challenging as it is beautiful. Weather conditions are often unpredictable, and homes and buildings in the area suffer damage as a result. Roofs are one of the areas to suffer most, as high winds decimate them all too quickly. Bel-Mac Roofing, locally owned and operated, understands the struggle of living in an unpredictable area and offers their quality services at an affordable rate for all.

Bel-Mac Roofing had humble beginnings as a partnership between Bill Bell and Mike McE-nany. The pair started out as friends with big dreams for their futures. After graduating college Bill wanted to go into construction, and did so for a few years, working under NASA. Mike, on the other hand, was interested in sales. He could imagine and design a company but needed someone to be a hands-on worker. Eventually, Bill and Mike's aspirations intertwined, and Bel-Mac Roofing, named after both men, was founded.

The pair started out doing roofing construction on commercial buildings in various places. Much of their work consisted of repairing hospitals and condominiums. With time, however, they realized that they wanted to expand their operations to repairing and building residential roofs as well. The Emerald Coast was a near-per-

fect place, as homes in this area are always weather-beaten from salty air and high winds, and there was real potential to help others.

Like any business, Bel-Mac has faced multiple challenges along the road to success. One of the biggest difficulties they've faced has been finding enough people to bring on their team.

"The challenge is that this is a touristy area. There's not a lot of blue-collar folks moving into the Panhandle." Bill commented.

In spite of this, Bel-Mac has truly been favored with the people it does have as part of the team. The company contributes its success to its core group of employees, who Bill says are full of integrity and have "treated the company as their own." What an incredible blessing to be surrounded by a team of individuals who are willing to give their all!

The thing that really makes Bel-Mac Roofing stand out is their commitment to their customers. People expect jobs to be done in excellency and without complaint, and Bel-Mac truly steps up to the plate in their dedication to the community and their customers.

"We give people value for their money," Bel-Mac said.

Bel-Mac currently operates in all roofing services, from building to minor and major repairs. Moving forward, the company would like to continue to expand

across the Panhandle, but they are taking caution as they continue expanding. The company understands that success isn't guaranteed, and have stayed humble as they've grown.

Bel-Mac Roofing is located at 122 Bishop-Tolbert Road #3 in Santa Rosa Beach. Contact them at (850) 267-0900, or visit their website at www.bel-macroofing.com. Be sure to support this fantastic local business for all your roofing and repair needs!



Photo Courtesy of: Tiffany Sims Photography

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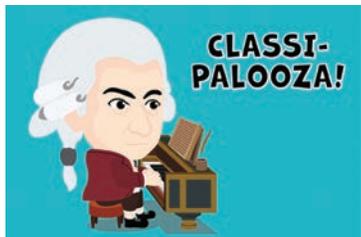
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 Music

Sinfonia Announces Fall Fresco!

Sinfonia is offering its “Fall Fresco,” a series of intimate events featuring an amazing line-up of musicians, in its 2020 fall schedule:

Moonlight Serenade: Classi-Palooza



Join a Moonlight Serenade: Classi-Palooza featuring members of Sinfonia Gulf Coast, on Sunday, Nov. 15 at 4 p.m. Held on the lawn at Bijoux includes Bijoux bento box with savory & sweet bites) and can be purchased at <http://bit.ly/classi-palooza20>.

The greatest hits of the 18th - 21st centuries will be hosted al fresco by Sinfonia assistant conductor Aaron King Vaughn. Ten musicians from Sinfonia’s orchestra will perform snippets of the most famous and popular “classi” music of our time. This

light, humorous and educational program is sure to have surprises around every corner (or page turn). The program will include a curated musical timeline including everything from Baroque to Broadway.

Each ticket includes a savory & sweet bites bento box from Bijoux. Limited seating of 2-10 people is available. sBijoux is offering a special post-concert three-course meal for those interested in dining after the performance.

Moonlight Serenade featuring VIOLECTRIC



On the Lawn at Bijoux Restaurant + Spirits, Thursday, Nov. 19, at 7 p.m., VIOLECTRIC illuminates the stage and

the audience’s senses through the use of cutting-edge technology and interactive experiences. Their repertoire spans arrangements of classical music to classic rock ‘n’ roll from The Beatles to Queen, to Maroon 5 and Lady Gaga. Electrify your evening with VIOLECTRIC whose performances consist of proprietary arrangements you won’t hear anywhere else!

Tickets are \$75 per person and includes a savory & sweet bites bento box from Bijoux. Limited seating of 2-10 people is available. Bijoux is offering a special pre or post-concert three course meal for those interested in dining after the performance. Purchase at <http://bit.ly/VIOLECTRIC20>.

Special Event: Holiday Gospel Brunch featuring D’Vine

A special holiday gospel brunch will be held in the Coastal Ballroom at the Hilton Sandestin Beach Golf Resort & Spa, Sunday, Dec. 13 at 10:30 a.m. Tickets are \$95.00 - \$125.00 (all inclusive) and can be purchased



at <http://bit.ly/HolidayGospel-DVine20>.

The National Endowment for the Arts describes D’Vine as an American masterpiece, whose artistic excellence and significant contribution to its artform has left a lasting impression on the national landscape. Paula Saunders, Pam Deas and Sheryl Pollard Riggins have performed for millions of people around the world. From the Olympic Games in Atlanta, Georgia, to Athens, Greece, D’Vine has traveled the world delivering songs that linger in the hearts of audiences long after the group has left the stage. Hilton Sandestin executive chef Dan Vargo will create a tantalizing brunch menu to set the mood. Ticket price includes

performance, brunch and all gratuities. Cash bar also available. (TBD on valet parking at main entrance included)

Sinfonia Gulf Coast was founded in 2005 on Florida’s Northwest Gulf Coast with the mission of redefining the symphony experience. Under the guidance of founder and Music Director Demetrius Fuller and a dedicated board of directors, the nonprofit orchestra is in its 15th season of innovative musical programming, designed to entertain, educate and inspire the community. Since its founding, Sinfonia Gulf Coast has presented more than 575 concerts and events that have reached over 350,000 patrons, has collaborated with numerous nonprofits and businesses throughout the community and has reached more than 150,000 children through its Sinfonia Guest Artists in the Schools program/music education outreach initiatives. For more information on Sinfonia Gulf Coast, visit SinfoniaGulfCoast.org, call (850) 460-8800 or e-mail info@sinfoniagulfcoast.org.



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The Season to be Grateful for... Live Entertainment!

BY ZANDRA WOLFGRAM

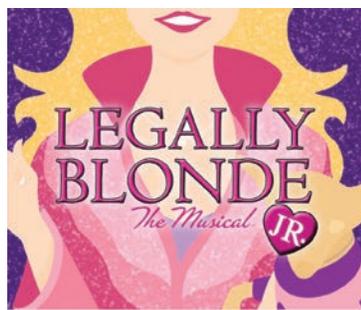
Emerald Coast Theatre Company (ECTC) continues its eighth annual season in November with three entertaining offerings. "We love the season of giving. What better way to show the ones you love you care than to enjoy an evening of family-friendly theater. We are proud of our talented ECTC theater kids. They are passionate and put their entire hearts into their efforts on stage as well as behind the scenes," says Nathanael Fisher ECTC co-founder and producing artistic director.

First, we have Annie Kids! ECTC's Educational Theatre program elementary students presents one of Broadway's most beloved family-friendly musical comedy classics. Performances are Friday, Nov. 6 at 7 p.m. and Saturday, Nov. 7 at 2 p.m. and 7 p.m. at ECTC's location at Grand Boulevard, Sandestin. ECTC's outreach program in DeFuniak Springs has performances at the Florida Chautauqua Theatre Saturday, Nov. 21 at 7 p.m. and Sunday, Nov. 22 at 2 p.m.

With equal measures of pluck and positivity, little orphan Annie charms everyone's hearts despite a next-to-nothing start in 1930s New York City. Annie is determined to find the parents who abandoned her years ago on the doorstep of an

orphanage run by the cruel Miss Hannigan. Throw in a grumpy billionaire and an adorable dog named Sandy and you've got something to smile about.

Tickest to Annie Kids are \$12 per person in advance and \$15 at the door. Proceeds benefit ECTC and its Theatre Education programs. Purchase tickets online at www.emeraldcoasttheatre.org.



Next is Legally Blonde Jr.: The Musical. Performances are on Thursday, Nov. 12 and Friday, Nov. 13 at 7 p.m.; Saturday, Nov. 14 at 2 p.m., 4:30 p.m. and 7 p.m.; and Sunday, Nov. 15, 2 p.m. and 4:30 p.m.

Performed by ECTC thespian teens, Legally Blonde Jr. follows the transformation of Elle Woods as she tackles stereotypes, snobbery and scandal in pursuit of her dreams. Elle takes matters into her own hands by crafting a showy song-and-dance personal essay and charming her way into law school. As Elle begins outsmarting her peers, she real-

izes that law may be her natural calling after all. Legally Blonde Jr. features our talented teens in this energetic musical that's fun for the entire family.

Tickets: \$15 per person in advance and \$18 at the door. Purchase online at www.emeraldcoasttheatre.org.

Professional Theatre Second Stage is a new ECTC offering this year. As the name suggests, ECTC's Second Stage, is an additional, intimate performance space located separately from the Mainstage that will showcase musical cabaret acts, as well as small bands, solo musicians and performing artists. "We are thrilled to add an entirely new live series with The Listening Lounge," says Fisher. "We invite everyone to come on out, kick back, enjoy a cold beverage and great local music."

The first featured musical act in The Listening Lounge series debuting on Tuesday, Nov. 17 at 7:30 p.m. is Longleaf Drive. With an old time bluegrass band vibe. This local band's name Longleaf is inherited from our local Longleaf pines, and the suffix Drive is for the punching rhythm this band produces. Longleaf Drive loves to improvise over the songs they play so you'll hear some real Florida fresh pickin'. Known for playing many traditional tunes, as well as some classics, their song list



ranges from the Grateful Dead to Jimmy Martin, with many stops between, and some originals to top it off. Tickets: \$22 for adults; \$20 for seniors/military; \$18 students. Purchase online at www.emeraldcoasttheatre.org.

Future Mainstage offerings continue with the beloved holiday classic A Christmas Carol, Dec. 4-20; the hilarious comedy Florida Girls (Jan. 15-31) and

dramatic comedy Popcorn Falls, Feb. 12-28.

In accordance with CDC guidelines, all offerings will be performed in ECTC's performance space located at 560 Grand Boulevard, in Grand Boulevard at Sandestin in Miramar Beach. Purchase a season subscription and enjoy a 20 percent savings off ECTC's 2020-2021 season. All seats are general admission.

To make a tax-deductible donation, volunteer or learn more about Emerald Coast Theatre Company, find them on Facebook, call (850) 684-0323 and visit www.emeraldcoasttheatre.org.

Holiday Fun: Painting With a Twist

Want to host a private party in an exclusive party room?

Holiday Party Rooms are available for your business, family, Krewe, Girls Night Out or whatever you can dream up! Check out the November calendar and then request an event. For your private event:

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- The holiday party host gets to paint FREE with a party of 13 or more!

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The Calendar is published and ready for you to check out at online at paintingwithatwist.com/studio/fort-walton-beach/calendar.

Painting With a Twist offers Porch Leaners, Wood Planks, Fun Black Light Events, Twist at Home and room for Private Events in a colorful, spacious "Party Room!"

Want to "Twist" at home for the Holidays?

Cozy up with a bottle of wine and create some holiday décor to DIY for! The options keep coming. Simply visit the website for over 300 choices for "Twisting" at home! Order now for pick up at the studio and we do the rest. All you have to do is paint! All paintings come with detailed written instructions and certain paintings also come with a fun video link to enhance your Twist at Home experience! All materials included and, as al-

ways, you supply your libations to get Twisted! Be the best gift giver ever!

Can't make up your mind?

Sign up for "Open Studio Night" and make your choice of any two-hour studio paintings! Check out other Twist calendars and pick one of theirs! Just let us know when you book your spot, or come in early to class and roam the studio to make your choice! It's a little different, but that is what we are all about!

Need a special gift?

Do you need that fun and creative gift for someone? Gift Certificates are available at paintingwithatwist.com.

Painting with a Twist

The Christmas Tree Won't Be the Only Thing Getting Lit This Year!

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View the November calendar at **PaintingWithaTwist.com**

CALL (850) 226-7218 OR TEXT "PARTY" TO OUR STUDIO TO REQUEST A PARTY!

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Around Town

ECCAC's A Night Under the Stars Rescheduled to Nov. 11

A Night Under the Stars to celebrate 20 years of the Emerald Coast Children's Advocacy Center concert has been rescheduled for Wed., Nov. 11. Held at the Mattie Kelly Cultural Arts Village, the Modern Eldorados will still be the headliner for the evening with Nic Turner and the Lucky Strike Retros opening. Jim 'N Nicks, Island Wing Company, and Tropical Smoothie will be serving tasty food! There are still VIP tables available at various levels and General Admission tickets for \$35. To purchase tickets, visit emeraldcoastac.ejoinme.org/anightwiththestars. As this is Veterans Day, attendees are encouraged to wear their red, white, and blue!

From Flood to Forever Home

Alaqua Animal Refuge will

begin the process of moving to its future home sooner than planned. The Refuge suffered critical flood damage with the majority of its animal buildings, dog kennels, cat cabins and other animal enclosures significantly under water. Originally the move was planned for early 2021, but it was determined that most of the buildings were beyond repair. If you would like to contribute and donate, you can do so by visiting this link: www.bit.ly/alaqua-move.

Gulfarium C.A.R.E. Center is Awarded Funding by the Sea Turtle Grants Program

In April, the Gulfarium C.A.R.E. Center received a grant for \$7,858.27 from the Florida Sea Turtle Grants Program to help purchase a new stainless steel surgery table, a secure narcotic medication safe, a stainless steel utility cart and a surgical light

system for their sea turtle rehabilitation hospital. These new items will benefit sea turtles in NW Florida and Alabama.

The Center was chosen through a competitive application process open to coastal county governments, educational institutions and Florida-based nonprofit groups striving to improve the livelihood of sea turtles and conserve Florida habitats.

Airport Road to Matthew Boulevard Opens to Six Lanes

Crews in Okaloosa County are "paving the way" to the new final configuration of U.S. 98, between Airport Road and Matthew Boulevard. Earlier this year, travel lanes were shifted to the outside of the roadway to provide space to construct a new median, turn

lanes and inside east and west-bound travel lanes. In mid-October, crews began placing the final "friction" layer of asphalt which takes approximately three weeks to complete. Once complete, the roadway will be stripped with the final configuration including three travel lanes and a bicycle lane in each direction. All construction work between Airport Rd. and Matthew Blvd. is estimated for completion in late November.

Destin Library Opens with Limited Hours

The Destin Library building is open to the public Mondays, Tuesdays, Thursdays, and Fridays from 9 a.m. to 5 p.m. and on Wednesdays from 1 p.m. to 5 p.m. Curbside Service will still be available Monday – Friday, 9 a.m. to 4:30 p.m. For more information

or questions, contact the library at 850-837-8572 or library@cityofdestin.com.

Explore Botany for Kids with the Destin Library

Destin Library's Living Wonders: Botany for Kids, an interactive program for children ages 7-12, is now running until Dec. 20. Learn how to paint with colors extracted from plants, the secret language of flowers (floriography), how plants are used to make medicines and much more! Register on the Library's Beanstack app at cityofdestin.beanstack.org or download the free mobile app then click on the activities tab at the top of the page to start earning Living Wonders badges. Participants who earn all 12 badges are entered into a grand prize drawing at the end of the program. For more information, contact the library at 850-837-8572 or library@cityofdestin.com.

Children's Volunteer Health Network Welcomes New Executive Director Kelley Mossburg

Mossburg's 35-year career includes impressive experience in senior-level leadership of major national companies, including Long John Silvers, Schenck Company, and Pepsi Co., where he held leadership positions at both Frito Lay and Kentucky Fried Chicken. In regards to non-profit work, Mossburg helped build the Exceptional Foundation of East Alabama, a non-profit for special needs adults in Auburn, Ala. He was also board chairman for both the Orlando Chamber of Commerce and the Junior Achievement of Central Florida. Mossburg grew up in Atlanta, Ga., and attended Auburn University where he met his wife of 41 years, Debbie. For more information about Children's Volunteer Health Network, visit their website at www.cvhkids.org.

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