

SPECIAL HOLIDAY EDITION!



DECEMBER 2020  
VOL. 3, NO. 5

# DESTIN Life

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## What Child is This? Ways You Can Help

BY VICTORIA OSTROSKY

Christmas 2020. This will be one for the books. For everyone, this year has been a challenge, and for non-profits, this year has been especially difficult. Holding fundraisers and sponsoring events like they normally do to raise the funds required to continue their much-needed work has not been possible. So, we thought we would introduce you to some of them here.

Each organization listed below specializes in one main thing – children. Providing them a safe place to live, a bed to sleep on, healthcare, career opportunities and much more. I would encourage you to check out each non-profit's website and Facebook page so you can decide which one of these wonderful charities you'd like to support.

I love this quote from Bob Goff's book *Live in Grace, Walk in Love*: "We knew the way to show Jesus to people was to love the way He loved. When He went away, He said He was leaving His Spirit with us so we could become like Him and act like Him.



It means we can love people who are excluded and alone during the holidays."

Where are you going to show love this Christmas?

**Emerald Coast Children's Advocacy Center**  
**Eccac.org**

This place of safety pro-

vides services to children who have been abused, neglected or assaulted. They work in Okaloosa and Walton Counties giving help to the most vulnerable. They provide on-site interviews and medical evaluations, while working closely with law enforcement and the courts.

**A Bed 4 Me**  
**Abed4me.org**

This organization provides beds and bedding for children in Okaloosa County at no cost to families. They believe each child needs their own

**YOU CAN HELP**  
*continued on page 2*



## The Greatest Gift

BY GUEARY CLENDENNING

Queen Elizabeth received a 105-carat diamond from Raja Singh of India, which is in her crown. It is considered one of the most expensive jewels in the world at a cost of almost 13 million dollars.

Created in Italy and housed in Dubai, a pair of ladies shoes are considered the world's most expensive at a cost of 17 million dollars. These shoes boast of 236 diamonds as well as two, 15-carat flawless diamonds with a combination of gold, leather and silk. The heels were nine months in the making.

**GREATEST GIFT**  
*continued on page 2*



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 Community



**YOU CAN HELP**

*continued from page 1*

place to sleep so they can get the rest they need and feel safe. They provide beds and bedding for those who are displaced vic-

tims of domestic abuse or who are struggling financially.

**Children in Crisis**  
**Childrenin Crisisfl.org**

This non-profit serves children in Walton, Okaloosa, Es-

cambia and Santa Rosa Counties. They provide homes for abused, neglected and abandoned children, doing their best to keep brothers and sisters together. They have different donation levels depending on how involved you want to be.

**Children's Volunteer Health Network**  
**Cvhnkids.org**

Children's Volunteer Health Network serves the needs of children in Walton and Okaloosa Counties by providing much needed vision, dental and mental health services.

**Shelter House of Northwest Florida**  
**Shelterhousenwfl.org**

Shelter House is a center for victims of domestic and sexual violence where their assistance is always free and confidential. They offer a variety of services, among them a 24-hour hotline, support groups and legal advocacy.

**AMI Kids**  
**Amikids.org**

AMI Kids has been making a difference in at risk children's lives since 1969. They have many programs available, and their goal is for every child to reach their full potential.

**Boys & Girls Clubs of the Emerald Coast**  
**Emeraldcoastbgc.org**

This organization is geared for school aged children five to eighteen. They offer a variety of programs and now include virtual activities like bingo and Pictionary and yoga depending on the age group. They also have mentor programs for those who desire to make a difference in a specific child's life on an on-going basis.

*This Christmas, as you purchase gifts for your family and friends, remember the children who, through no fault of their own, are in need, and choose a charity and donate. It's always a win/win.*

**GREATEST GIFT**

*continued from page 1*

How would you like these gifts?

The priciest property in the history of Los Angeles, the mountain of Beverly Hills, is priced at one billion dollars. It overlooks the entire landscape of Los Angeles with 157 acres free of any buildings and twice the size of Disneyland. Obviously, most of us would be un-

able to afford such gifts. But everyone of us wants to give things special to those we love. Most people do not judge gifts by their monetary value, but by the heart of those giving the gift. Someone once said, "It's what is behind the gift that counts!"

If we were God and wanted to show our love to the human race, what would we give? Would we rip up the "streets of gold," or break down the "pearly gates?" Or would we dig



up beautiful jewels that are the foundation stones of the walls of Heaven, and distribute them to the people?

For those we love, the giving of gifts is an expression of our love. God, out of His love

for us, gave His most precious gift, His son, Jesus Christ. "In this was manifested the love of God toward us, because God sent his only begotten Son into the world, that we might live through Him. Herein is love, not that we loved God, but that He loved us, and sent His Son to be the propitiation for our sins." (1John 4:9-10).

The word "propitiation" means "the act of appeasing or the gaining of favor." The judgement of God against our sins was appeased by Christ's death on the cross. Like a friend picking up the tab for our lunch at a restaurant, the debt for our sins was completely paid for by Christ. Therefore, the favor of God's forgiveness is ours through faith in what Christ did, making us children of God. I pray this has become a reality in your life! Jesus really is the answer!

What a priceless gift! Eternal life with God forever with Christ living in us, and power to live without guilt or fear. What a gift!

As we enter the Christmas season, may we open our hearts and receive the greatest gift— God's

Son. "But to all who believed Him, He gave the right to become Children of God. Believe, accept and receive God's greatest Gift! **Merry Christmas!**

May you and your loved ones have a wonderful holiday season!

Sincerely,  
City of Destin Mayor, Council and Staff

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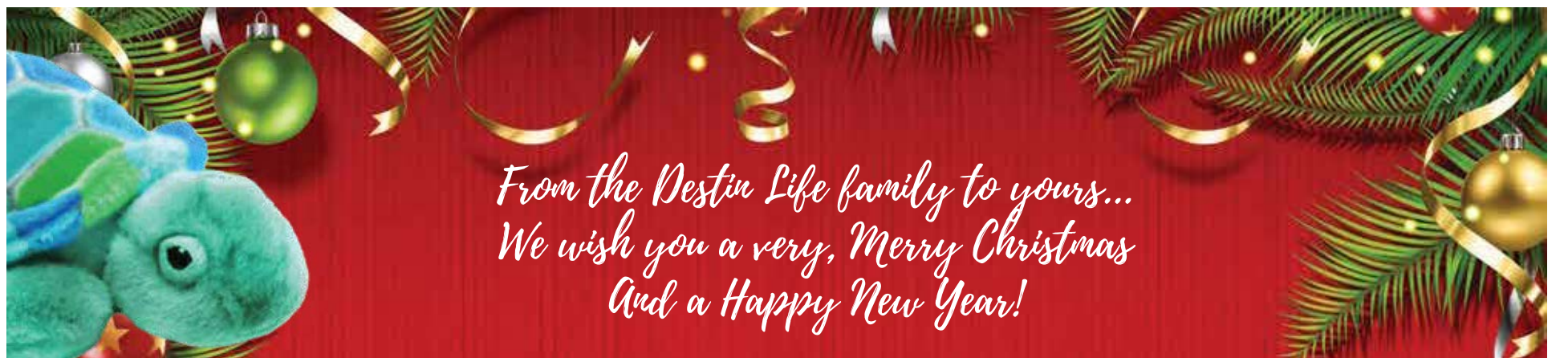
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# A Destin Holiday!

Here's a few of our favorite area holiday events sure to bring joy and comfort this season!

## Jolly Jubilee 2020

**Now through Sun., Dec. 20.**

Join Destin Commons for a series of holiday happenings now through Christmas. With the 50' Christmas tree as a backdrop, Destin Commons creates the premier holiday atmosphere with 10 large reindeer topiary shrubs, multiple Christmas trees, Christmas carolers and live performances! Check Facebook for dates and times.

## Destin City Parade

**Sat., Dec. 12, 10 a.m.**

The 36th annual "Joy to the World" Christmas parade will begin at the Downtown Destin Shopping Center near Old Time Pottery and travel west down U.S. Hwy. 98 (Harbor Blvd.) to Stahlman Avenue. Spectators are asked to stand on the north side of U.S. 98 to watch. For those who wish to participate in the parade, email [Recreation@cityofdestin.com](mailto:Recreation@cityofdestin.com) to request an application which must be received no later than Dec. 4. They can be dropped off in person at the Destin Community Center (101 Stahlman Ave), faxed to 850-654-8998 or emailed to [Recreation@cityofdestin.com](mailto:Recreation@cityofdestin.com).

## HarborWalk Village 2020

### Holiday Events:

**Visits With Santa** - Dec. 5, 6, 12, 13, 19, 20 - 1-4 p.m.

**Ugly Sweater Pub Crawl** - Dec. 5, 6:30-10 p.m.

**Holiday on the Harbor | Chanukah Celebration** - Dec. 10, 5-8 p.m.

**Breakfast with Santa** - Dec. 12, 13, 19, 20 - 8 a.m.-noon

**Olde Holiday Market** - Dec. 12, 10 a.m.-4 p.m.

**Destin Boat Parade & Nutcracker** - Dec. 13, 5-9 p.m.

**Santa Paws & Concert** - Dec. 19, 1-7 p.m.

## The Palms Resort +

### Palms Bistro

**Dec. 12 and 19, 10:30 a.m.-2:30 p.m.**

A whimsical twist to the traditional New Orleans Teddy Bear Tea, the Bistro dining room will be totally elfed into a Christmas wonderland. Santa and Mrs. Claus, and little elf helpers will all be in attendance. Adults: \$32,

Kids: \$22 Hot chocolate, teddy bears, story time with Mrs. Claus, personally decorated cookies, handwritten letters to Santa, Christmas caroling, photos galore, and brunch all included in your ticket purchase! PLUS take home your cookies, a novelty mug, canvas tote, and most importantly, amazing memories.

## Holiday on the Harbor Lighted Boat Parade

**Sun., Dec. 13, 6 p.m.**



The Destin History and Fishing Museum and Margaritaville will be hosting the 34th Annual Lighted Boat Parade. Festivities will be held that afternoon all along the Harbor and the Lighted Boat Parade will start at 6 p.m. Judging will take place at

Margaritaville, and the fireworks show will begin afterwards. Boats will start lining up in the Harbor between 5 and 5:30 p.m. The parade can be viewed from docks, businesses and restaurants from Grand Harbor Condominiums to HarborWalk Village. Boats of all sizes and types are invited to register to be in the parade. Register your boat today at the Destin History & Fishing Museum, 108 Stahlman Ave., 850-837-6611.

## Bass Pro Santa Wonderland

**Nov. 7- Dec. 24**

**FREE photos with Santa**



Make a free reservation online to see Santa! Visit [basspro.com/santa](http://basspro.com/santa) to reserve your spot. Reservations are required and can be made 7 days in advance; spots are limited to allow social distancing. Temperature screenings are required. Face covering

requirements based on local guidelines. It's a "contactless Claus" visit; only wishes can pass through the magic Santa Shield. Physical distancing, Santa's Sanitation Squad, team face coverings and cleaned surfaces between each visit offer safety. Bass Pro Shop, Destin Commons, Legendary Drive 32541; 1-800-BASSPRO

## New Year's Eve Destin Fireworks Dinner Cruise



Welcome 2021 in style aboard the 125' Solaris Yacht in Sandestin. Enjoy five courses and dance under the moonlight with live entertainment, party favors and an incredible fireworks display.

Cruise for 4.5 hours from 8 p.m. - 12:30 a.m. with check-in at 7 p.m. The Solaris Yacht is located at Sandestin Golf and Beach Resort at the Baytowne Marina. Guests will enjoy spe-


cial parking for New Year's Eve. The New Year's Eve Cruise is exclusively for guests 21+ and includes five chef-inspired courses, a midnight champagne toast, live entertainment, party favors, and the best view of the fireworks show at midnight. The ticket price is \$165 per person and you can reserve a window table for \$75. Visit [sunquestcruises.com](http://sunquestcruises.com).

## New Year's Eve at HarborWalk Village



Ring in the New Year on the Destin Harbor! Enjoy an early performance by Flash Flood at 7 p.m. on the main stage and an 8 p.m. fireworks show! Make sure you've got your dancing shoes ready because Atlanta's hottest party band, the A-Town A-List, hits the stage at 9:30 p.m. performing covers of all your favorite songs. The night will end with midnight fireworks to start 2021!

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Community

# Destin Hosts High Rise Fire Fighter Training



By CATHERINE CARD,  
PUBLIC INFORMATION MANAGER,  
CITY OF DESTIN

In November, firefighters from Destin, Fort Walton Beach, Okaloosa Island and North Bay, took part in scenario based high rise structure training. The Destin Fire Control District hosted the training through the Joint Training Committee (JTC), which is comprised of multiple fire departments within Okaloosa County that train quarterly to share knowledge and train

together in preparation for any significant incident that could occur in our area.

Battalion Chief Jeff Anderson, Destin Fire Control District stated, "This is a way for firefighters to train together, so when we do have high rise fires, we are trained and ready."

The training encompassed fire crews deploying, hooking up their equipment, evaluating the set-up, their response to a high-rise incident, continuing education on using elevators in fire




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mode, the fire pump room and evacuating citizens safely.

Thank you to Silvers Shells Beach Resort and Chuck Cronin for their support in allowing the training to be conducted on their property so area firefighters can properly train in the event of a high-rise fire. We also

would like to thank Jason Miller with Advanced Fire Protection Services, Inc., for providing training and discussion on the pump room and equipment functionality.

All COVID-19 precautions were taken during the training.

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# NWFSC Enters into a Season of Gratitude

Now more than ever, I am grateful for our community, who have funded, volunteered, celebrated and advocated for us throughout the years. Your unwavering support throughout this time of great uncertainty has helped Northwest Florida State College thrive. This year, we are overwhelmed and humbled by the community's response to assist our students through the College's Student Emergency Fund and major scholarship endowment donations.

We are fortunate to live in such a generous community with deep roots in patriotism and loyalty. Let us all pause in gratitude for the men and women who have served to protect our great nation. I am thankful for the sights and sounds of freedom that can regularly be seen and felt outside my home and office windows. I am proud that we are doing our part to serve our active duty service members, veterans, and their family members at our one-stop Veterans Success Center (VSC) by offering a tranquil,



professional and respectful space, where veterans and their family members can study or pursue other scholastic assignments.

Above all, I am thankful for the overall health and wellbeing of our College community. I am humbled by the resiliency and resolve of our College administration, faculty and staff. This year, specifically, I have witnessed great efforts to transform long-practiced teaching methods and operational processes to better serve our students and personnel.

As we prepare for the holiday season, I find myself reflecting



Dr. Devin Stephenson, President

on a number of good things that came from a year that was filled not only with unprecedented challenges, but one that also generated extraordinary opportunities. Our College has received over \$18 million in grant

funding in the past year, which will continue to transform our career education offerings and positively impact the quality of place in both Okaloosa and Walton Counties. Most recently, U.S. News & World Report ranked Northwest Florida State College #1 among all southern region colleges for the least amount of student loan debt realized by our graduates, and ranked 4th nationally among all regional colleges. This is an honor and a testament to our affordable first-class education and the work of our team.

Northwest Florida State College is a member of the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) Reaffirmation of Accreditation Class of 2020. We successfully completed our decennial review in mid-October and submitted our five-year Quality Enhancement

Plan (QEP): Engage NWFSC. The reaffirmation process was a college-wide effort that guarantees our accreditation for the next ten years and affirms our mission to improve lives by providing high-quality, globally competitive education. Through our QEP, we pledge to become a more present, visible and active partner in our students' path toward academic and career success.

It is my sincere wish that you experience a joyous holiday season with your loved ones. The year 2020 has stretched us, challenged us and forced us to adapt. Never lose sight of the goodness around you. Together we will Make a Difference and continue to advance as we have for 56 years. We are in the prime of life as an organization, and we will continue doing great things for Northwest Florida!

Warmest Regards,



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Northwest Florida State College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate and baccalaureate degrees. Contact the Southern Association of Colleges and Schools at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Northwest Florida State College. Northwest Florida State College is committed to equal access/equal opportunity in its programs, activities, and employment. For additional information, visit [www.nwfsc.edu](http://www.nwfsc.edu). Materiales de la Universidad son disponibles en Español llamando a la Oficina de Admisiones de Northwest Florida State College al 850-678-5111.

 Community



# The Baytowne Countdown is On at The Village of Baytowne Wharf!

**T**winkling lights, skating on ice, magical tunes and streets filled with sparkle, tinsel, holly and jolly beckon your inner child to “believe” in the magic of the holidays all over again. Kids know it and we know it, too! The

wonder of Santa and the holiday season jingles in our hearts and in the joyful Village of Baytowne Wharf!

Join in the excitement as **Baytowne on Ice** hosts its **5th Annual Ice Skating Extravaganza!** You will enjoy two performances by Jessica Pfund and Josh Santillan on Friday, December 11th at 6 & 7:30 p.m. Both shows are FREE. Before and in between the shows, lace

up those skates and skate around with the Pros! Jessica and Josh will be on the ice sharing tips and tricks! And there’s a lot to know about Jessica and Josh. After successful singles careers that included national medals, Jessica and Josh teamed up six years ago. Together they have competed in many international competitions earning medals while representing Team USA. They have Olympic dreams

and are shooting for the 2022 games! Skaters of all ages won’t want to miss them!

**Wednesday Night Holiday Concerts Holiday Edition + Visits with Santa** usher you into the holiday spirit! Listen to some of your favorite holiday classics during the holiday edition of Baytowne Wharf’s Wednesday Night Concert Series. Each concert features a festive choreographed light show and visits with Santa. No cost to attend!

**Dec. 2** | Niceville Opus One

**Dec. 9** | Fort Walton Beach High School Chorus

**Dec. 16** | Matt McCarty Band

Lighting up the holiday nights are **12 Nights of Lights!** Enjoy a festive, choreographed light show every Wednesday, Friday and Saturday in December (Wednesday, Dec. 2 – 23) leading up to Christmas on the Events Plaza Lawn! This sparkling event will also be featured during the special holiday edition of the Wednesday Night Concert Series. Watch three dazzling shows on The Village great tree at 6 p.m., 7 p.m., and 8 p.m. No cost to attend!

Celebrate the New Year with **Baytowne Countdown!** You don’t want to miss The Village of Baytowne Wharf’s end-of-the-year celebration! Ring in the New Year with an evening to remember—two breathtaking fireworks displays at 8 p.m. and midnight. Enjoy fun for kids and kids at heart with face painting, kids’ activities and LIVE music on the Baytowne LIVE stage with DJ 30A from 5-7 p.m. Finish off the family friendly evening with the first fireworks display at 8 p.m. The fun doesn’t stop there! Dance the night away with LIVE music from GROOVY 7 from 7 p.m. until 1 a.m. featured on the Events Plaza Stage! End the night with a spectacular midnight fireworks show! There is no better place to ring in 2021!

\*21 & over after 10 p.m. 20 & under must be accompanied by a legal guardian after 10 p.m.

**Baytowne on Ice** continues as a favorite holiday tradition! The Ice rink is open through January 31st. Hours vary daily. \$11 for 90-minute skate; \$3 skate rentals. Rent the rink for private parties and functions. Call 850-714-7614 or please visit [baytownewharf.com](http://baytownewharf.com).

All holiday events are no cost to attend.



# Cali's To Do In Destin! DECEMBER 2020

..... 3 .....

**Baytowne on Ice** | Open Daily all month long | Baytowne Wharf



**Sip n Stroll** | 4pm | J.Leon Gallery  
**Grinch Glow Ride** | 5:30pm | Ferry Park, FWB

**Karaoke** | 6pm | Village Door Music Hall

**Little Black Dress Ladies Night** | 6pm | Palms Bistro

**Dueling Pianos** | 8pm | The Palms Bistro

**Ladies Night** | 10pm | McGuire's Destin

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**Free Beach Bonfire** | 5pm | Royal Palm Grille

**Locals on the Harbor** | 5pm | Boathouse Oyster Bar

**Jolly Jubilee** | 5pm | Destin Commons

**Dueling Pianos** | 8pm | The Palms Bistro

**Latin Night** | 9pm | Bric a Brac

..... 5 .....

**Farmers Market** | 9am-1pm | Grand Boulevard

**Jolly Jubilee** | 11am | Destin Commons

**A Beachy Little Christmas** | 12pm | The Island Hotel

**Holiday on the Harbor + Visits with Santa** | 1pm | Harborwalk Village

**Rotary Club Boat Parade** | 6pm | Niceville

**Ugly Sweater Pub Crawl** | 6:30pm | Harborwalk Village

**Very Merry Elvis Christmas** | 7pm | Palms Bistro

**Karaoke** | 8pm | World Of Beer Destin

**Dueling Pianos** | 8pm | The Palms Bistro

..... 6 .....

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

**A Downtown Holiday** | 11am | Fort Walton Beach Landing

**Jolly Jubilee** | 11am | Destin Commons

**Holiday on the Harbor + Visits with Santa** | 1pm | Harborwalk Village  
Bourbon, Cigars and Sunsets | 4pm | 790ontheGulf

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

**Fort Walton Beach Christmas Parade** | 6:30pm | Fort Walton Beach

..... 8 .....

**Dual Ribbon Cutting** | 4pm | J.Leon Gallery

**Music Bingo** | 7pm | World of Beer

**Game Night** | 7pm | Landsharks Pizza

**Trivia Night** | 7:30pm | Village Door at Seascape

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**Bonfire on the Beach** | 6pm | The Bay

**Holiday Concert Series + Visits with Santa** | 6pm | Village of Baytowne Wharf

..... 10 .....

**Holiday on the Harbor** | 5pm | Harborwalk Village

**Karaoke** | 6pm | Village Door Music Hall

**Little Black Dress Ladies Night** | 6pm | Palms Bistro

**Dueling Pianos** | 8pm | The Palms Bistro

**Ladies Night** | 10pm | McGuire's Destin

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**Free Beach Bonfire** | 5pm | Royal Palm Grille

**Jolly Jubilee** | 5pm | Destin Commons

**Ice Skating Extravaganza** | 6pm | Village of Baytowne Wharf

**Dueling Pianos** | 8pm | The Palms Bistro

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**Breakfast with Santa** | 8am | Emerald Grande

**Farmers Market** | 9am-1pm | Grand Boulevard

**Olde Holiday Market** | 10am | Harborwalk Village

**Teddy Bear Brunch** | 10:30 & 1pm | Palms Bistro

**Jolly Jubilee** | 11am | Destin Commons

**Holiday on the Harbor + Visits with Santa** | 1pm | Harborwalk Village

**Grayt Santa Pub Crawl** | 2pm | Grayton Beach

**Karaoke** | 8pm | World Of Beer Destin

**Dueling Pianos** | 8pm | The Palms Bistro

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



**Breakfast with Santa** | 8am | Emerald Grande

**Jolly Jubilee** | 11am | Destin Commons

**Road Dogg Rescue Adoption Event** | 12pm | AJs on the Bayou

**Holiday on the Harbor + Visits with Santa** | 1pm | Harborwalk Village

**Dock The Halls Fundraiser** | 2pm | Boathouse Oyster Bar

**Boat Parade** | 5pm | Harborwalk Village

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

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**Music Bingo** | 7pm | World of Beer

**Game Night** | 7pm | Landsharks Pizza

**Trivia Night** | 7:30pm | Village Door at Seascape

**Christmas Cabernet at the Boulevard** | 7:30pm | Emerald Coast Theatre Company

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**Bonfire on the Beach** | 6pm | The Bay

**Holiday Concert Series + Visits with Santa** | 6pm | Village of Baytowne Wharf

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**Karaoke** | 6pm | Village Door Music Hall

**Little Black Dress Ladies Night** | 6pm | Palms Bistro

**Dueling Pianos** | 8pm | The Palms Bistro

**Ladies Night** | 10pm | McGuire's Destin

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**Free Beach Bonfire** | 5pm | Royal Palm Grille

**Jolly Jubilee** | 5pm | Destin Commons

**Dueling Pianos** | 8pm | The Palms Bistro

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**Wreaths Across America Ceremony** | 1pm | Destin Memorial Cemetery

**Breakfast with Santa** | 8am | Emerald Grande

**Farmers Market** | 9am-1pm | Grand Boulevard

**Teddy Bear Brunch** | 10:30 & 1pm | Palms Bistro

**Jolly Jubilee** | 11am | Destin Commons

**Holiday on the Harbor + Visits with Santa** | 1pm | Harborwalk Village

**Sinfonia Youth Holiday Concert** | 6pm | Harborwalk Village

**Karaoke** | 8pm | World Of Beer Destin

**Dueling Pianos** | 8pm | The Palms Bistro

..... 20 .....

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

**Breakfast with Santa** | 8am | Emerald Grande

**Jolly Jubilee** | 11am | Destin Commons

**Blood Drive** | 12pm | Destin Commons

**Holiday on the Harbor + Visits with Santa** | 1pm | Harborwalk Village

..... 21 .....

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

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

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

..... 22 .....

**Music Bingo** | 7pm | World of Beer

**Game Night** | 7pm | Landsharks Pizza

**Trivia Night** | 7:30pm | Village Door at Seascape

..... 23 .....

**Bonfire on the Beach** | 6pm | The Bay

..... 24 .....

**Karaoke** | 6pm | Village Door Music Hall

**Dueling Pianos** | 8pm | The Palms Bistro

**Ladies Night** | 10pm | McGuire's Destin

..... 26 .....

**Farmers Market** | 9am-1pm | Grand Boulevard

**Karaoke** | 8pm | World Of Beer Destin

**Dueling Pianos** | 8pm | The Palms Bistro

..... 27 .....

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

..... 28 .....

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

..... 29 .....

**Music Bingo** | 7pm | World of Beer

**Game Night** | 7pm | Landsharks Pizza

**Trivia Night** | 7:30pm | Village Door at Seascape

..... 30 .....

**Bonfire on the Beach** | 6pm | The Bay

..... 31 .....

**New Year's Eve Street Party** | 7pm | Harborwalk Village

**New Year's Eve 2020** | 9pm | Tailfins Ale House

**SunQuest Cruises' NYE Cruise** | 8pm | Solaris Yacht

**Baytowne Countdown** | 6pm | Village of Baytowne Wharf

**Fireworks Cruise** | Midnight | Cruisin' Tiki's Destin

**New Year's Eve Party** | 3pm | La Famiglia Italian Restaurant

**New Year's Eve Dinner** | Beginning 5pm | Beach Walk Cafe Henderson



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 Community

# Holiday Trends & Treasures

Stocking stuffers, hostess gifts, sizzling styles and healthy eats—thoughtful, local gifts from the merchants at City Market.

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alized Fabulous Finds! has many choices for fun and whimsical presents, be it teacher gifts, hostess gifts, invitations, fine stationery, coastal treasures, and of course holiday gifts as well as custom monogramming for any occasion. And don't forget the Christmas cards, especially after this unprecedented (the word of 2020) year! Frill Seeker's has a spectacular selection of photo and traditional Christmas and Hanukkah cards. Since we can't all be together, it's important to share what your family has been up to during social distancing. If you're looking for a unique way to keep in touch during this COVID Christmas Season, send one of Frill Seekers Gifts "storyline" photo cards! Share everything your family has been up to during this unprecedented (there's that word again!) year. Personalize by emailing the photo you want to [FrillSeekersGifts@cox.net](mailto:FrillSeekersGifts@cox.net). Give gifts that become heirlooms and treats that become treasures. Shop local or online at [FrillSeekersGifts.com](http://FrillSeekersGifts.com). With fast service and free gift wrap, it's truly no surprise that Santa shops at Frill Seekers, too! Shouldn't you?

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

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(850) 460-7487

[www.smallcakes.net](http://www.smallcakes.net)

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eight popular staple meals! Your meals are made fresh to order! Want simplicity for the season with a healthy choice? Try Turkey Bruschetta Burgers, Turkey Chili Stuffed Potato, Turkey Meatloaf, Honey-Siracha Turkey Meatballs, Southwest Turkey Burger or Turkey Chili. All staple meals, breakfast items and protein donuts are available as well!

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

850-496-6470

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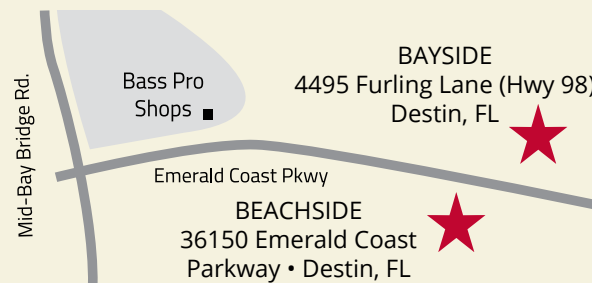
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 Community

# Experience Joy and Moments of Hope!

BY HEATHER BENNETT

Covid-19 has kept us on our toes this year as we navigate and operate under unpredictable circumstances. This means we have to come up with new ways of doing old things, and organizations are getting creative. Instead of having a large gathering with dinner and music for its “Moments of Hope” fundraiser, Hope for the World Foundation hosted a telethon-style online streaming event. “We called it a stream-a-thon,” said Buddy Mullins, Hope for the World Foundation C.E.O.

For three years now, Hope for the World Foundation has hosted its Christmas fundraiser in Santa Rosa Beach to raise awareness about its work in Albania. But on Dec. 3, viewers were able to stream Moments of Hope online through YouTube, Facebook or their Hope for the World Foundation Website, watching and listening to music from the Gaither Vocal Band, videos, and stories about the foundation, testimony from organization members as well as people whose lives they’ve touched. There were hosts available throughout the 90-minute program to accept donations.

If you missed out on the live Dec. 3 event, you can still experience it on Dec. 23rd at 7 p.m. It will be streamed again on Facebook: @hopefortheworldfdn or @BuddyMullins/Hopefortheworld; on YouTube: @hope for the world foundation; Instagram: @hftwfoun-



ation and by visiting: HFTW.org. Live hosts will be available to answer questions and viewers can visit HFTW.org/give to donate.

**Hope for the World Foundation** is a nonprofit organization that has brought Christianity to Albania along with helping orphans, repairing buildings, and giving food to those in need. Buddy and Kerri Mullins, Santa Rosa Beach locals, have worked in the organization full time for five years. Buddy’s parents, Roger and Cherie, have worked in the organization full time since 1994, and helped make the ministry what it is today.

Albania was once the world’s only self-proclaimed atheist country. After World War II, Albania became a communist country, which lasted for 50 years. Under Enver Hoxha’s rule, the practice of any religion was forbidden. Churches, mosques and other religious institutions were closed and con-

verted and the properties were nationalized. Many religious members and leaders were expelled, arrested, tortured or killed. After the fall of communism in 1991, Albania faced the issue of learning to be its own independent country. Another problem it faced was thousands of orphans, children whose parents had been arrested, sent to labor camps or executed under the communist regime.

Jimmy Franks, who had just started Hope for the World, felt driven to help bring the ministry of Christianity to Albania and brought in Roger and Cherie Mullins to help. They were ready to step in with food and clothes wherever they were needed. Hope for the World met with leaders of the new government and were asked to step in and take care of the orphanages, which at the time were basic collecting houses where children in rags were being kept in dilapidated buildings, had little in-



teraction with the overwhelmed caretakers and received no education.

Since its conception in 1992, Hope for the World has helped more than 10,000 orphans in four cities throughout Albania. Over the last 25 years, they have led people to Christ, fixed buildings, fed, clothed and educated the orphans. They started their own teen center to house those teens that transition out of orphanages around ages 14-16. The teen center provides them with shelter, a Christian foundation, and opportunity to learn a vocation and to study for university. Hope for the World Foundation also works with special needs orphans, has a ministry in the south for elderly and widows, and a ministry for Gypsies in the north. “It’s a real success story in Albania,” said Buddy. “We’re so grateful.”

Buddy and Kerri work on promoting Hope for the World Foundation by traveling across the country using music, videos and testimonies to show churches, organizations and individuals what the organization is doing in Albania. “We encourage people to continue to bring hope to people that are in need,” said Buddy. They also provide tours of their work across the country

of Albania, called Vision Trips. “We take leaders, or those who want to get involved, on a trip through our works that span the entire country, on a 10-day vision trip, and let them see what Hope for the World is doing and let God speak to their hearts about if and where they are supposed to get involved. One thing I love is that Hope for the World has not been about trying to Americanize the country. We’ve been more about discipling the nationals of the country,” he continued. “The nationals there have done a tremendous job.”

With Covid-19, all the traveling has halted temporarily, and they are working on more creative ways to spread their testimony. Buddy and Kerri are trying to use social media and technology to increase exposure here, about the work Hope for the World Foundation is accomplishing in Albania. Streaming Moments of Hope is one of their first projects. “We were a little anxious. We’ve never done this online,” said Buddy. “Maybe once we get back to some normalcy in the U.S., we can do both. We’ll still do our Christmas event here and online as well.”

To learn more about HFTW, visit [www.hftw.org](http://www.hftw.org) or [BuddyMullins.com](http://BuddyMullins.com). Subscribe to the Hope for the World Foundation channel on YouTube, or find the organization on Facebook at [Facebook.com/HopefortheWorldfdn](https://Facebook.com/HopefortheWorldfdn) or [www.facebook.com/BuddyMullinsHFTW](https://www.facebook.com/BuddyMullinsHFTW).

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# Destin Life's Local 2020 Christmas Gift Ideas!

BY RITA L. SHERWOOD

It's that time of year again, and what a year it's been! It's time to focus on our blessings and, of course, our Christmas shopping, too. The following is a list of some of this year's local favorites to support some of the hard-hit local businesses in our area. When you support a small business, you support a dream!



Art is for everyone! **J. Leon Gallery + Studio**, the area's newest, fine art destination, offers high-end art attainable for anyone on your list as well as ceramics art and wheel-throwing class gift certificates. Or visit the gallery to purchase a special, beautiful piece of artwork from a local artist!

[www.jleongallery.com](http://www.jleongallery.com)  
850-842-3051

Why not gift someone with one of the best experiences right here in our area? A deep-sea fishing excursion on the **Destin Princess or Destiny** will delight young and old with a memorable adventure and a local catch!

From \$95/hour per adult for a 4-6 hour excursion.

[www.DestinPartyBoatFishing.com](http://www.DestinPartyBoatFishing.com) | 850-837-5088

Give the gift of holiday glow that adds luminosity for a "lit from within" finish. Destin locals are raving over the **Beverly Hills Day Spa** Ultimate Skin Refiner Facial! This month's special is a \$125 Gift certificate to open on Christmas morning!

[BeverlyHillsDaySpa.com](http://BeverlyHillsDaySpa.com)  
850-654-8544

It's more fun to ride through your neighborhood with a golf cart from **ECCO Motors or Electric Cart Company**—the ultimate luxury!

[Eccomotors.com](http://Eccomotors.com) | 850-837-2600  
[Electriccartcompany.com](http://Electriccartcompany.com)  
850-622-2000

Give the gift of protection with an alarm system from **Coastal Protection**, com-

mercial or residential. Protect what matters most with one of many packages.

[www.coastalprotect.com](http://www.coastalprotect.com)  
850-622-1667

Who could go wrong with a monthly car wash membership from **Otto's Car Wash**? Hey, can someone get me this, please? Packages range from \$29.98-\$54.98 per month.

[Ottoscarwash.com](http://Ottoscarwash.com)  
850-974-9994

You've seen it—the **Destin helicopter** flying high daily. Offer someone the opportunity to see the Gulf by helicopter—a totally different view. You can't do this just anywhere! Prices range from \$49-\$89 per person. 10% local discount available.

[www.DestinHelicopters.com](http://www.DestinHelicopters.com)  
850-774-0991

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**Hand & Stone Massage** is offering a Holiday special—\$59.95 one-hour massage or facial—an amazing gift of relaxation and rejuvenation for the person who needs it!

[www.handandstonedestin.com](http://www.handandstonedestin.com) | 850-462-5603



It's time for a vacation from **Have Travel Memories!** How about a 9-Night Caribbean Cruise from \$1099 per person, or a 7-Day Alaskan Cruise from \$1199 per person.

[havetravelmemories.com](http://havetravelmemories.com)  
850-608-3058

Everyone knows Santa loves our pets! You can show them your holiday spirit, too, with a special gift from **What's Up Dog?** There's top quality brands and diverse training

available. Order online. They offer shipping, local delivery and curbside pickup.

[www.bestobedience.com](http://www.bestobedience.com)  
850-420-2894

Not your ordinary furniture consignment, **Ava's Furniture** offers many hand-painted and distressed pieces that can spruce up that bland area of your home or hold a new TV!

[Avasatticdestin.com](http://Avasatticdestin.com)  
850-424-6767

Erase the signs of aging and enjoy a more youthful face once again this holiday season with Botox and dermal fillers! Gift certificates to **Destin Botox** are available along with facials and micro needling.

[www.destinbotox.com](http://www.destinbotox.com)  
850-267-0777

Restaurant gift certificates are always a good idea for that special date night or just as a thank you gift. Support our local restaurants like **Auston's**, **Tequila's Sports Bar & Grill**, **Landshark's Pizza**, **Island Wing Company**, **Tailfins Waterfront Grill**, **Boathouse Oyster Bar**, **Bric a Brac**, **La Famiglia** or **Mi Gente**.



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 Community

# Roof Leaks Can Be a Holiday Hazard

A leaking roof causes more trouble than an annoying “drip drop” from your ceiling. It can damage your attic insulation and roof deck as well as lead to mold and mildew growth and reduced energy efficiency. It can also spoil a holiday gathering with family or friends.

Roof leaks can be due to several causes, all of which will require the immediate assistance of a professional roofing contractor. Here are some common roof leak culprits:

### 1. Loose, Cracked or Rotting Shingles

If your roof is 20 to 30 years old, you may see signs of aging such as cracking or rotting. In some cases, the shingles may come loose and fall to the ground. A weakened outer layer will expose the underlayment. Continued exposure to wind and sun can wear the layers away and eventually cause leaks to form. If your roof is in such a condition, you need to have it inspected. Your roof may only need repairs, which will definitely cost less, and, if properly done, can extend your roof’s life



for a few years. This is enough time to prepare for a scheduled roof replacement.

### 2. Roofing Nails Backing Out

Apart from roofing shingles, roofing nails can sometimes back out. This leaves small holes that water can easily penetrate, especially when it’s close to the roof’s edge where wind-driven rain can enter. These little holes are usually unnoticeable to the untrained eye, but not when you have your roof inspected by

professional roofers. Catching this issue early helps you prevent

bigger repair expenses or even a premature roof replacement.

### 3. Damaged or Dislodged Flashing

Flashing is a piece of metal that protects valleys and any spot where the roof meets a vertical surface, such as walls and dormers. If damaged or dislodged by strong winds, this could leave the breaks in the roof exposed, making it easy for rainwater to get in. Timely repairs can help mitigate leaks caused by flashing issues.

### 4. Cracked Rubber Boots

Plumbing vents and anything that protrudes from the roof

require a rubber “boot,” which works like flashing by protecting the area where it meets the roof. Continued exposure to outside conditions will eventually crack the rubber boot, meaning it needs to be replaced.

Regular maintenance and timely repairs help spot these problems and prevent roof leaks. Are you seeing these signs on your roof? Call Specialty Roofers, Inc. at (850) 974-ROOF (7663) or email [info@specialtyroofers.com](mailto:info@specialtyroofers.com) for roof repair and maintenance to keep your holidays dry and safe.

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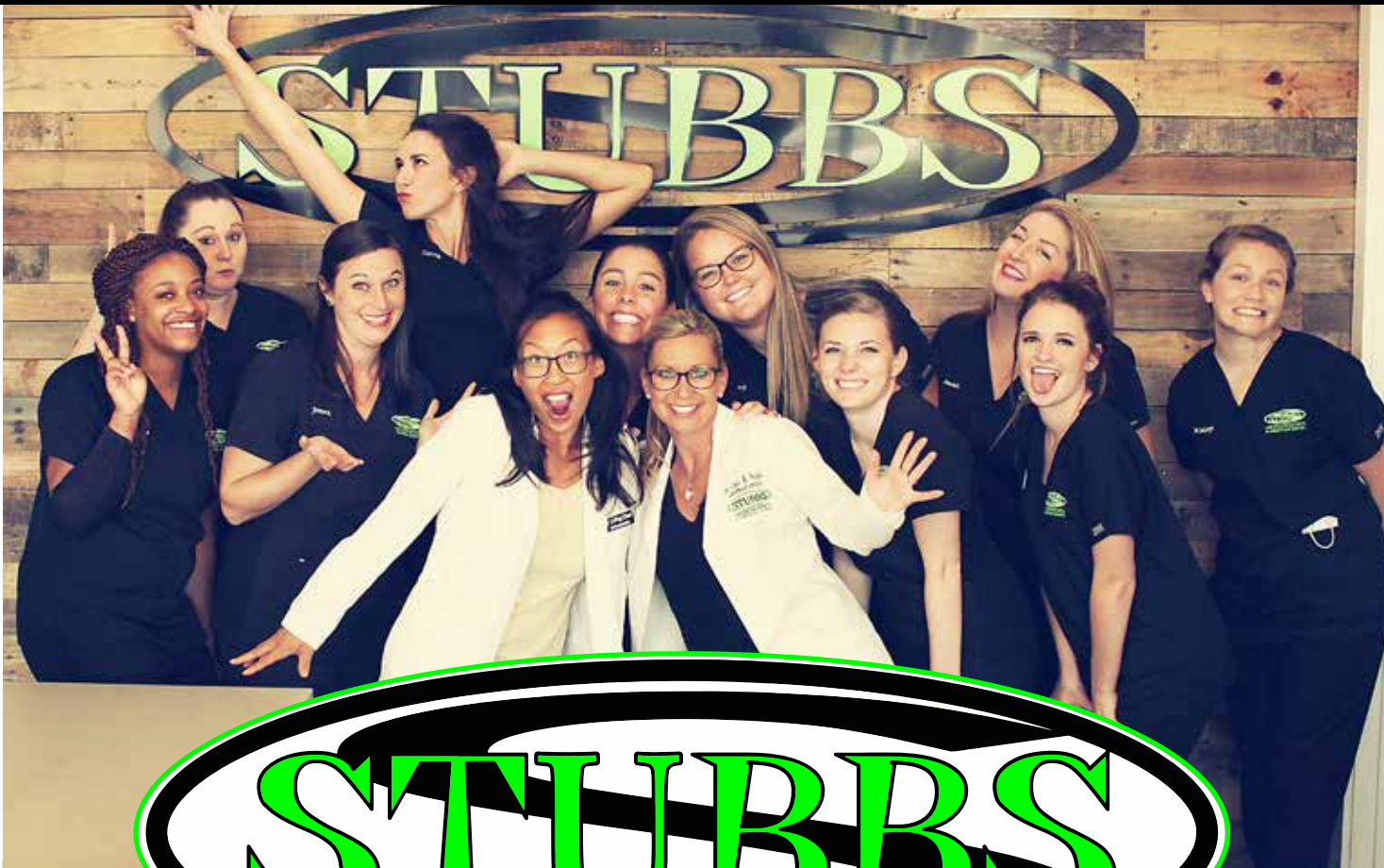


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 Community

# Christmas Gifts and Auto Insurance



BY VICTORIA OSTROSKY

Bill loved Christmas. He loved the decorations and the gift-giving. He especially loved to see the surprise and joy on his son's face on Christmas morning. Now that Kyle was a teenager, Christmas gifts and their wonder had lost a bit of their excitement, and he wanted to bring that feeling back once more before his son was grown.

Kyle was still a new driver, so Bill decided he would surprise

him with a new used car. Bill had already absorbed the painful sting of his increased auto insurance premium when Kyle was added as a driver on his policy a few months earlier, and he was hoping adding another car wouldn't increase it too much. Or maybe he should register the car to his son and get him his own insurance. Maybe that would be cheaper since he could put the bodily injury at the state minimums. That was an idea. But, he needed to discuss it with his agent.

"Good afternoon, Sarah! Are you ready for the holidays?" asked Bill.

"I'm getting there," replied Sarah. "What can I help you with today? Kyle didn't get into an accident, did he?"

"No, no, nothing like that," said Bill. "I've decided to get him a used car for Christmas

and I'd like to know how much more it will cost, and if it would be a good idea to have him get his own policy."

"Wow! I'm sure Kyle will be in heaven with that kind of gift! I'll be happy to go over your options."

Sarah went on to explain to Bill that as long as Kyle remained a dependent, he should stay on his dad's auto policy. She quoted from an article on the subject: "The argument that a teen driver should obtain a separate policy with less coverage to keep costs down ignores several potential problems—chief among them that in many states the parents are still legally liable for their child's actions—particularly if they are still minors—and therefore the parents could still be sued for their child's actions behind the wheel regardless of whether the teen driver

has a separate policy. If the teen driver DOES have a separate policy, the parents' own auto insurance might not come into play, and they could be left with a very large bill." (<https://www.elliottwhittier.com/announcements/bid/161292/should-your-teenager-have-their-own-car-insurance-policy>)

"Wow," said Bill. "I had no idea!"

"Right. And keep in mind, that once you purchase the vehicle, get it added to your policy right away. That goes for any kind of vehicle, such as a licensed golf cart or motorcycle, to ensure that it is covered. Next, let's look at some ways to lower your premium. Does Kyle get A's and B's at school?" asked Sarah.

"Yes, he does. He's a great student."

"Excellent! Then email me a copy of his most recent transcript for a discount. That will save you some money at least," said Sarah.

She also told Bill that some cars are more expensive than others to insure. "Get me the VINs of a few and I'll get you quotes so you can decide which one would be the best bang for your buck. Another thing, too, depending on what you pay for the vehicle, you might want to consider leaving off comprehensive and collision coverage. Of course, that would mean if the car is damaged in an accident, there would be no coverage to

get it repaired or replaced. For young drivers, the two most expensive coverages on an auto policy are the bodily injury and collision, and you don't want to reduce your bodily injury coverage since that's your asset protector. But, you could exclude comprehensive and collision to save on the premium as long as you understand the ramifications.

"One last thing. We've talked about an umbrella policy before. Now that you have a youthful driver, you might want to consider a higher limit since your exposure has increased, and I'll check to make sure the carrier will include Kyle on the coverage."

After Bill's conversation with his agent, he felt a lot more prepared to go out shopping for his son's first car. He wondered if he could also find one of those large red bows to put on the roof like they do in the commercials.

*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](http://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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# Wreaths Across America Honors and Remembers

Join the Wreaths Across America ceremony on Dec. 19, 1 p.m. for the 3rd annual event taking place at the Destin Memorial Cemetery. The American Legion Auxiliary Unit 296 and community volunteers will place wreaths at every veteran's grave in both the Destin Memorial and Marler cemeteries. Help from the community is needed by sponsoring wreaths, helping on Wreath Day or by attending the event where the motto "Honor, Remember and Teach" is witnessed in practice. "We remember the fallen, honor those who serve and teach about freedom," says Corlene Ziegler, president American Legion Auxiliary Unit 296. "No matter the weather, they come—all ages, from all walks of life to honor the lives of the veterans who served. Parents bring their children so they can learn about service and sacrifice." Last year, more than 200 wreaths were laid at the Destin and the Marler Memorial cemeteries, sponsored by members of the community.

Wreaths Across America was started 29 years ago this Decem-



ber, when a wreath-maker from Maine had 5,000 extra wreaths. Rather than letting them go to waste, he gave the wreaths as a gift of thanks for the service and sacrifice made by our nation's military so he could live freely to work and raise his family. Morrill Worcester could never have foreseen then how this simple gesture would ignite a passion in the hearts and souls of millions of Americans many years later.

On its 25th Anniversary in December 2016, what started as 5,000 wreaths at Arlington, Va., grew to 1.2 MM wreaths at 1,228 locations nationwide. At Arlington National Cemetery specifically, 245,000 wreaths were placed by more than 44,000 – one for each marker in the cemetery. More than 400 truckloads of wreaths were transported across the country through a network of hundreds of volunteer drivers, donated trucking and diesel, and countless hours of dedicated volunteers committed to remember, honor and teach.

Each live, balsam remembrance wreath is a gift of respect

and appreciation, donated by a private citizen or organization and placed on the graves by volunteers as a small gesture of gratitude for the freedoms Americans enjoy. For centuries, fresh evergreens have been used as a symbol of honor and have served as a living tribute renewed annually. Wreaths Across America believes the tradition represents a living memorial that honors veterans, active duty military and their families.

For \$15, locally you can sponsor a wreath by sending a check payable to "Wreaths Across America" to the American Legion Auxiliary unit 296 at 311 Main Street, Destin, 32541, or by visiting [wreathscrossamerica.org/FL0665P](http://wreathscrossamerica.org/FL0665P). For more information, call 850-424-3746 or email [ALAUX296@gmail.com](mailto:ALAUX296@gmail.com).




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# Considerations for Investors During These Times



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

What might you want to be considering now with elections behind us, the potential of new vaccines and a new administration coming to The White House? Whether you are investing for the near, intermediate or long-term, logistics, more than a strategy, can be critical to achieving your goals. Strategy is recognized as a plan to achieve the objective. Logistics by contrast is more about the details and the implementation of the plan or the strategy. Logistics usually means consistency and discipline. A few investors this year, in the face of such uncertainty, chose to exit the market

or abandon their strategy. That is understandable as comfort level and the ability to sleep at night are so important.

Some made that decision as the market dropped rapidly back in March and others just prior to the election. Staying in, not getting out, is typically what has led to the attainment of long-term goals. What follows are some thoughts for investors to consider if they choose to remain invested.

First, consider the significant rise in the money supply. The supply of money, from the input of new dollars in the financial system (monetary stimulus from the Fed), has risen more than 25% so far this year. That, in turn, has pushed up asset prices from stocks to bonds to real estate, raw materials, building materials and so on. Also, consider the fiscal stimulus; that, too, is more money being injected into the system. Add to this the term, “velocity of money.” That is the rate at which money is exchanged from goods to goods or to service. That continues to increase.

Second, consider the consistent rise in consumer spending



and the rise in durable goods orders, and yet, overall debt is lower than before the pandemic began. Short-term variations remain as investors reacted to election and ongoing pandemic concerns. Certain sectors of the economy have done better (technology, discretionary to name a couple) and others have suffered (travel, leisure and hospitality as examples). As savings rates increase, there is a potential for even greater consumption not only now, but if and when the economy is more open. Once again, note that this is in addition to the rise in the money supply.

Third, these two together could have impact on price inflation – the cost of goods and services. An increased money supply, coupled with low and stagnant interest rates and greater velocity, could be spelling upward pressure on the costs of goods and services in the economy. In times past this might be followed by the tightening of the money supply and higher interest rates. However, take note that the Federal Reserve has indicated that its current policy is to not tighten the money supply or increase interest rates. With the flow of money and static interest rates, that could impact asset prices. Note the increases in building materials (lumber prices up 80% since April) and housing prices as two examples.

Investors may wonder what, in the interest of diversification, risk efficiency, should they consider. They might want to look into inflation hedged assets. Two examples are TIPS (Treasury Inflation Protected Securities) and precious metals. These two alone do not form a plan, but are part of the logistics for the plan. TIPS are for investors who anticipate higher prices (infla-

tion) as are investments in precious metals. TIPS are designed to appreciate with the rate of inflation. These days, there are so many choices, both more liquid and less costly, by way of Exchange Traded Funds which allow investors to buy a portfolio of TIPS or gold bullion or silver bullion. TIPS would be part of the fixed income or conservative parts of the logistics. Gold and silver bullion funds are considered alternative assets (vs. stocks, bonds, cash or real estate). Once again, these are inflation hedges and investors might want to consider learning more about these as they look at their goals and their plans. Real estate, and of course stocks, also can play a part in the logistics for investors.

So, with regards to stocks, what might investors want to investigate further? Growth-oriented stocks (technology as an example) have outperformed value oriented stocks (banks, energy, industrials as examples) for quite some time. A smaller number of growth oriented stocks make up a significant weighting of the S&P 500 as well as the NASDAQ. Many are wondering if this environment means a rotation from growth to value and that it becomes a long-term trend. There are many choices available today through mutual funds or individual stock selection for adding value-oriented securities to a portfolio. Diversification by asset class (and within an asset class) is seen as a component in the logistics for investors. Value-oriented stocks have tended to outperform growth stocks in times of higher inflation. There are even programs out there which rotate between asset classes and sub-asset classes with a disciplined and researched approach.

Finally, and as always, when you work on your logistics, it is

suggested that you collaborate with your advisors or do your own in-depth research in order to have your plan implemented and for it to evolve as needed.


*Maurice Stouse is a financial advisor and the branch manager of The First Wealth Management and Raymond James. He resides in Grayton Beach and 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@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, 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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# Toys for Tots: Giving is the Best Gift!

By AETHER VAN DYKE

The holiday season seems to bring out a spirit of giving in nearly everyone. Family members become more aware of each other during this time, people often feel the urge to help complete strangers, and parents are inclined to make sure their children have the best gifts. For many, the season is a time of beauty, and a time to look forward to. However, for many less fortunate families, the holiday season brings with it sorrow and anxiety over not being able to make sure their children have gifts. The **Toys for Tots** program has made sure that this sorrow does not become a reality for many families.

Toys for Tots is a national program, started in 1947 by Major Bill Hendricks. Bill's dream, along with the dreams of many involved in this program, was to see toys distributed to every family in need. Major Hendrick's program was incredibly successful that first year, distributing toys to over 5000 children. The program's enormous success within the first year then prompted the Marine Corps to adopt and

expand it, leading to what we know today - The **U.S. Marine Corps Reserve Toys for Tots Program**.

Toys for Tots is a nonprofit organization and is run by a dedicated staff of all volunteers. It operates primarily as a campaign between the months of October and December. During this time, various toy drives are set up in major businesses such as Walmart, Bass Pro Shop, and Build a Bear Workshops.

Though the program is a national program, each area runs its own campaign. The Walton and Okaloosa county's campaign is directed by Campaign Coordinator Casey Tetman. Casey began her career with Toys for Tots as a volunteer about four years ago. With time, she advanced to become Co-Coordinator and eventually Coordinator of the program in our local area. Casey's passion is to see enough toys collected each year to make sure no child goes without. When asked why Casey chose to get involved with Toys for Tots she said "I really love working with children and volunteering in general.

I come from a family without a lot of money so Christmas holds a special place for me."

Toys for Tots has faced a number of challenges. The program often gets confused with other nonprofit organizations and programs, and this can cause it to be difficult to truly express the mission of Toys for Tots. Finding volunteers is a challenge every year as well- as many people don't realize the organization needs assistance. In spite of its difficulties, Toys for Tots has maintained gigantic success. Casey believes the greatest contributing factor to the success of the program has been the extreme generosity of the community and local businesses. Without them, very few if any children would have the opportunity to be part of this program.

This year, The Walton and Okaloosa campaign is expected to distribute toys to over 8000 children in the area. One thing is clear. This organization is making a huge impact on an individual, local and national level. Giving is the best gift!

For more information on the Toys for Tots program, you can



visit their website at [www.toysfortots.com](http://www.toysfortots.com). For information on local campaigns, you can search for "Fort Walton Beach" on their

"Find a Local Campaign" tab or visit Emerald Coast Toys for Tots on Facebook.

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# 'Twas a Few Weeks Before Christmas... in the Real Estate Market



By GAIL PELTO  
*(a twist on 'Twas the Night Before Christmas by Clement Clarke Moore)*

'Twas a few weeks before Christmas along the Emerald Coast, Home Buyers and Sellers were busy making toasts. Offers had been made, negotiated by all, Everyone happy, no closing was stalled!

It's been a great year in real estate...interest rates are still low! Able to buy more when the market is like this, you know! Sellers are happy, too, properties are selling fast, If you like it...make an offer, 'cause it's not going to last!

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If you think it's time to invest, buy or sell, Speak with a good realtor, someone who'll treat you really well!  
In fact, if you're really contemplating a sale, Remember you can call me, just ask for Gail!

And for reading my column, thank you ALL for a great year! Hope I've helped in some way, dispelled some of your fears. Home buying and selling has a lot of pieces and parts, Reading Destin Life info is definitely a good start!

And now 2021 is nearly in sight!  
Merry Christmas to all, and to all a good night!

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# There is A Free Lunch Waiting for You

By DAVID SAVIOLA,  
ARBORBROOK FINANCIAL

I can still remember the looks on people's faces like it was yesterday. If they said anything to us at all, it was usually "uh, no thanks" with a perplexed look. Most folks just looked at us as if we were crazy and kept walking, looking back once or twice as they made their way to their car in the parking lot.

This was our main experience the day a friend of mine and I were handing out \$5 bills at Walmart in Destin. Inspired by a recurring dream she had for several decades, we fulfilled a longstanding desire in her heart God had planted for decades.

Money is such an interesting tool. It is the thing many Americans work for and covet more of for the majority of our lives. Both greed and generosity abound in our society, and money is the common theme in both.




Despite this, it was extremely difficult for us to get anyone to take the \$5 bill. We didn't have a sales pitch; there was no attempt to start an awkward conversation. We simply handed out the bills and said things like, "Have a great day," or "May God bless you." We were most successful when patrons had their hands full of shopping bags, then we could simply shove a few bills into the bag as they walked by. Kids were great targets, as they rarely refused the free gift.

And there it was. I realized shortly after we finished what the issue was. (By then

we had moved on to Publix, because Walmart threatened to call the police if we kept handing out money). "There is no free lunch," we are told by well-meaning parents and adults trying to instill work ethic and appreciation in us.

The problem with that is, it simply isn't true. In Romans 3, Paul writes "The free gift of God's grace makes us right with him. Christ Jesus paid the price to set us free." This ultimate gift of eternal freedom cannot be bought or earned; it just has to be received. That is so hard for us in today's society, but I would encourage all of us, as we come into the main season, that we celebrate this incredible free gift of God's love, Jesus, that we do not say "no thanks" and keep walking. Don't look back with glares of curiosity and scorn as you get to your car. Stop, even for a moment, and receive that gift your Heavenly Father has for you. His \$5 bills are worth receiving.



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# Eglin Pet Welfare Adoption Center

## Rescuing and Rehoming Cats and Dogs For 35 Years

By LORI LEATH SMITH

In September 1982, Pet Welfare was founded for military members needing a safe place to leave their pets until a home could be found. Today, the organization continues to provide this service with an all-volunteer force.

Pet Welfare is a 501 (c)(3) non-profit, no-kill shelter located on Eglin Air Force Base and places anywhere from 100 to 300 surrendered and homeless cats and dogs every year. Still true to its mission to support the military member and military lifestyle by easing the hardship associated with abandoning or euthanizing a valued family pet, Pet Welfare is mostly funded through adoptions. For example, if there is a permanent change of station that would make it unfeasible or impossible for a family to continue ownership of their family pet, Pet Welfare will provide the necessary care for that cat or dog until a qualified adoption can be arranged, if space permits. "If Pet Welfare cannot take in the family pet at that time, we will assist the family as much as possible in finding a suitable temporary home for their pet until the pet can be adopted to another family or until we have space at the shelter to bring the pet to our shelter to wait for its forever home," says Melissa Gromer, Fundraising/Publicity Co-Chairman. Pet Welfare will also support De-

partment of Defense civilians, retired military members and their families, and local civilians as necessary whenever possible.

All animals are screened, spayed or neutered and up to date on all their shots and all are evaluated for temperament. "We take each and every adoption very seriously and look for that last forever home for our pets," says Melissa. "Come in and meet our community of cats and dogs. We're sure if you are ready to adopt that we have the right pet for you and your family."

Pet Welfare has no paid staff—only dedicated, motivated, hardworking volunteers and an elected Board of Directors responsible for governing the rules, policies, and procedures.

Further, it receives no monetary support from the government. "We are always in need of volunteers and foster homes and depend solely on donations, grants, adoptions fees, Combined Federal Campaign (CFC) contributions and fundraisers for our financial needs," says Melissa. "We do whatever is possible to provide shelter to many found animals and rescue others from local animal shelters, as space and funding permit, that would otherwise euthanize pets at their shelter."

Currently, there are some great candidates for adoption, such as Beau (age 13 Siamese) or Little Miss (Age 10 American



Longhair), both older cats that were relinquished to Pet Welfare after their owners passed away. Then we have Benji (age 15 Lab/Hound mix) rescued from Paws. He's incredibly smart, full of energy and loves to play with other dogs!

To learn more about the pet adoption process, to volunteer or for a list of supplies needed, contact [petwelfare@embarq-mail.com](mailto:petwelfare@embarq-mail.com) or (850) 678-5066 or visit [petwelfare.net](http://petwelfare.net) or [facebook.com/petwelfare](https://www.facebook.com/petwelfare). Location: 683 Range Road, Eglin AFB, FL

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Despite warnings this holiday season, 2.4 million people will be flying and even more will be on the road. Travelers with pent up demand are heading somewhere—anywhere—away from where they've spent too much time, to where they haven't spent enough time, whether it's home to see family or just a much-needed change.

My husband and I will be among the masses flying across this beautiful country in December to see our grandchildren. That being said, what might be good for us isn't necessarily good for everyone. I believe travelers know how to gauge their own risk. As a travel advisor, I have even signed up for a test cruise to help the industry move forward. Am I worried? No, not at all. With the safety protocols in place, cruise ships are most likely safer than my own home and I know they are safer than my grocery store where I have found myself every week this year.

Domestic trips top the charts followed by Mexico and the Caribbean. The U.S. remains the most popular destination, while Turks and Caicos is the most

popular international destination right now, and the Bahamas and Costa Rica are not far behind. All-inclusive resorts are a huge success this year because they're a short flight away, their rates are lower than normal, and they're open for business. Another travel option is private vacation rentals and villas in the U.S. and Caribbean. If you're tired of the beach, try a ski resort or private rental in the Rockies this winter.

Now, I'd like to share with you a few things about the cruise industry you might not know. Last year nearly 14 million passengers embarked on leisure cruises from U.S. ports and many more set sail from ports around the world. More than 55.5 billion dollars was generated while creating 47 million American jobs and providing more than 24 million dollars wages in 2019.

While the cruise industry has been a vital part of the U.S. economy, the truth is, it all really began in New York more than 200 years ago when the Black Ball Line in 1818, was the first shipping company to offer regularly scheduled service from the U.S. to England and they were the first to show any interest in passenger comfort. By the 1830s, steamships entered the transatlantic market of passengers as well as mail transport. English companies dominated the market at this time, led by the British and North Ameri-

## Keep Travel in Your Heart this Christmas Season



Liverpool with a cow on board to supply fresh milk to the passengers on the 14-day transatlantic crossing. The Mayflower carrying immigrants from England to New York in 1620 took 66 days.

By the early 20th century, elegant accommodations and activities were created to minimize the discomfort of travel on the high seas and extremes in weather as much as possible. The Cunard Line of England eventually started the tradition of dressing for dinner and advertised the romance of the voyage. However, speed was still the deciding factor in the design of these ships in the early days. The White Star Line, owned by American financier J.P. Morgan, introduced the most luxurious passenger ships ever seen with the Olympic (complete with swimming pool and tennis court) and the Titanic. Eventually, space and passenger comfort took precedence over speed in the design of these ships, resulting in larger, more stable liners. The advent of pleasure cruises is linked to the year 1844 and a new industry began.

After the sinking of the Titanic in 1912 devastated the White Star Line, Cunard eventually bought out White Star in 1934 resulting in the company name Cunard White Star.

Who knew this new industry would not only endure the sinking of the Titanic, but two World Wars and now, 176 years later, it would be devastated once again, by a worldwide pandemic.

Age 96 financial genius, Warren Buffet, recently had this to say about the pandemic, "Nothing can basically stop America," he went on "We haven't really faced anything that quite resembles this problem, but we faced tougher problems. The American miracle, the American magic, has always prevailed, and it will do so again."

I look forward to seeing my family this Christmas and to many more opportunities in my future to cruise and tour the world.

Merry Christmas to all my readers. I feel a bit more sincere this year, as I write the well-worn traditional holiday favorite, "Happy New Year"!

can Royal Mail Steam Packet 4, 1840, Britannia, the first ship (later the Cunard Line). On July under the Cunard name, left

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## December Football, Dining, Entertainment, Specials

### 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](http://austonson98.com).

(850) 842-3200  
125 Poinciana Blvd.,  
Miramar Beach  
[austonson98.com](http://austonson98.com)

### Boathouse Oyster Bar

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! 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.

Dec. 13, 2-4pm. The annual Holiday Give Back campaign is on! Partnering with Toys for Tots, bring toys for those extra drink tickets. Individuals or teams will be given a map of 7 locations where slackers compete in activities like hopscotch, jump rope, toilet paper toss, corn hole and more. The winner will complete all 7 and get back to the finish line first. All ages.

Come for the fundraiser and stay for the Destin Boat Parade!

### SPECIALS

Daily Lunch Specials M-F \$9.99

Slacker Sunday Oyster Brunch - 11am

**LIVE ENTERTAINMENT DAILY.** See ad for bands and times.

(850) 837-3645  
288-B Harbor Blvd.,  
Destin  
[boathouseoysterbardestin.com](http://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 TVs 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. Your Island awaits you...

### SPECIALS

Daily Happy hour 3-7pm and 7pm-close. Happy Monday! Kids eat free. (Free kids meal with adult entrée purchase) and Happy Hour All day long. Tacosday 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. Wednesday is flatbread special day. Enjoy \$3 off their five famous flatbreads. Pairs well with \$3 house wine or 1/2-priced bottles.

(850) 837-2999  
981 U.S. Hwy. 98, Destin  
[islandwing.com](http://islandwing.com)

### Landshark's Pizza

Hey Sports Fans... 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 TV's galore, plus fun and games all

week long. 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!

### SPECIALS

Weekly specials and fun include Music Bingo on Tuesdays at 7pm; \$.69 cent Wing Wednesdays; (850) 424-6743

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

### Supermarket & Taqueria Mi Gente'

Tamales are stocked for the holidays! Save some time this holiday season and order your Tamales here! If you're planning to make your own, Mi Gente' has all you need to make them! Open for breakfast, lunch and dinner, Mi Gente' is a new Destin dining hotspot for all to enjoy. 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

and amazing meat department where you can buy a variety of Latin America groceries to take home. Open 7 days, 9am-9pm daily.

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

*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](http://austonson98.com)**

# Destin's Best Places for Dining, & Entertainment



## Tailfins Waterfront Grill

New Year's Eve at Tailfins! Ring in 2021 with Love Is War at 8pm and The Velcro Pygmies at 9pm!

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 to kick back and enjoy.

Rusty Hammerstrom performs every Wednesday & Friday. Daniel Boone is live every Thursday & Saturday. Tailfins offers multiple levels of indoor and outdoor dining overlooking the Destin Boardwalk. And Tailfins is your go-to destination for all the football games and sporting events with Huge Big Screen TV's everywhere you look so you can watch your favorite teams all season long.

### SPECIALS

Now serving Breakfast daily from 8am - 11am.

Scrumptious Early Bird Specials M-F from 4-7pm including Tailfins' famous Alaskan Snow Crab ~ Steamed Crab Clusters with New Potatoes & Corn, \$19.95. Double Happy Hour from 4-7pm and again from 10pm to closing from Mon. - Fri. featuring \$15 Domestic Bottle Buckets and \$7.99 Pitchers, \$5 House Wines and Well Drinks and \$5 Long Island Iced Teas.

(850) 650-1200

On the Harbor in Destin  
172 Harbor Blvd.  
tailfinsdestin.com

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



## Tequila's Sports Bar & Grill

Football season is still going strong! Tequila's is open and ready for you so on game day or anyway, stop in.

Ready to shake it up a little? And we mean literally - Tequila's Sports Bar and Grill has quickly become a local favorite. Let them serve up 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. Enjoy a unique fusion of sports bar food and delightful Mexican dishes. EAT, DRINK, FIESTA!!

### SPECIALS

Lunch specials offered daily Monday - Friday for \$8.99. 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-

## Bric a` Brac Restaurant & Night Club

December: Bric a` Brac can help with your Christmas parties, promotions, birthdays, business events or New Years—really any private event! Voted “Best Crab Cakes in Destin” five years in a row, Bric a` Brac is the true definition of something for everyone—a family friendly, kid friendly, American-style restaurant well known for its tasty food selections served up in a fun, artsy atmosphere by 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?

**2-4-1 MARGARITAS ALL DAY EVERYDAY!**

**TEQUILA'S**  
SPORTS BAR & GRILL

**YOUR NEW DESTINATION FOR ALL SPORTS!**

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Award-Winning Menu, Sports, Full Bar, 3 Dining Areas, Game Room, Dog & Giga-Friendly Harborside Deck!  
www.landsharkspizza.com

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

**MULTI-YEAR AWARD WINNER**  
BEST PIZZA IN DESTIN & BEST BURGERS IN DESTIN PLUS BEST WINGS IN DESTIN BEST TACOS IN DESTIN FULL BAR, A GAME ROOM, A DOG & GIGA-FRIENDLY BACK DECK!

**300 HARBOR BOULEVARD IN DESTIN (850)424-6743**  
NHL | NBA | NCAA College Hoops  
on an Army of Big Screen TVs!  
Destin's Official Green Bay Packers HQ!

# Entertainment, Specials & Sports!



Enjoy delicious entrées while you listen to some lively tunes. There's something for everyone!

**SPECIALS**

11pm - 4am Latin Night Fridays & Saturdays - Music and

Dancing Upstairs/Downstairs. 18+ to Enter, 21+ to Drink. GUYS \$10, LADIES \$5.

**LIVE ENTERTAINMENT**

Thursday: Live Music from 6pm to 9pm



Friday: Jones & Co from 7pm to 10pm

Saturday: Live Music from 6pm to 9pm

(850) 424-6369

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

**La Famiglia Restaurant**

Dec. 31, beginning at 3pm: Back to the Twenties New Year's Eve Party! Reservations available now.

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

**Beach Walk Cafe**

Join Beach Walk Cafe for a delicious New Year's Eve meal to ring in 2021 with Chef Daniel Peters's specialties. To view a full menu, visit beachwalkcafe.com/our-menu/new-years-eve/. Space is limited and reservations are required. Call 850-650-7100 to secure your space.

**ISLAND WING CO. GRILL & BAR**  
CRISPY BAKED WINGS - MAHI TACOS - BURGERS & MORE

58 BEERS ON TAP - 30 TV'S - WE CATER - GAME DAY SPECIALS

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**NOW SERVING BREAKFAST**  
7 Days a Week, 8 a.m. until 11 a.m.

**\$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)

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



*Destin Harbor*

**Live Music on the Docks**

Daniel Boone  
Rusty Hammerstrom

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

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

ACC	Dec 5
Boston C	@Virginia
Clemson	@Va Tech
Duke	FSU
Florida St	@Duke
Ga Tech	@NC State
Louisville	Wake
Miami	NC
NC State	Ga Tech
NC	@Miami
Syracuse	@ND
Pittsb	OPEN
Virginia	BC
Va Tech	Clemson
Wake	@Louisville

BIG 10	Dec 5	Dec 12	Dec 19
Illinois	Iowa	@N'Western	TBD
Indiana	@Wisconsin	Purdue	TBD
Iowa	@Illinois	Wisconsin	TBD
Maryland	@Michigan	Rutgers	TBD
Michigan	Maryland	@Ohio St	TBD
Michigan St.	Ohio St	@Penn St	TBD
Minnesota	N'Western	@Nebraska	TBD
Nebraska	@Purdue	Minnesota	TBD
Northwestern	@Minnesota	Illinois	TBD
Ohio St.	@Mich St	Michigan	TBD
Penn St.	@Rutgers	Michigan St	TBD
Purdue	Nebraska	@Indiana	TBD
Rutgers	Penn St	@Maryland	TBD
Wisconsin	Indiana	@Iowa	TBD



## PRO FOOTBALL

All times Central

### WEEK 13

Thursday, Dec. 3

Cowboys at Ravens, 7:20 p.m. (Fox/NFLN)

Sunday, Dec. 6

Saints at Falcons, Noon (Fox)  
Lions at Bears, Noon (Fox)  
Colts at Texans, Noon (CBS)  
Bengals at Dolphins, Noon (CBS)  
Jaguars at Vikings, Noon (CBS)  
Raiders at Jets, Noon (CBS)  
Redskins at Steelers, Noon (Fox)  
Browns at Titans, Noon (CBS)  
Rams at Cardinals, 3:05 p.m. (Fox)  
Giants at Seahawks, 3:05 p.m. (Fox)  
Eagles at Packers, 3:25 p.m. (CBS)  
Patriots at Chargers, 3:25 p.m. (CBS)  
Broncos at Chiefs, 7:20 p.m. (NBC)

Monday, Dec. 7

Bills at 49ers, 8:15 p.m. (ESPN)

### WEEK 14

Thursday, Dec. 10

Patriots at Rams, 7:20 p.m. (Fox/NFLN)

Sunday, Dec. 13

Broncos at Panthers, Noon (CBS)  
Texans at Bears, Noon (CBS)  
Cowboys at Bengals, Noon (Fox)  
Packers at Lions, Noon (Fox)  
Titans at Jaguars, Noon (CBS)  
Chiefs at Dolphins, Noon (CBS)  
Cardinals at Giants, Noon (Fox)  
Vikings at Buccaneers, Noon (Fox)  
Colts at Raiders, 3:05 p.m. (CBS)  
Jets at Seahawks, 3:05 p.m. (CBS)  
Falcons at Chargers, 3:25 p.m. (Fox)  
Saints at Eagles, 3:25 p.m. (Fox)  
Redskins at 49ers, 3:25 p.m. (Fox)



Steelers at Bills, 7:20 p.m. (NBC)

Monday, Dec. 14

Ravens at Browns, 7:15 p.m. (ESPN)

### WEEK 15

Thursday, Dec. 17

Chargers at Raiders, 7:20 p.m. (Fox/NFLN)

Sat., Dec. 19 or Sun., Dec. 20

Bills at Broncos, TBD (TBD)  
Panthers at Packers, TBD (TBD)  
Texans at Colts, TBD (TBD)  
Jets at Rams, TBD (TBD)  
Lions at Titans, TBD (TBD)

Sunday, Dec. 20

Buccaneers at Falcons, Noon (Fox)  
Jaguars at Ravens, Noon (CBS)  
Patriots at Dolphins, Noon (CBS)

Bears at Vikings, Noon (Fox)

Browns at Giants, Noon (CBS)  
Seahawks at Redskins, Noon (Fox)  
Eagles at Cardinals, 3:05 p.m. (Fox)  
Chiefs at Saints, 3:25 p.m. (CBS)  
49ers at Cowboys, 7:20 p.m. (NBC)

Monday, Dec. 21

Steelers at Bengals, 7:15 p.m. (ESPN)

### WEEK 16

Friday, Dec. 25

Vikings at Saints, 3:30 p.m. (Fox/NFLN)

Saturday, Dec. 26 or Sunday, Dec. 27

49ers at Cardinals, TBD (TBD)  
Buccaneers at Lions, TBD (TBD)  
Dolphins at Raiders, TBD (TBD)  
Broncos at Chargers, TBD (TBD)  
Browns at Jets, TBD (TBD)  
Sunday, Dec. 27  
Giants at Ravens, Noon (Fox)  
Bengals at Texans, Noon (CBS)  
Bears at Jaguars, Noon (Fox)  
Falcons at Chiefs, Noon (Fox)  
Colts at Steelers, Noon (CBS)  
Panthers at Redskins, Noon (CBS)  
Rams at Seahawks, 3:05 p.m. (CBS)  
Eagles at Cowboys, 3:25 p.m. (Fox)  
Titans at Packers, 7:20 p.m. (NBC)

Monday, Dec. 28

Bills at Patriots, 7:15 p.m. (ESPN)

### WEEK 17

Sunday, Jan. 3

Dolphins at Bills, Noon (CBS)  
Saints at Panthers, Noon (Fox)  
Packers at Bears, Noon (Fox)  
Ravens at Bengals, Noon (CBS)  
Steelers at Browns, Noon (CBS)  
Vikings at Lions, Noon (Fox)  
Titans at Texans, Noon (CBS)  
Jaguars at Colts, Noon (CBS)  
Chargers at Chiefs, Noon (CBS)  
Jets at Patriots, Noon (CBS)  
Cowboys at Giants, Noon (Fox)  
Redskins at Eagles, Noon (Fox)  
Falcons at Buccaneers, Noon (Fox)  
Raiders at Broncos, 3:25 p.m. (CBS)  
Cardinals at Rams, 3:25 p.m. (Fox)  
Seahawks at 49ers, 3:25 p.m. (Fox)

# BOATHOUSE

## OYSTER BAR

*A Locals Favorite For Over 30 Years!*

## DECEMBER 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](http://www.facebook.com/BoathouseOysterBar)  
[www.boathouseoysterbardestin.com](http://www.boathouseoysterbardestin.com)



# Meet our Local Dining Pros at Café Destin

By CALI HLAVAC

One of Destin's best breakfast spots is making changes! Café Destin, which had originally rebranded and reopened in June 2020, is now under new ownership. With the new owners comes expanded menu offerings, a new staff and more.

One of the owners, Iliyan Iliev, came to the U.S. in 2006 from Bulgaria to work in the local service and restaurant industry where he continued for almost 10 years. But while managing Red Brick Pizza in the Destin Commons for his friend and owner Diyan, a dream to own a coffee shop and cafe began to brew.

Recently, Iliyan and his business partner Diyan were presented with an opportunity to do just that! They purchased Café Destin and reopened with the expanded menu and new offerings in September of 2020.

Café Destin is open for breakfast and lunch 7 days a week from 7 a.m.-2 p.m. and focuses on creating delicious breakfast and brunch favorites. Their liquor license is in the works, so keep an eye out for Bottomless Mimosas, beer and wine coming soon.

Their new and expanded menu includes breakfast staples like pancakes, waffles, omelets, Eggs Benedicts, biscuits & gravy and more. For a lighter take, they also have a variety of Fancy Toasts (avocado, salmon and



more) along with pastries and muffins. For lunch, choose from a variety of burgers, sandwiches and salads.

Alongside the food, they are also a full-service coffee shop, offering everything from hot or iced fresh, local Amavida coffee to espresso and lattes. In addition to fresh roasted coffee, they offer diverse fresh fruit smoothies and a variety of tantalizing teas.

Café Destin has free WiFi and encourages guests to bring their laptops and work during the day. The building is surrounded by windows for an open and

inviting space, and their indoor/outdoor seating options make it comfortable and spacious for groups of all sizes.

They also have a conference room space available for small groups, or the main space can be rented for larger groups for networking, luncheons and more. It can also be rented after hours, for parties, rehearsal dinners, holiday parties and more.

If you haven't stopped in recently to check out the new menu, be sure to make breakfast or lunch plans soon! And don't forget the coffee stop! Tell them Destin Life sent you.



**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)

**We're Open for Dine In!**

850-424-6369 | [www.bricabracdestin.com](http://www.bricabracdestin.com)

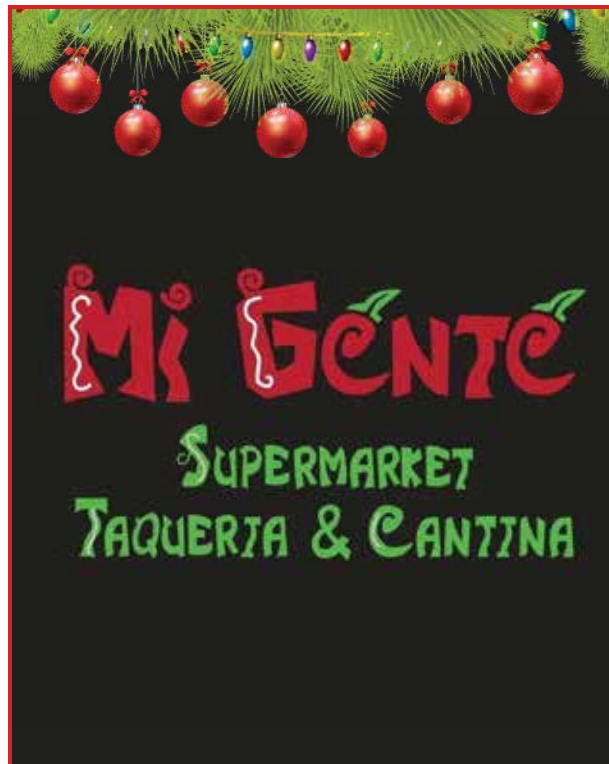


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*Experience "Authentic" Italian Cuisine  
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Featuring Veal & Chicken Parmesan, Marsala, Homeade Pasta & Ravioli, Pizzas and more!

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850-279-4527



**MI GENTE**  
SUPERMARKET  
TAQUERIA & CANTINA



Micheladas

## Tamales for the Holidays

Save some time this holiday season and order your tamales today... If you're planning on making your own tamales, we have all you need.

**OPEN FOR LUNCH & DINNER**  
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Book Your Christmas or Holiday Party Here. Private Party Room Available.

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 Bookshelf

# Local Author Bookshelf: Holiday Edition



Although COVID-19 has made Christmas seemingly the worst holiday ever, somehow it also made it more important. In **The Absolute Worst Christmas of All Time**, Sean Dietrich shares anecdotes from his beloved homeland (our area and South Alabama), essays taken from his column and blog over the past 7 years, in this 255-page book, delivering Christmas stories guaranteed to make your heart grow three sizes!

Longtime local and Destin favorite Sean Dietrich (sometimes better known as “Sean of the South”) is a traveling storyteller, podcaster, and Southern living writer known for his daily column filled with stories of steel workers, church potlucks, and trusty bloodhounds, which

always give his readers a reason to believe there is good in the world—despite what they may have experienced to the contrary.

As a child he liked to write. He filled up notebooks with tales of the high-seas, shameless vixens, and steamy scenarios combining both of the aforementioned. His 5th-grade teacher found one of his notebooks and scanned through it. “She told me I wrote with too many commas,” says Sean, “and encouraged me to pursue a career in construction work. That, old, woman, never, liked, me.”

Today, Sean is a columnist, novelist and podcast host known for his commentary on life in the American South. Long-time readers are well familiar with Sean’s monthly column in Destin Life. His work has also appeared in Newsweek, Southern Living, Garden and Gun, The Tallahassee Democrat, Good Grit, South Magazine, Alabama Living, the Birmingham News, Thom Magazine, The Mobile Press Register, and he has authored 10 books, and is the creator of the

Sean of the South Podcast.

“Hopefully, these stories will give you a good feeling during this crummy year, and maybe even a brief escape from the headlines of our troubled world,” says Sean, his way of saying Merry Christmas. Published this past November 24th, you can purchase *The Absolute Worst Christmas of All Time* on Amazon for \$5.99 (Kindle version) and \$14.99 (paperback edition).

You can visit Sean at [SeanDietrich.com](http://SeanDietrich.com), Facebook: @seanofthesouth, Instagram: @seanofthesouth, Twitter: @seanofthesouth1, Show/Podcast: [www.SeanoftheSouthShow.com](http://www.SeanoftheSouthShow.com).



Author, pastor and minister Dave Holland has just released two new books for the holidays perfect for gift-giving or your own daily reading!

**Christmas Jesus** contains heart-warming stories illustrating the birth of Christ and solidly based on the scriptures, which will stir your heart and ignite your faith. It gathers spiritual life and feeds the Gospel of Luke to you in daily devotions that are funny yet probing – tough yet laced with grace.

Luke obviously interviewed Mary extensively to give us this intimate rendering of King Jesus’ birth. Jesus came to bring peace on Earth and goodwill toward men. Why have we settled for less? *Christmas Jesus* guides you out of the minefield of opinions, and instead inspires real-life – exciting life – abundant life in your soul. Far from the musty books of theology and raging arguments of denominations this book goes straight to the life of Christ.

God has seven gifts for you this year that will prepare you for the birth of His Son. Glow in spiritual glory this Christmas as Jesus is born anew in your heart. This is your Happy Birthday Jesus book this year!

**Extraordinary Jesus: Ignite Your Season of Miracles, based on the Luke’s Gospel**, is 40-day devotional which will lead you on a journey in the footsteps of Jesus.

Do you hunger to know the real Jesus? Are you ready to meet Jesus without all the theological and religious doctrinal disputes? If you answered “yes” then “Extraordinary Jesus” is for you. This guidebook will take you by the hand to travel the roads of Israel with Christ. Track the healings, miracles, and teachings of Christ. Unlock the Gospel of Luke with explanations and stories that help you relate to Jesus. Empower your faith with a short prayer with each devotion. Grow deeper each day with these 15-minute devotions.

Through Luke’s illustrations, the height of Christ’s miracle-working period comes to life as the Lord heals the sick, raises the dead and delivers the oppressed. These remarkable displays of God’s power will boost your faith and ignite your heart with passion.

Author and retired military officer Rich Adams says, “Dave Holland candidly, and at the expense of himself, takes us on a 40-day journey through the Gospel of Luke, Chapters 5-9. On this journey, we come to know Jesus more intimately through his teachings, miracles, and examples en route to the cross. More than a short devotion, each day is a study of up to 1000 words: scripture, interpretation, and prayer (for application).”

*Dave Holland ministered and pastored for more than 40 years. He graduated from Gordon-Conwell Theological Seminary where he earned his master’s degree. Regarded as an authority on the Gospel of Luke, he studied the Word of God for 50 years in his search to know the Son of God. Dave and his wife, Jonie, live in Destin.*

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# Off the Hook

## Captain Gabrielle Barnes The Story of Lady Luck Adventures



BY CALI HLAVAC,  
TO DO IN DESTIN

As one of the few female captains to run our waters here in Destin, Captain Gabrielle Barnes broke into a male dominated industry and followed her dreams to pursue a career in fishing.

As a Fort Walton Beach local, her father introduced her to fishing at a young age. "Since I can remember, I was daddy's little girl, and around age 5, our daddy/daughter dates turned into fishing. I grew up bottom fishing the Gulf which I loved," Barnes said.

At age 19, Gabrielle moved to Orlando where she was introduced to sight fishing for redfish in Mosquito Lagoon. A completely different way to fish than what she was used to, she quickly became infatuated with the hunt, watching the bite through the shallow water, and then releasing them for another day.

At age 23, she decided to follow her passion and turn it into a career. She spent hours on the water learning the ropes through trial and error, logging every trip to see what was successful, and even garnering some knowledge from friends in the fishing industry already. Four years later, she earned her captain's license and started Lady Luck Adventures Fishing Charter here in Destin.

Then in 2014 she fell in love with fly fishing, during a trip to Andros, Bahamas. Fly fishing in the Bahamas for bonefish is a bucket list trip for many and feeling the fish put up a fight on a fly rod was a game changer for her. Ever since, it's been a hobby she's practiced as she traveled to learn to perfect.

Her experience traveling and fishing all over the world has rounded out her captain skills to



be able to offer a variety of fishing trips through Lady Luck Adventures like inshore, offshore, sight fishing and more. She's also spent extended time in the waters of Ketchikan, Alaska, Andros, Bahamas and Guam learning different types of fishing and skills to bring back to her charter.

Most days of the year, you can find Captain Gabrielle out on the water either with clients, friends or her husband fishing and having the adventure of a lifetime. Be sure to look her up next time you're looking for a fishing charter.





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 Environment


# Helpful Holiday Energy Saving Tips

## ENERGY TIPS

by Emerald Coast Energy Solutions

BY CHRIS BALZER, ECES

This holiday season is unlike any other, to cap off a year unlike any other. Throughout this season, and as we move into a new (and hopefully better) year, we wish you moments of peace amid the difficulties, connections with family and friends, even if they can't be in person, the warmth of memories from holidays past and wonderful glimpses of the joy that still lives under the surface.

We would also like to share a few holiday energy savings tips to help brighten your nights and lower your energy bills.

**Switch to LED lights when decorating.** LED lights use 80 to 90% less energy than incandescent lights. If you aren't sure if you have incandescent lighting or not, you can tell if you

have incandescent lights when it is warm or hot to the touch. We recommend using a digital thermometer to test to avoid injury. It is estimated that four strands of LED lights will save \$30 this month compared to four strands of the traditional lighting. It is also a good idea to use timers to reduce the amount of time holiday lighting stays on, plus one less thing worry about.

**When cooking the holiday feast, don't forget about the smaller appliances.** Crock-pots and microwaves use less energy and give off less heat than ovens and stoves. Also consider co-cooking. If one dish needs to bake at 400° and the other at 350°, consider sharing the baking time and set your oven at 375° and bake both dishes.

**Electronics are always a popular gift. You can get those electronics and save energy.** When choosing elec-

tronics: TV's, computers, gaming consoles, etc., always look for Energy Star qualified electronics. These qualified electronics use less energy and save energy. Rechargeable batteries and LED lighting might not be on top of anyone's list, but they make great stocking stuffers and save energy. Also, consider using smart power strips and turn off the electronics completely. Many electronics, even when powered off, still use energy. I call them energy vampires.

**If you plan to leave this holiday season, think about automating your home.** Put exterior and interior lighting on timers to avoid being on all day and night. Add a thermostat which you can control via Wi-Fi and your smart phone, in the event we get a cold streak or heat wave during the time you are away, you can control your home's temperature. Also, re-



member to unplug those energy vampire electronics which use energy even when turned off.

**When shopping for groceries, buying local foods and goods** not only supports our community, but saves energy by reducing transportation-related energy costs.

It is always a good idea to give your home an energy checkup by a professional. They can pinpoint your biggest energy loss areas and provide suggestions and solutions to become more energy efficient.

We wish you and your loved ones a happy, safe and energy-efficient holiday season!

Chris Balzer is founder and president of Emerald Coast Energy Solutions, a smile-provider company. ECES provides smiles to its customers after installing

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](http://www.trusteces.com) or email [wecare@trusteces.com](mailto:wecare@trusteces.com). Save energy and "Beat the Heat."

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

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# Finding Hope Through the Path of Grace

## Serenity Village Will Offer Safe, Protected Environment

A vision that began with a handful of residents in 2008 now supports 33 women, three graduates and a 5-year-old in transition in the program! The Path of Grace Women's Recovery Home has steadily been growing over the past 10 years.

The Path of Grace takes women with serious alcohol and drug addictions into its long-term program. Some have been addicted for decades. The first concept a participant begins to learn is how good life can be WITH God and WITHOUT drugs and alcohol. "We pour on God as much as we can," says Eddie Mansfield, Path of Grace managing director. "Everything we do starts with following the Lord. Our program is definitely Christ centered! We do our 100% best to help the residents make a 180 degree turn in life."

over and true loved ones get very little attention. It's paramount, once you turn away from alcohol and drugs, to walk away from those friends and relationships that were not good for us. You must leave them for good and not go back. Your success completely depends on it. New good relationships and friends with likeminded people will most definitely help you stay clean, sober and successful forever!"

Since Path of Grace helps women that are typically starting over from scratch with nothing or even in debt, it's of utmost importance to keep them in a safe protected environment for as long as possible. "We know from experience the women who get the GOD part and the staying away from old friends and places part usually make it for the long haul," says Eddie.

reaching out to the local community for financial support to pay for these homes as we build," Eddie says. "This is a wonderful mission to sew into. It will be a beautiful loving environment for

many mothers and children."

If you would like to support Path of Grace's mission of saving and restoring lives and families, please reach out at 850-974-4573. Or, you can donate

furniture, other items or by sending a check to Path of Grace, P.O. Box 9261, Miramar Beach, FL, 32550. You can also donate and learn more about us by going to [Pathofgrace.net](http://Pathofgrace.net).



Nicole and her daughter Ella (6), and Kayla and her two kids Brooklyn (9) and Jaxon (4). They are both getting transitional homes. If someone donates \$90,000 and sponsors a home, then they get to name the house.



Eddie says when a program participant graduates from Path of Grace, everything about them should be different. "We teach our residents to learn a strong work ethic," he says. "We teach them to balance their life, church, work, responsibilities, family time and free time. We push the residents to seek the Lord all day long! Our mission is to help them learn over the year or two that they are with us that living for God, clean and sober, is the only way to go. And going back is not an option."

Family and friends are another key to the success story. "Before you get clean and sober, family is usually left to the wayside," Eddie says. "Druggie friends and relationships take

To continue its growth and mission, Path of Grace is in the process of developing 10 acres in Santa Rosa Beach. The first phase of the development is the construction of 13 small homes that will be used to reunite single mothers and children and also provide graduates a safe protected environment to live in for an additional two years at a very low cost. The land owned and operated by the Path of Grace will be called the "Serenity Village." The 13, 850-sq. ft. homes will each consist of an open living room/kitchen/dining space, two bedrooms, one bathroom, a washer/dryer space and a porch. The cost to build, aside from the land which is paid for, is roughly \$90,000 per home. "We are




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 Wellness



By KAY LEAMAN,  
HEALTHDAY HEALTHYLIFE

The holidays are officially here and although they might look different, the smells, tastes and recipes will bring back memories and the joy of spending time in our most comfortable morning clothes with wrapping paper, pies, cookies, hot chocolate, movies and sports.

Hmmm, that last paragraph had a lot of sugar in it. Sugar

comes in high quantities during the holidays. The trick is enjoying all the pies, treats and sweets without having to add ‘diet’ to our vocabulary in January.

So, let’s look at some things we can do to help curb our desire to have ‘just a little more.’

**Package cookies in multiple containers.** Freeze some and only set out one container each day.

**Substitute the sugar in recipes** with honey or apple-sauce (less liquid required).

**Set out a healthy snack tray** 1-2 hours before the big meal: veggies, hummus, cheese, fruit and nuts.

If you use syrup for breakfast or holiday recipes, **use ‘pure maple syrup’** in place of the



cheaper imitation syrups (These are filled with syrups and sugars that are highly processed and very unhealthy.)

**Take a family walk** in the park, at the beach or around the neighborhood.

**Increase your water intake** to help your gut process everything that you’re consuming.

**Eat a salad** before filling the table with the main dishes.

**Make your hot chocolate**

**from scratch** instead of using instant packages.

For holiday parties and family potlucks, **walk around the table** before filling your plate to locate your favorite choices. Also, eat a snack before attending.

Of course, the best thing we can do is to say no to that extra cookie, extra helping or a bigger piece of pie. But when our will-power disappears, these options can help to curb those cravings.

Have a healthy, blessed and joyful holiday! Write Kay with your questions at [succeed@healthydayhealthylife.com](mailto:succeed@healthydayhealthylife.com).



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PERFORMANCE AND RECOVERY




Wellness

# Meet our Hometown Hero: Dr. Jason Baker

BY RITA L. SHERWOOD

If you're like me, and don't really enjoy going into Walmart, you might just have met this amazing, but homeless, man who works in the pickup lot. Follow the orange signs, and you definitely can't miss him with his gigantic smile and positive attitude complete with his usual, "Thank you and have a blessed day." Rodney Montgomery is his name, or as we all call him, Mr. Rodney.

One day not too long ago, Katie Love was picking up her groceries in the Walmart pickup lot, and she and Rodney started talking, like they always did. When Rodney discovered that Katie worked for a local dentist, he smiled and said, "That's great, I probably need to come see you." Katie had noticed before the decaying dental condition of his teeth, to be more specific, his few remaining broken teeth, and when she returned to her office at Miramar Beach Dental and Orthodontics, she told her boss, Dr. Baker, all about it.

Originally, she thought she



could raise money through donations to help Rodney improve his teeth and/or get dentures. But when Dr. Baker heard about it, he asked Katie to bring him in. After meeting Rodney, Dr. Baker realized he not only had a bad infection, but he needed to have his few remaining teeth pulled. The next step was to insert implants, and then snap in some dentures. All in all, this process took several months

and totaled around \$30,000, although Dr. Baker provided it at no cost.

Katie says, "Rodney is such a kind soul who blesses everyone with his infectious personality on a daily basis, and now it's his turn to be blessed, and now he can share his beautiful smile with all of Destin."

Rodney is truly happy and feels like a whole new person. He has so much faith in God,

is happy to be alive and feels truly blessed. He says, "Katie is an earthly angel sent straight from Heaven, and it's hard to put into words how I feel about my experience with her and Dr. Baker. God always has a plan, and puts certain people in your life at certain times. Both were a God send and it melts my heart when I think about all they've done for me, and especially now with my whole new white beautiful smile!"

Dr. Baker says, "It felt great to help Rodney get the smile he has always wanted! He told me once that he couldn't ever remember a time when he had a full set of teeth. But nonetheless,

none of the challenges he experienced in his life ever prevented him from always being happy and appreciative every time he came in for an appointment. I'm so happy we could help him in this way."

And that's how the story goes - another Hometown Hero for our small community of Destin. We're so lucky to live in such a gracious, giving area, and as the holidays are approaching and this crazy year is winding down, it's nice to focus on a positive story of thoughtfulness and charity. Thank you Katie and Dr. Baker of Miramar Beach Dental and Orthodontics.

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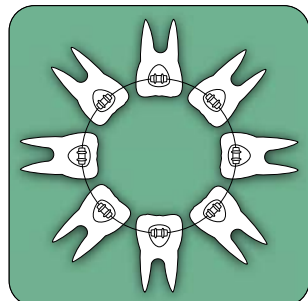
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# Our Shared 2020 Grief



BY STEPHENIE CRAIG,  
JOURNEY BRAVELY

What comes to mind when you hear the word grief? 2020 is inviting you to see grief as the emotional experience surrounding the loss of anything or anyone important to you. Maybe you've lost a person, a pet, a relationship or a home. We are experiencing loss of jobs, physical touch, in-person contact with family, the ability to visit sick loved ones, gathering in large groups to celebrate or to mourn. We are also experiencing intangible losses like feelings of certainty, control and the way life was before COVID.

As the year's end approaches, we are invited to acknowledge our loss/pain and remember that we aren't alone in our grief. While we all wish 2021 would bring "normal" back, we struggle to make sense of our current and ongoing challenges in a world where COVID exists.

So, what are we supposed to do with all the uncertainty, sadness, anger and depression?

Elizabeth Kubler Ross and David Kessler, authors/social scientists, provide helpful guidance in messy, chaotic grief. The 6 Stages of Grief are not tidy categories, neat timelines or defined behavioral markers. Grief is complicated, unique to each person, and non linear. Rather, the Stages of Grief are ideas providing structure for understanding complex emotions. Stages are experienced in any order, repetitively, and you don't have to experience every stage. There is no typical or normal grief. You can't do it wrong. What's important is acknowledging your loss and allowing yourself to feel.

## 6 Stages of Grief to Help You Navigate Loss:

**Denial.** Denial is the numbness/shock that occurs shortly after a loss. Your brain can't completely process and reorient to loss. So, denial helps you ease into the reality. Denial feels like your brain is tricking you into postponing acknowledgement of loss and the full onset of grief emotion is sometimes muted temporarily.

**Anger.** Anger can be powerful and overwhelming. Let

yourself feel and express anger. Losing a person, a job, or sense of normalcy are hurtful experiences. Your body uses anger to find structure and strength in the emptiness of loss. It's ok to feel anger toward yourself, loved ones, strangers, God. Let yourself feel rather than pushing anger down.

**Bargaining.** "If only I had left the house 15 minutes later..." "I will do anything to get things back to the way it was before so I don't have to feel this pain." Bargaining is your brain seeking control in the midst of out of control circumstances. It's okay to entertain these thoughts and wonderings as a path toward accepting death, pain, and loss happen in this world outside of your control.

**Depression.** Loss is terribly sad. It leaves you feeling empty, exhausted, withdrawn, lacking motivation, lacking a sense of purpose, and lacking mental clarity. Situational depression is common in grief and different from clinical depression that is prolonged and not related to circumstance. Don't rush yourself or "quick fix" grief-related depression. It's normal and over time, it decreases.

**Acceptance.** You don't "get over" loss. Instead, you move through it in your own time ac-

cepting the loss will always be part of you and your story. Acceptance happens as you accept the new reality of daily life in the absence of what you lost. You will still hurt at times even as you begin to experience joy again in your life in small doses.

**Making Meaning.** Loss cannot take from you all of the moments, lessons, and joys you carry from time before the loss. You make meaning by remembering the value and beauty in what existed before. You make meaning by bringing what was before into the present and creating meaningful moments of memory and carrying legacy forward. You make meaning by

allowing loss to motivate positive action to help others through the loss you've experienced.

These stages will not help you skip the pain; however, they can provide reassurance along the journey. Allow yourself whatever time you need to grieve. Let emotions rise to the surface even when they threaten to overwhelm you. Releasing feelings is the slow path to lessening emotional intensity and embracing the current reality of your life. As you navigate grief and other difficulties, remember that Journey Bravely has coaching sessions available to help you. Connect with us at [journeybravely.com](http://journeybravely.com).



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 Musing



BY SEAN DIETRICH

My wife is putting up the Christmas tree and we haven't even rounded the corner toward Thanksgiving yet. But then, this holiday season can't arrive quickly enough for us.

My wife is ready to get this show on the road. After a long year of sheltering in place, social distancing, sterilizing hands, and making curbside grocery pickups in hazmat suits, I'm surprised she didn't put the tree up in July.

Not only is she erecting our tiny plastic tree, she is cooking butterscotch cookies, lighting scented candles, and diffusing festive 50-dollar essential oils into the air. Our house smells like a Yankee Candle suffering from an identity crisis.

Our corny Christmas decorations are making an annual appearance, too. We have porcelain figurines strewn on every surface, little glass people skating on mirrors, decorative salt shakers, a Norman Rockwell

advent calendar, and of course, Christmas scarves for our dogs.

Yes. Scarves.

And music. You cannot put up a tree without music, it would be wrong. We play only the classics in this house. Because whenever Christmastime rolls around I prefer to travel back to a time when singers wore tuxedos, drank martinis on national television, and slurred their words in the company Foster Brooks.

The old melodies are drifting through our home like ghosts of Christmas Past. Nat sings about Chestnuts. Der Bingle is singing in Deutsch. The Vienna Boys' Choir sings in Latin. Willie sings in Texan.

And I am lost in a fog of peppermint and plasticized Christmas paraphernalia. I have already traveled backward in time, deep into my childhood.

When I was a kid, my parents did not give many Christmas presents. Oh, we decorated and did trees, but our evergreens were fake, and our decorations were cheap.

On Christmas morning I would receive three or four sensible gifts and that was about all. Because we were fundamentalists. My mother didn't believe in elaborate gifts. So I never even knew what I was missing out on.

I thought every kid received



khakis, Fruit of the Looms, a Sandi Patty record, and a 1611 King James Bible for Christmas.

Until one year when I visited my friend's house on Christmas Eve night.

The party was un-dang-be-lievable.

I felt like I was walking into a Yuletide explosion. They were smoking cigarettes, sipping spiked eggnog, and shouting. They all gathered around a tree that was the size of a municipal landfill. Under the branches were 1,498,283 wrapped presents. Everyone was howling along to the "Twelve Days of Christmas," refilling highballs, and wearing colorful garb.

My friend's mother was dressed in a red gown with white pearls and a holly brooch. His father wore a Santa hat and smoked a stogie the size of a two-by-four. There was mistletoe hanging from the door jambs. I believe Foster Brooks even made a cameo.

The green-eyed monster of envy was awakened within Little Me, and I am at my worst when I'm jealous. It's my ugliest emotion. I couldn't believe I'd been so shorted for all these years.

Our Christmases had been

dreadfully plain, and our suppers basic. We were pitiful. We ate canned oysters and cold cheese logs. We listened to solemn religious music. Our idea of a wild holiday night was turning up volume when Lawrence and the boys played "Lady of Spain." How could my parents do this to me?

The next Christmas, my father decided to help me see life more clearly. He let me accompany him on one of the annual holiday errands he always did for our church.

We spent the evening going across town to deliver free balsam firs and sacks of gifts to needy families. These were sturdy trees, and the presents were mostly coats and shoes and hats.

That night we visited many different neighborhoods. I was introduced to various children who lived in ramshackled homes with dogs under the porches and absent parents. My father wasn't trying to give me a guilt trip, I think he was just trying to let me see the world as it was.

And I did. I met kids my age who didn't even seem to realize it was Christmas. They had no twinkling lights, no yard art, no butterscotch, no cheese logs, no nothing.

There was one kid who I went to school with. He was waiting on his porch with his little brother when we arrived.

His family not only lacked a tree, they were using flashlights because their electricity was off. The church delivered their groceries weekly. And their clothes came from donations.

My father put on his biggest smile to make the delivery. We dropped off a garbage bag filled with gifts, and I was surprised to discover that these kids were actually excited about receiving so little.

When the kids threw their arms around my father I saw peach-sized tears in their eyes. One boy shouted, "Oh thankyou-thankyouthankyou!"

And I'll never forget seeing that kid look admiringly at my father, then to me, and saying with complete sincerity: "Man, you're SO lucky."

We rode home in silence. And when I arrived at our little house and saw our crooked tree, I felt differently about it all. I looked at our handmade decorations, and the popcorn garland, and the quilted advent calendar, and the candied pecans, and I felt downright silly.

Then I sat beside the glow of our lit-up tree and got lost in the sounds of music. I could not quit thinking about what I had seen.

And even though I am an adult now, and even though COVID-19 has made this year a crummy year, I still replay that boy's words in my head.

Because they remain so very true.

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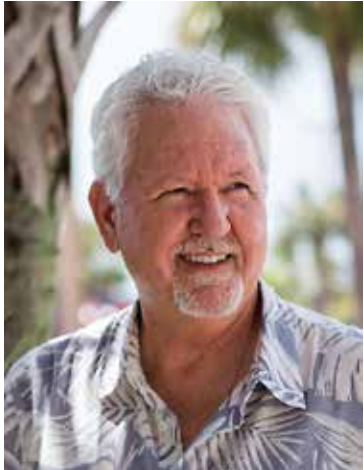


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# A Pastor's Ponderings: The Christmas Song

BY PASTOR DAVE HOLLAND

Where were you when I laid the earth's foundation?  
Tell me, if you understand...  
On what were its footings set,  
or who laid its cornerstone—  
while the morning stars sang together  
and all the angels shouted for joy?  
—Job 38:4-7 (NIV)

In the beginning of time there was a Singer. He sang a magnificent song and the world was made. Such beautiful music danced through the universe that the sun, moon and stars waltzed in perfect rhythm. But,

humanity questioned everything in the song for so long that humans forgot there was a Singer. That's when the great sadness began. The earth decayed and the song faded into a distant memory.

God fashioned the heavens and the earth while the stars sang. We look through the eyes of science and we see laser beams and light-years calculated to infinity. But we miss the song and the Singer. God speaks the language of beauty and design, while science seeks the method and math of creation. Albert Einstein said, "Science is lame without religion and religion without science is blind." Science relates to creation as sheet music interacts with a song. Both are necessary, but methodology must follow the creative genius.

Creation resounds to the glory of God. But we have this problem called sin. It mucks up the works considerably. Our hurts and pains deafen us to the song; it blinds us from seeing the



splendor. We can trace our fatal flaw to the Garden of Eden where Adam and Eve rebelled against God. We inherited their mutinous nature and possess it in every fiber of our being. We don't try to be bad—it comes naturally. All seemed hopeless until Father God created a new beginning.

God's secret plan slowly unfolded. In the stillness of a Middle Eastern night, a Hebrew named Abraham once again heard the stars sing. The promise revealed to Abraham that salvation would come through his descendants. And he believed the promise. God would create a new song for humanity

to sing and rejoin the praises of the morning stars.

The Holy Child was born in Bethlehem, birthed to the tune of "Glory to God in the highest." The universe sang at His birth, "At once the

angel was joined by a huge angelic choir singing God's praises: Glory to God in the heavenly heights, Peace to all men and women on earth who please him." Luke 2:13-14 (The Message)

Humanity crucified Jesus the Savior, but God's creative song would not be silenced. All creation groaned until the melody of pain and suffering converted into resurrection. The great sadness is transformed into joy. This message of life is released through faith in Christ.

The song of creation and Christmas simmers in every Christian's heart. You are God's workmanship. His creative song

dances in your heart waiting to be sung by your voice. The universe is waiting to hear the new thing that God has created in you.

Christmas is the song of the ages and you are now the singer. The angels sang it and invited the shepherds and all people to join the joy. The birth of Jesus is our theme: "It came upon a midnight clear, That glorious song of old, From angels bending near the earth, To touch their harps of gold: "Peace on the earth, goodwill to men, From heaven's all-gracious King."

Dave Holland pastored churches for 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke titled, "Extraordinary Jesus: Ignite Your Season of Miracles." You can obtain a copy of this book from his website, DaveHolland.org or at Amazon.com. Pastor Dave is available to preach and teach in churches and conferences.

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 Musing



BY MATTHEW VANDERFORD,  
CLAIMOLOGY

Today was one of those days that just needed to happen. It was one of those days filled with duties and responsibility. But instead of hopping out of bed early, I decided I needed 15 more minutes, which turned into 30.

After finally coaxing myself out of bed, I went outside, did a quick meditation and was able to feel the need to allow myself to be in the moment, to allow schedules to be fluid, flexible. In that moment, I decided to commit to being in the moment more for the day. And then guess what happened? A dear friend called and said, “Hey you wanna get a quick bite?” I paused, thoughts passed by: What about the inspection, what about the office, what about being the responsible person and keeping it all together with time management? What about meeting your colleague to go over details for the day? What about, what about, what about.....???????

“Sure, why not,” I reply. This is the moment to be fluid. I don’t get to see this person too often anymore and I truly value their

friendship. So, this morning I allowed all the ‘what abouts’ to be just that—what about. What about IT is so important that I can’t make time for a friend, and more importantly me. There’s value in friendship and human connection. Value in listening to the moment of “Hey, you wanna get a quick bite?” Value in wanting to learn more from others and hear what they have to say.

So, breakfast came and then ended—it’s always a good ending when eating with good people, which turns into more reasons to be grateful for being in the moment. It was a time to deviate from the scripted path and allow myself to be teachable and imperfect. How great children have it because of their wonder, their curiosity of life. How great it was to see a dear friend and share stories and offer help to each other and really be there for each other. To learn. To be childlike and follow the butterflies again.

I needed to learn a few valuable lessons: Be in the moment. Allow life to guide me in the right steps. To learn lessons quickly. To keep moving forward and do the next right thing. And, most importantly, allow myself the grace and acceptance of what it really means to be me. Totally messy, totally a little nuts, totally imperfect and most importantly, perfectly human.

Being human in this world can be tough at times. Throw in a hurricane or two...or sev-

# The Value of a Moment



eral for that matter and you can get a recipe for stress that WILL make a grown person cry and bring the strongest of people to their knees. So, what does being in the moment have to with

anything let alone filing claims. Well, being in the moment, to be fully present allows us to respond to circumstances from a position of creativity and greater insight. Because being in the moment is about being IN the moment – fully immersed. Feeling all the feelings and seeing different perspectives. Allowing the natural creative energy of existence to carry us along the river of life guiding us to see new ways of thinking about sit-

uations, obstacles or concerns. Being in the moment, to be present, to hear someone’s story, to share a handshake, a hug, a tear, a smile. To share a struggle. To solve a problem. Even this column, for example, started one way, but the moment it started, that moment lent itself to another, which has led us here, right now. I’m grateful for that. Funny things those butterflies. And funnier still where they fly.....

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BY MYRNA CONRAD

Christmas is one of my favorite holidays. During this time, we receive cards and hear songs about “peace on earth good will toward man.” In fact, when the angels heralded the birth of Jesus they said, “And this will be a sign for you: You will find a baby wrapped in swaddling clothes and lying in a manger. And suddenly there was with the angel a multitude of the heavenly host praising God and saying, ‘Glory to God in the highest, and on earth peace among those with whom He is pleased.’” ~Luke 2:12-14

Christmas is supposed to be a time when we see people caring for and thinking more of others than themselves; a time of kindness and giving. It should be a

time when families and friends gather and celebrate. It should represent a time of peace and hope. However, over the years, it has become as much about getting as it is giving and rather than the act of bringing joy and peace, it often brings stress and anxiety. Many people feel anything but peace during this time. Over the last several decades many of the traditional celebrations of Christ’s birth by Christians have been attacked and regarded as being offensive rather than representing life and peace.

I read an article about peace during the time of WWI when a cease fire happened on both fronts at noon on Christmas Eve. It wasn’t something that was decided by the military leaders, it was decided by the men in the trenches. In their hearts they wanted to observe one evening of peace. Christmas in the U.S. during the post war years between 1946 and 1964 reflected a period of peace, prosperity and productivity.

Today, peace seems to be more elusive than ever, whether it be peace within families, peace

within churches, peace within organizations, or peace both within countries and between countries. There is turmoil and destruction in all of our major cities and even in some rural areas. This year has definitely been a year of anger, frustration and people attacking each other, both verbally and physically. If you listen to the news or get on social media, people are very opinionated and mean. People have chosen to have confrontations instead of conversations, conflict instead of peace. Sometimes the hardest place to find peace is within our own hearts.

So, what happened to the peace that this season is suppose to represent? How do we find a measure of peace again in our country?

I believe there will always be turmoil and wars, arguments and disagreements. However, peace starts from within. Until we can find peace in our own hearts, we will not be at peace with others. So, how do we find inner peace? The major thing that takes away anyone’s peace is fear. So many people are living in fear during this time: fear of sickness, fear of

being in need, fear of losing people they love, their livelihoods, their belongings; fear of loneliness, fear of being out of control. Well guess what! We are not in control over any number of things that might happen in our lives. Peace can only come when we realize that there is one more powerful than any person or circumstance—someone who loves us and is working in our lives—someone who does have complete control! That’s the peace message of Christmas! God sent His Son to this earth so that we could be reconciled to Him and know how very much He loves us. That is the only peace that is lasting regardless of our circumstances, which are constantly changing. When we have this peace and security in our own hearts, then we can reach out to others in peace, with a heart of giving, not expecting; with a heart of love, not need; with a heart of forgiveness, not anger.

How can you have peace and promote peace? Here are a few strategies:

**Be Aware:**

Be aware of the things or feel-

ings that disrupt your own peace.

Think about how peace would change your life.

Consider how you can let go of some of the fears that plague your life.

Understand that you have no control of what others do, but that you can choose peace in your own life.

**Be Intentional:**

Make every effort to be at peace with others.

Be willing to not try to control every situation.

Teach your children how to get along with others.

Have a generous heart this Christmas. That doesn’t mean spending a lot of money, but being generous with your time and your love.

Check out Jesus – He came to bring ultimate peace – personal peace.

*“Now may the Lord of peace Himself give you peace at all times in every way. The Lord be with you all.” ~2 Thessalonians 3:16*

*“For He himself is our peace, who has made the two groups one and has destroyed the barrier, the dividing wall of hostility.” ~Ephesians 2:14*



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 Business

# FPRA NWFL Coast Chapter Celebrates 15 Years!

## Chapter Wins Multiple State Awards, Installs 2020-21 Board

The Northwest Florida Coast Chapter of the Florida Public Relations Association (FPRA) is celebrating 15 years serving the Florida Panhandle. Formed in 2004 as the 15th chapter to be established under the FPRA, it currently has 57 members (and growing) across three counties; Bay, Walton and Okaloosa.

In August, the chapter inducted the 2020-2021 Board of Directors during a virtual installation ceremony via Zoom. "Now is a critical time for public relations and marketing professionals to lean into our association for continuing education, professional development, and networking

in order to stay vigilant and on top of their game as leaders in our companies and our profession," said Shaye Smith, incoming Chapter President.

The chapter's new board of directors are:

Shaye Smith – President, Jenni Brunson - President-Elect and VP of Membership, Denise Song – Secretary, Lori Leath Smith - VP of Finance, Chelsea Fox - VP of Professional Development, Maggie White - Professional Development Chair, Bobby Parker - Northwest Florida Communications Summit Chair, Corey Dobridnia - VP of Communications, Cali Hlavac - Digital Media



Chair, Danica Phillips - Design Chair, Whitney Lee - VP of Student Services, Kelly Curry - VP of Events, Hillaree Durso - VP of Image Awards and Stephanie Pettis, APR, CPRC- Immediate Past President and VP of Accreditation.

In September, the chapter celebrated 15 years with past and present board members at a limited attendance ceremony where the group reflected on its 15th year and the accomplishments despite the "unique" circumstances facing the chapter. Some of those accomplishments included having the largest APR

study group in chapter history with seven students, hosting virtual webinars/professional development events for the first time, and winning three State President's awards from FPRA: 2019 State President's Award for Professional Development (third consecutive year!); 2019 State President's Award for Financial Management; and 2019 State President's Award for Transformation (new award, runner-up to Chapter of the Year). "This is the first year our chapter has taken home three State President's awards and I could not be prouder of our board's efforts

under such challenging circumstances," said Stephanie Pettis, APR, CPRC, Immediate Past President.

In addition, several leaders in the field of public relations were recognized for their outstanding communication efforts in Northwest Florida, making a profound difference and using their platforms and voices in innovative ways in our communities:

Shantelle Dedicke, Founder and Chief Creative Officer for the Frances Roy Agency, received the 2019-2020 Communicator of the Year for Business/For Profit organization.

Andrea Gainey, Lead Legislative Aide for Senator George Gainer of the Florida Senate 2nd District, received the 2019-2020 Non-Profit Communicator of the Year.

Christopher Saul, Public Information Officer for Okaloosa County was the recipient of the 2019- 2020 Social Impact of the Year Award.

Tracy Louthain, APR, CPRC, Newman-Dailey Resort Properties, was the recipient of the 15th Annual Northwest Florida Coast Chapter/2020 Person of the Year.

Kate McMillan, Communications Manager, Destin Charity Wine Auction Foundation, was the recipient of the Chapter President's Award.

Bobby Parker, Director of Marketing and Public Relations, Aloha Hospitality International, was the recipient of the Chapter's Member of the Year Award.

To learn more about becoming a member of FPRA NWFL Coast Chapter and membership benefits, visit [nwcoastfpra.org/membership](http://nwcoastfpra.org/membership).




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# Sorting Through the Noise of Medicare Enrollment



BY GREG DURETTE

For those folks new to the Medicare Annual Enrollment Period (AEP), the overwhelming volume of mailing pieces, emails and phone calls are dizzying. For those folks more experienced in this time, the sigh of despair and calls of “Oh no, not again!” can be heard from every balcony and rooftop. Keep in mind, the closer we get to December 7th (the official end of the AEP), the more intense it will get if you listen to them. Regardless of your experience

level, there are some things you can do to quell the noise and help you make the best decision possible for you.

First, make sure you pay attention to the mail and phone calls you receive from your existing insurance company. These communications will be very valuable to you as they likely will be about the changes to your current plan in the new year. Too often, because of the volume of clutter mail, folks tend to throw these out along with everything else just to try and keep the kitchen counter clear. As the saying goes, don’t throw the baby out with the bath water!

Next, try to make a real effort to understand everything you can about your current plan. Know the exact name and type of plan as well as how much you are paying in premiums. Is it a Supplement Plan? If so, which one; M, N, G, F, etc.? Know which type of Part D or, Stand-Alone Prescription plan (if any)

you have, to go along with this Supplement Plan. Know your deductible and copays. Know if you are able to use your pharmacy of choice. Know how the coverage Gap (commonly known as the “Donut Hole”) works in your plan.

Perhaps you have an Advantage Plan instead. Again, know the exact name and type of plan as well as how much you are paying in premiums. Being that Advantage Plans have the prescription coverage built in, you will not have a separate premium for Part D. However, you will need to know the deductibles for the entire plan. Oftentimes, there will be a separate deductible for the Advantage Plan and the Prescription coverage within the plan. Also, know your copays and whatever extra coverages your plan offers such as rewards programs, silver sneakers, etc.

The two last, most important pieces of information you will

need to know about your current plan is, what your premium will be and are your doctors/medications going to be on the plan in 2021. Some plans get better, some plans not so much. Some get more expensive and some reduce to as low as \$0 per month. Some doctors stay and some doctors go. Some medications get more expensive, less expensive or simply are not covered. It all depends on where you live and the plan you have.

Now, FINALLY, you are armed and ready to attack that onslaught of external information. Be careful of where you look! Many of those ads you see on TV with famous sports figures/actors are nothing more than marketing companies looking to get your information to SELL to anyone willing to pay for it. If you respond to those ads, you will only make the onslaught of mail, emails, texts and calls that much bigger.

Work with people you know

and/or reputable insurance companies you know and recognize. Deal direct and don’t be afraid to let someone know you would prefer they not contact you again if you have settled on what you want to do.

That is the final important point. Now that you are well informed and have made a well-informed decision, you will feel much better about changing the channel when the next Medicare ad shows up on TV. You can sort your mail over the trash barrel. Talk about stress free living!

*Greg 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 over 37 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.*



BY RICKY HARPER, C12

There is a great lesson on leadership when one studies the difference in the way cows and buffalo respond to storms.

When a storm is building on the horizon, cows do a very natural thing—they run away from it as quickly as possible. On the surface this makes perfect sense, it is logical behavior, and they continue running away from the storm as it approaches and overtakes them.

On the other hand, buffalo are unique in the animal kingdom. When a storm develops on the horizon, buffalo turn and charge directly into it. By running at the storm, they run straight through it.

Whereas cattle maximize their exposure to the elements

and danger, bison minimize their exposure. The buffalo experience less discomfort, exert themselves less overall, and simply are not in harm’s way as long as the cattle are. This behavior is counter-intuitive...and brilliant!

Cows do what many leaders do when faced with a storm. Rather than confront it, they use tactics such as optimism and wishful thinking, or they hide to avoid danger and confrontation.

Whether on the plains of the western U.S. or in the crucible of corporate office suites, our reactions to the storms we face dictate our exposure to their dangers.

Today, American businesses face storms of unprecedented proportions. We are living in a VUCA environment (Volatility, Uncertainty, Complexity, Ambiguity) and we must confront the storms our businesses face with courage, aggressiveness, clarity and without hesitation. In 2020 alone, we have faced what was unimaginable just a year ago—Covid-19, widespread civil unrest, mandatory shutdown and a contested election.

There is another storm that

owners must face—that is the storm of being alone at the top. It is not just cliché; being at the top can be a lonely place. And

the storm of that loneliness can limit your ability to innovate and pivot. How many times have you sat in your office won-

dering what to do, who to turn to, where to go next, or how you were going to make it?

*Continued on next page*

## Running Into the Storm...Together



Through **The C12 Group**, thousands of Christian CEOs, business owners & executives across the United States are learning from peer wisdom and insight by sharing with those who have **been there**. Members encourage and hold each other accountable to the core values and Biblical principles that guide them.

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Niceville Chamber

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Destin Chamber

Tickets available at [EventBrite.com](http://EventBrite.com)

Ricky Harper | Chair

**850.510.5771**

[ricky.harper@c12group.com](mailto:ricky.harper@c12group.com)

 Business

## Lucleon Insurance Opens In Destin

Locally owned and operated, Lucleon Insurance has opened its doors! Providing local and reliable service to our community, Lucleon Insurance was founded on faith by Steven H. Craft, Jr. this year. Amidst all the chaos in the world, Steven believes everyone can benefit from a little peace of mind and security in life. As the sole proprietor and the direct point of contact for all of your insurance needs, he brings a well-balanced mix of faith and business to the insurance industry, striving to diligently and sincerely serve the community with excellence and integrity.

“My goal is to help you save on insurance policies as well as help simplify the process and obtain the best options with your auto, home, commercial, health, life, condo, flood, umbrella, boat/RV and/or renter’s insurance,” says Steven. “Also, if you’re turning 65 or are approaching age 65, be aware that Medicare starts the first day of your birth month. You are able to sign up three months prior to your birthday! I’ll work to help you make the best choice for you,” he says.

If you need coverage and want the benefit of having an agent nearby, call Steven at (850) 361-2882 or email [steven@lucleoninsurance.com](mailto:steven@lucleoninsurance.com). Visit [lucleoninsurance.com](http://lucleoninsurance.com) or stop by Lucleon Insurance L.L.C., 814 Airport Road Suite 2A, Destin, FL 32541.

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

## Is Working Remotely a Good Idea?



By DANIEL JONES

With more people working remotely, more employers will be asking themselves if centralized offices are needed ever again. It used to be a milestone accomplishment for a rising company to get their own office space, somewhere they could all collaborate and share in each other’s struggles and triumphs. We are entering a new phase where ditching the office is now a milestone of progress and many temporary changes made during 2020 will be made permanent. Losing these interpersonal connections engendered within workplaces will profoundly change the average worker’s attitude towards their employer and alter their company’s relationship to them.

Perhaps this is a good thing. One effect is that people will be judged more on the merit of their work than on their skills in flattery. There is nothing more



annoying and unfair than being passed over on a promotion or opportunity because you didn’t go out for drinks with the boss. Since managers will have less social connections with staffers, they will be more free to advance those with superior performance with less fear of how it will affect morale.

Another effect is that there is less small talk around the water cooler. This is both good and bad; it is good for the employer who is always pushing efficiency and it is bad for the worker who loses the personal connections that make mundane tasks tolerable. Sometimes the only reason people come to work is because their friends are there. With mass migration to online work, morale changes from group-level to individual-level, making it easier for employers to downplay mistakes or unpopular moves.

The biggest upside is that workers will have new freedoms to work when they want, how

they want, and for who they want. The best people will have even more choices, so expect employers to try to entice better workers. However, I view this as similar to online dating. At first it will feel like the employment options are limitless, but the reality of managing a job with physical deprivation can also be challenging. If the success and pervasiveness of online dating is any indicator, online working is here to stay. So, we should stay aware of the challenges.

The reverberations of 2020 could bring business opportunity. However, we can all be proactive in thinking ahead, considering our colleagues thoughtfully and making sure to anchor our boats deep enough to prevent being beached by the outgoing tide.

*Daniel Jones is Commercial Lines Account Manager, Surety Bonds, with Norton Insurance. You can reach him at (850) 244-1574, [daniel@norton-insurance.com](mailto:daniel@norton-insurance.com) or visit [norton-insurance.com](http://norton-insurance.com).*

### STORM

*continued from previous page*

You do not have to be alone. Right now, there is a group of your peers running into the storm together. Called a Peer Advisory group, they are each other’s sounding board. C12 builds Peer Advisory groups of up to 12 non-competing like-minded Christian CEOs. In a Peer Advisory group, leader-

ship is developed by challenging each other’s thinking, studying MBA accredited content together, sharing best practices, and holding each other accountable to excellence. All of this is done on a strong foundation of biblical principles and the understanding that we are just the stewards of the businesses and humans we lead and employ.

We are a ‘buffalo culture;’ we run into the storms and we do it

together. We are holding a seat for you!

Learn more about the C12 Group and ‘buffalo culture’ at one of two ‘Kingdom Minded Business’ events: **January 21, 11:30-1:00 at the Niceville Chamber, or January 26, 12:00-1:30 at the Destin Chamber.** Lunch is included and tickets are available at [EventBrite.com](http://EventBrite.com)



## Medicare Questions? We’ve Got Answers.

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# ECMA Brings Classical Music to Northwest Florida

By DEBORAH CARLONI

Ludwig Van Beethoven said, “Music can change the world!” And the Emerald Coast Music Alliance (ECMA) was formed to do just that locally—not for the entire world, but for our small piece of paradise. ECMA was founded in 2017 by Israeli-born classical pianist, Artistic Director Alon Goldstein who describes performing for children and adults who might not normally have access to classical music concerts, as “life changing and transformative,” and they’re bringing it on!

Alon is a passionate advocate for classical music education and is devoted to sharing the beauty of classical music to under-served communities.

ming have made him a favorite with audiences and critics alike throughout the United States, Europe and Israel. Since his orchestral debut at age 18 with the Israel Philharmonic, Alon has since performed with the Los Angeles Philharmonic; Philadelphia Orchestra; the San Francisco, Baltimore, St. Louis, Houston, Vancouver, Kansas City, Indianapolis and North Carolina symphonies; and orchestras on tour in Paris, Mexico, Russia, Romania and Bulgaria.

The ECMA works in partnership with the Northwest Florida Symphony Orchestra and relies solely on donations to fund its efforts. Through these funds, ECMA has been able to

from five performances in the first year, to 46 performances by 12 musicians in 2020.

The 2021 Festival planning is currently underway, tentatively scheduled for January 9-29, 2021. Although Covid-19 concerns will prevent live performances in most venues, ECMA

is committed to presenting concert performances via streaming video and other technologies such as Zoom featuring live question and answer sessions for students. Guest musicians will be announced soon on [emeraldcoastmusic.org](http://emeraldcoastmusic.org).

You can donate any amount

to support ECMA’s ongoing mission at [emeraldcoastmusic.org/donate](http://emeraldcoastmusic.org/donate). Sponsorships are also available for a specific concert venue. All donations are tax deductible. Please visit [emeraldcoastmusic.org](http://emeraldcoastmusic.org) or contact via email at [info@emeraldcoastmusic.org](mailto:info@emeraldcoastmusic.org).



Since becoming a U.S. citizen, he’s had this vision. Perhaps that’s what drives his passion for the mission of ECMA, calling it “bringing Carnegie Hall to the people.” He makes his performances an interactive experience for children and adults, weaving in stories or asking kids questions, captivating them not only with his music, but also his welcoming interaction. In turn, he hopes some are impacted to develop an appreciation for classical music as well.

Alon could probably have chosen a zillion other places to pursue this passion, but he chose Northwest Florida to form the ECMA and we are the ones that benefit. Alon is one of the most original and sensitive artists of his generation, admired for his musical intelligence and dynamic personality. His artistic vision and innovative program-

schedule a week in January each year since its creation, to invite renowned classical musicians from throughout the world to perform in Northwest Florida, FREE of charge, for local schools, senior centers, assisted living facilities and organizations serving special needs populations. Guest musicians have come from Israel, Italy, Belarus, Korea, China and the U.S. In addition to Alon’s performances on the piano at each festival, the 2019 festival featured guest musicians Amit Peled and the Peabody Cello Group of Johns Hopkins University. The 2020 Festival featured guest musicians and the winners of the 2016 and 2018 Concert Artists Guild International Competition; Jiji (Guitarist) and Mitya Nilov (Percussionist) respectively.

Since 2017, the ECMA Festivals have grown exponentially



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 Arts & Music

# Make the Holidays Bright with Theatre and Concerts!

## **Emerald Coast Theatre Company**



**A Christmas Carol Dec. 4, 5, 10-12, 17-19 at 7:30 p.m. Dec. 6, 13, 20, at 2 p.m.**

This theatrical adaptation of Charles Dickens' spirited classic uses only five actors to bring the most beloved holiday characters

to life. From Ebenezer Scrooge and Tiny Tim to Bob Cratchit and Mrs. Fezziwig, Patrick Barlow's take on A Christmas Carol uses nothing more than some simple props, fresh physicality and the power of imagination to convey this timeless story of redemption.

**Christmas Cabaret on the Boulevard Dec. 8 & 15 at 7:30 p.m.**

Mix, mingle, and enjoy live musical selections performed by talented actors. Enjoy classic holiday songs and join in some carols as well. Like a mug of hot cocoa, this event will warm your heart and get you in the holiday spirit! Tickets available online at [www.tickets.vendini.com](http://www.tickets.vendini.com).

## **NFSO: Holiday Pops! Fri., Dec. 11, 7:30 p.m. – 9 p.m.**

Hosted by Mattie Kelly Arts Center, Northwest Florida State College (NWFSC) and Northwest Florida Symphony Orchestra (NFSO), join NFSO conductor search finalist Kellen Gray and the NFSO for the symphony's annual Holiday Pops concert. Familiar holiday works will fill you with the spirit of the season, along with some surprises! Ring in the holidays with the Northwest Florida Symphony Orchestra! Tickets are \$25 for Adults and \$16 for Youth, FREE for NWFSC Students with ID. Tickets: [mpv.tickets.com/schedule](http://mpv.tickets.com/schedule)

Virtual tickets are also available for live streaming at [www.virtual-ticketcenter.com](http://www.virtual-ticketcenter.com).

## **Sinfonia's Holiday Gospel Brunch featuring D'Vine Sun., Dec. 13 at 10:30 a.m.**

A special holiday gospel brunch will be held in the Coastal Ballroom at the Hilton Sandestin Beach Golf Resort & Spa. Tickets are \$95 - \$125 (all inclusive) and can be purchased at <http://bit.ly/HolidayGospel-DVine20>. Ticket price includes



performance, brunch and all gratuities. Cash bar also available. Visit [SinfoniaGulfCoast.org](http://SinfoniaGulfCoast.org), call (850) 460-8800 or e-mail [info@sinfoniagulfcoast.org](mailto:info@sinfoniagulfcoast.org).

*Painting with a Twist*

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

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View the December calendar at [PaintingWithATwist.com](http://PaintingWithATwist.com)

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

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## It's Twistmas at Painting With a Twist!

Have a holly, jolly Christmas and head into the holiday season at full speed! At Painting With a Twist, painting feels like a holiday PARTY! Twist with artists as they lead you step-by-step through a fun, holiday painting that you take home at the end of the class, perhaps a unique gift for that special someone. Or show your porch some love with a new holiday decoration! We might not have snow, but you can still build a snowman! Or paint your pet—they love Christmas, too!

Grab your favorite wine/beverage, snack and friends, family or guests and Twist! You just might become addicted and make it a holiday or New Year's tradition year after year!

You can sign up online for a public class or call to book a private party. Classes and parties are available 7 days a week. Kids parties too!

### **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 always, you supply your libations to get Holiday 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, imaginative, creative gift for that someone who has everything?

Give friends and family the "Twisted" experience! Gift Certificates are available at [paintingwithatwist.com](http://paintingwithatwist.com).

### **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 December or January calendar and then request an event. For your private

event:

- You get to pick the painting.
- The holiday party host gets to paint FREE with a party of 13 or more!

Call (850) 226-7218 or text "PARTY" to our studio to request a party! We are able to host private parties any day and time (subject to artist availability).

The Calendar is published and ready for you to check out at online at [paintingwithatwist.com/studio/fort-walton-beach/calendar](http://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!" Visit [paintingwithatwist.com](http://paintingwithatwist.com).

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