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DESTIN Life

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The Kellys – A Destin Pioneer Family Leaves Living Legacy for Community

Mattie Kelly Arts Foundation Celebrates 25 Years!

Publisher note: Many in our community are familiar with Mattie Kelly concerts, Festival of the Arts, and some of the other fundraising events. But, do you know the history behind how the Mattie Kelly Arts Foundation was founded, its great impact in our community, and why the organization hosts all these events? Read on to find out...

Mattie May Kelly (1912-1992): A native Floridian, Mattie Kelly was born on March 12, 1912 near Vernon in Washington County. In 1935, Mattie and Coleman Kelly moved to Destin to begin a turpentine farm bringing the first significant payroll to the community. One of Destin's pioneer families, the Kellys raised five children, Canera Lee, L. Bernarr, Imogene, Carol and Cecilia and built the first tourist cottages in Destin. They launched the Martha-Gene, the beginning of the charter boat fishing fleet that now makes Destin famous. Mattie and Coleman donated the land for the Destin Elementary School and another 75 acres to establish the Coleman Kelly Air-strip, known today as the Destin



PHOTO COURTESY ARTURO STUDIOS.

Airport. In 1981, Mattie founded Destin's first radio station, WMMK-92.

As Valedictorian of her class of 1930, Mattie began her formal education at Rollins College and in 1952, earned a Bachelor of

Arts in English from Florida State University. Mattie continued her studies at AB College of Arts and Sciences at Columbia University, New York City; Okaloosa-Walton Junior College and Harvard University Summer School in Cam-

bridge. At the time of her death, Mattie was close to completing a Master of Arts in Humanities at FSU.

KELLYS

continued on page 3

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See p. 47 for special offer!

Take the Plunge for EOD Warriors



BY LORI LEATH SMITH

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WARRIORS

continued on page 3

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Mary Anne Windes

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WARRIORS

continued from page 1

branches of the military from the Navy's EOD School at Eglin Air Force Base. EOD technicians are the ones responsible for disarming, rendering safe and disposing of bombs. Highly-trained, they serve in the Army, Marines, Navy and Air Force. As one of the most dangerous occupations in the military, EOD professionals willingly place themselves in harms way, supporting the most complex special operations missions, to protect our lives and property.

Since 911, more than 130 EOD technicians have died in combat and hundreds have sustained major physical injuries including lost eyesight, lost limbs, paralysis and major burns. In current conflicts, bombs known as improvised explosive devices (IEDs) are responsible for the majority of fatalities and severe injuries, according to EODWarriorFoundation.org. Additionally, and alarmingly prevalent throughout the military, is the potential for suicides, as well as traumatic brain

injury (TBI) and Post Traumatic Stress (PTS). These can be caused by the invisible wounds of war and, unfortunately, are also part of our EOD community.

The good news is, though you might be unfamiliar with EOD technicians' roles in our military, the more you learn, the more you'll likely want to support them. The EOD Warrior Foundation is a valuable and honoring way to do this. The EOD Warrior Foundation (EODWF) serves the EOD community by providing financial relief and educational support, hope, wellness and memorial care to active-duty, retired and veteran EOD techs and their families. In recent years, the EOD Warrior Foundation has focused on prevention of suicides among current and former military bomb techs as well as providing care and support for those who've sustained life-altering injuries including amputations and loss of hearing or eyesight.

Believing EOD is family for life, "family" includes EOD Warriors and their families who have been wounded, are ill or injured, and families of the fallen. Support also maintains the EOD Memorial. Yes,



(U.S. AIR FORCE PHOTOS/SAMUEL KING JR.)

you might be surprised to learn that there is an EOD Memorial Wall, honoring fallen EOD technicians that you can visit. Each spring, a memorial service is held citing the names of Warriors killed in combat during the previous year.

How Can You Help?

2020 Chili Plunge: Join the Chili Plunge on Sat., Feb. 15 at 9 a.m. at Turkey Creek in Niceville—340 W. John Sims Parkway. Check-in begins at 7:30 a.m.—

plunge at 9 a.m. And, yes, it's usually cold. Participants say in the past some people have worn a costume to the plunge. Those who decide to dress up can win prizes—best overall for individual and team. After the plunge, participants can try various chili recipes and vote for their favorite. The cost of the event is \$25 per individual or \$80 for a team of four and, of course, all money raised will go to the EOD Warrior Foundation. Meet under the mail Pavilion at Turkey Creek, 340 W.

John Sims Pkwy., Niceville 32578. Plunging will take place down the boardwalk where the space is large enough and water deep enough! For more information or to register for the chili plunge, visit www.eodwarriorfoundation.org/events.

Your support will enable wounded EOD warriors and their families and families of fallen EOD warriors to face the future with hope, and ensure EOD heroes will never be forgotten. For more information, visit EODWarriorFoundation.org.

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KELLYS

continued from page 1

In 1995, a handful of visionaries established The Mattie Kelly Arts Foundation (MKAF) to provide resources for the promotion of the Arts in Okaloosa and Walton Counties through cultural events and educational opportunities. Mattie Kelly bequeathed a 52-acre parcel of property reserved for the future development of a cultural and educational facility for the residents and visitors of the community. Today a portion of this parcel of land features Dugas Pavilion at the Cultural Arts Village, which annually hosts Concerts in the Village and Festival of the Arts, the largest juried fine art festival in Okaloosa County.

Empower

The heartbeat of MKAF is its commitment to provide inclusive arts education programs for children and adults of diverse abilities and backgrounds. MKAF bridges the gap to those who either lack access to the arts or could uniquely benefit from the experience. An ar-



PHOTO COURTESY ARTURO STUDIOS.

ray of high-quality visual and performing arts programs are thoughtfully curated to serve K-12 students, children and adults with special needs, at-risk youth, and veteran and active duty warriors with both visible and invisible injuries.

"As a 23-year veteran with 14 combat deployments, adapting back into the civilian world can be difficult and stressful to both the member and the family. The 'Zentangle' art technique that MKAF introduced has helped me both fo-

cus and obtain an inner calmness. I now enjoy sharing the meditative process with my 10-year old daughter," said a special operations veteran who participated in the Warrior Arts Program.

Since 1995, these outreach programs have inspired more than 335,000 children and adults in over 71 schools and partner agencies in Okaloosa and Walton counties. MKAF offers a comprehensive model of artist residences, hands-on workshops and public education events featuring music, theatre and the visual arts. Programs are offered free of charge to participants, made possible by grants, private and corporate gifts; and supported by MKAF event fundraising.

Capability Over Disability

All people have the innate ability and capability to partake in the artistic process. MKAF's educational outreach component connects nationally acclaimed artist facilitators with schools and non-profit partner

KELLYS

continued on page 46

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 Community

Fiesta Like There's No Mañana! Why We Live Here!

A Weekend of Tequila and Tacos Comes to Seascapes Towne Centre

As the saying goes, "If you're having a taco emergency, call Nine Juan Juan!" Extreme Festivals & Events and Seascapes Towne Centre are hosting the 7th Annual Tequila & Taco Fest March 6-8—a full weekend of savory tacos, smooth Tequilas, live music and contests...and FUN!

The brainchild of Chef/Restaurateur and founder of Carlito's Products, Carlos Shaffran, the event has grown significantly since being founded in 2012. "Locals and guests from all over the Southeast come to celebrate this unique event right here on our Emerald Coast," says Carlos. Initially planned to be a restaurant event, Tequila & Taco Fest quickly grew to become the second largest festival event formerly held on the Destin Harbor aside from The Destin Seafood Festival. Because of its popularity, the event has moved to a larger venue in Miramar Beach, "Seascapes Town Center" located right off Hwy. 98 near the Silver Sands Outlet Mall. This great new location will allow more vendors and more tequila booths. "We're excited to be the new host venue for this popular event and look forward to continuing to be part of the growth year after year," says Ron Mote of Seascapes Towne Centre. "We strive to create new, one-of-a-kind experiences for our guests to enjoy."

During the event, you'll be able to taste and sample an array of fresh tacos prepared with local ingredients and celebrate the finest Tequila and Taco pairings along the coast! More than 20 participating restaurants will serve mouth-watering tacos with exotic twists on beef, pork, chicken, fish and shrimp. Vegan options and traditional Latin tacos will also be available. "It's really a great place to experience some off-the-wall tacos you may have never considered," says Shaffran.

And with more than 30 or more different Tequilas, can you really go wrong? You'll experience specialty Tequila Margarita's and Tequila shots. "The education process of learning about different types of Tequila is phenomenal," Shaffran explains. "Tequilas with smoky flavors, notes of sweet agave

and Blanco Tequilas will be available. Higher end Tequilas, including Don Julio 1942 and Patron, will be available also in the VIP area," he says.

A weekend of festive fun begins on Friday evening, March 6th at 6 p.m., with a "Bocadillo & Margarita" Kick-Off Party presented by Corralejo Tequila, featuring music from "DJ Vasco" hosted on Mezcal's Fiesta Patio. Overlooking Seascapes Resort, you'll enjoy an evening of delightful small plates and signature Margaritas! Tickets are \$40 and can be purchased at www.efestevents.com.

Tequila & Taco Fest gates open for the main event on Saturday, March 7th at 1 p.m. where you'll sip and savor until 5 p.m. during this flavorful afternoon at Seascapes Towne Centre, featuring a large selection of award-winning Tequilas, Margaritas and a variety of chicken, beef, pork, fish and authentic Latin tacos. During the event, judges will vote for their favorite taco. More than 20 local restaurants will compete for the top prize of \$2,500 for the 'Best Taco on the Emerald Coast. Amongst the 40 different Tequilas and Margaritas for sampling, you'll have the opportunity to try smoky and sweet agave flavors as well as different varieties of Tequila including Resposados, Blancos and Anejos. High-end Tequilas, including Don Julio and Patron, will be available in the VIP area. Live bands and DJ's will play on three stages including "DJ Vasco and Salsa Band "Merengue 4." Little Amigos will delight at face painting, and all will enjoy the Chihuahua beauty contest! You can even show off your football arm by tossing the longest tortilla! To purchase general admission tickets (\$50) or VIP tickets (\$95), visit www.efestevents.com.

For an ultimate festival experience, the VIP area will host six private taco stations. Barbacoa, Tripas, and pork Guisado are just a few of the taco variations that will be offered along with high end Tequilas and Margaritas exclusively in the VIP area. VIP ticket holders will also receive swag bags filled with branded festival goodies including the official 7th Annual Tequila & Taco Fest T-shirt,



ball cap, koozie and more. To purchase tickets (\$95), visit www.efestevents.com.

Right after the festival, the Official T&T Fest After Party kicks in at The Village Door

Music Hall from 5 to 7 p.m. The \$20 entry fee gets you two drink tickets good for either domestic draft beer or well drinks. And if that's not enough, a live concert at the Village Door Music Hall features country singer "Eli Young and His Band." Doors open at 7 p.m. and ticket prices range from \$30 to \$55.

The weekend concludes on Sunday, March 8th from 11 a.m.-2 p.m. with a Bye-Bye Brunch at ACME Oyster House (\$25) which includes one entrée from a special brunch menu, and one Margarita or Bloody Mary.

Plan a Stay & Sip weekend Staycation at the Seascapes Golf Beach & Tennis Resort and enjoy being just steps away from all the festivities. This year's festival features an exclusive, all access VIP Weekend Package that includes the following:

- VIP tickets to the Signature "Bocadillo and Margarita" Welcome Pre-Party on Friday, March 6th and a VIP ticket to the 7th annual Tequila & Taco Fest on Saturday

- Bye-Bye Brunch at Mezcal Bar & Grill held on Sunday, March 10

Multiple ticketing tiers include VIP Ultimate Package, VIP, General Admission, Military and No Alcohol Admission. All ticketing tiers include unlimited tacos! Drink tickets are included in the VIP, Military and General Admission tiers. Additional drink tickets are not available; however, participants are welcomed to take advantage of multiple drink specials in the restaurants located at Seascapes Towne Center. Seascapes Beach & Tennis Resort, Destin Getaways and Gibson Beach Rentals will be offering discounts for accommodations.

If tacos, Tequila and bands aren't incentive enough, a portion of the proceeds from the Tequila & Taco Fest benefits the Boys & Girls Club and Fisher House Foundation. Shaffran concludes, "It really is a big party!"

This is a rain or shine event. Purchase tickets for all Tequila & Taco Fest events at www.efestevents.com.



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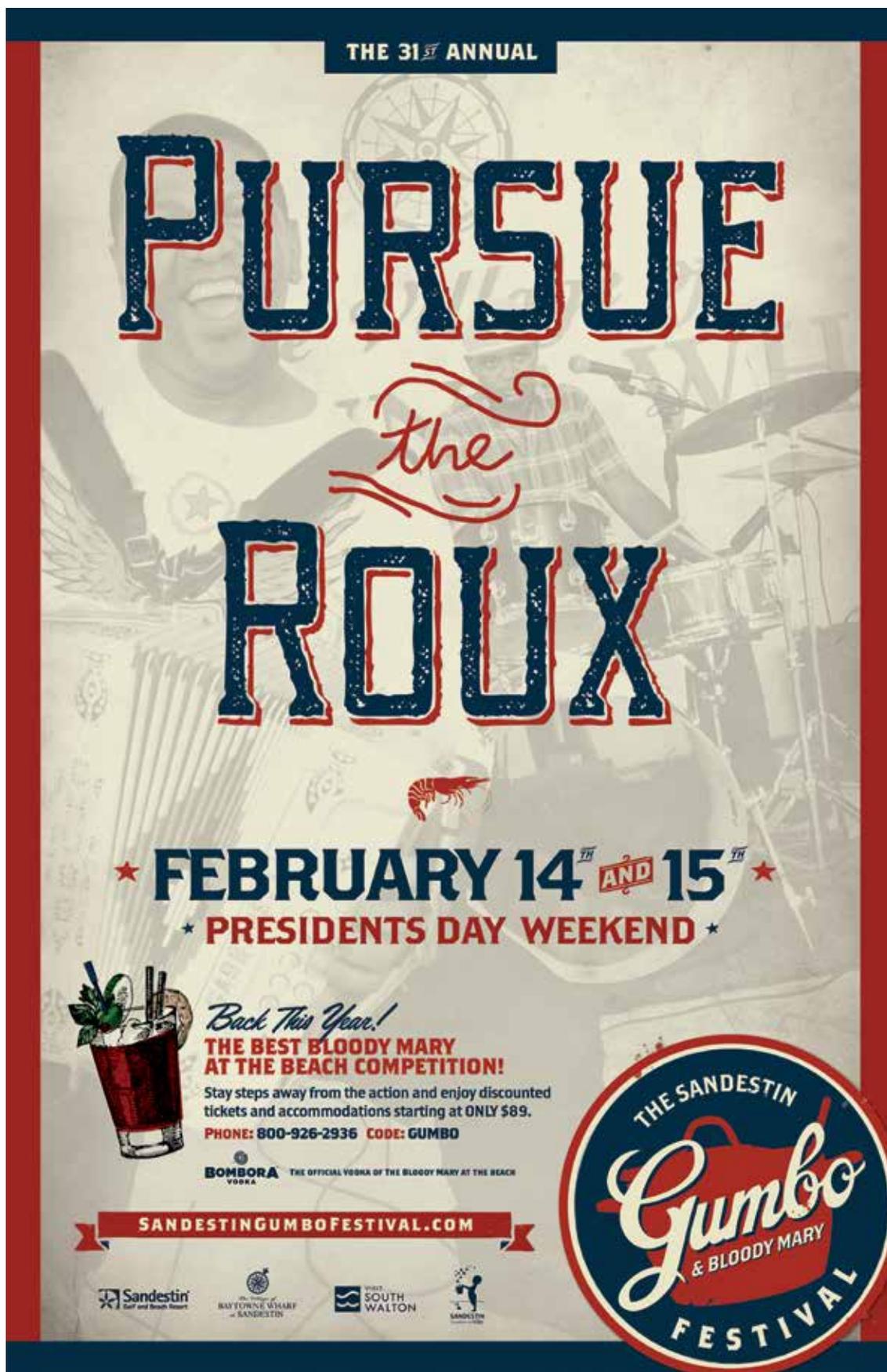
The 31st Annual Sandestin Gumbo Festival
Friday, February 14th -
Saturday, February 15th
Friday 5 p.m. and
Saturday 12-4 p.m.

Yum! Yum! It's Almost Time for The Sandestin Gumbo Festival—the best gumbo cook-off on the Gulf Coast!

Known as one of the largest

and most popular winter food events along Florida's Emerald Coast, this winter festival favorite is back for the 31st year! Kick off the weekend, Fri., Feb. 14 with a delicious seafood boil. Then on Saturday, Feb. 15, sample a variety of gumbos and vote for your favorite as the "People's Choice" winner! Dark or light roux? Chicken, sausage or seafood? Celebrity judges will name the "Ar-

ea's Best." Gulf Coast restaurants will be featured along with children's activities. Enjoy live music from Dikki Du and the Zydeco Krewe while you taste. And, the popular Bloody Mary component is BACK again this year featuring the Best Bloody Marys at The Beach! Taste some of the finest bars' and restaurants' Bloody Marys on the coast AND you get to be the judge, too! Vote for your

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Sandestin Gulf and Beach Resort | Baytowne Wharf | South Walton

favorite and help contestants win the title of "Best Bloody Mary at The Beach!" This year's event is promising to serve up fun for everyone. To purchase tickets, visit SandestinGumboFestival.com. Advance tickets are \$35; \$45 the day of the event. The festival will happen rain or shine.

Bubbly Baytowne
Thursday, February 20th
5-7 p.m.
No Cost to Attend
For 21 and up only

Gather your friends at Baytowne for an evening full of FREE champagne and shopping during its Bubbly Baytowne event! Sip and Shop through the Village streets! Stop in various retail merchants as you enjoy a selection of premium champagnes.

* The village will be open to the public during this event.



Continued next page

The Fat Tuesday Baytowne Bash Parade and the Mardi Gras Dog Parade Combine for One Festive Event!

Baytowne Mardi Gras Parade!

**Sunday, February 23rd
2 p.m.
No Cost to Attend**

Mardi Gras is BIGGER and BETTER than ever at The Village of Baytowne Wharf! This year, the Fat Tuesday Baytowne Bash Parade and the Mardi Gras Dog Parade are joining forces for one festive event! “Laissez les bon temps rouler” (let the good times roll) with unique, colorful floats, golf carts, and trucks as well as costumed dogs and owners filling the streets with Mardi Gras cheer. Marchers will be dressed up in all their Mardi Gras best and shower parade-goers with a barrage of beads, moon pies, and other trinkets. Baytowne is looking for Krewees to join in the Mardi Gras festivities. Costumed dogs and their humans along with unique and colorful floats, golf carts, and pick-up trucks will fill Baytowne’s streets. Mardi Gras music will fill the air as the area’s four-pawed friends and parade participants shower parade-goers with a bar-

rage of beads, moon pies, and other trinkets.

*“Laissez les bon temps rouler”
During the Fat Tuesday Celebration!*

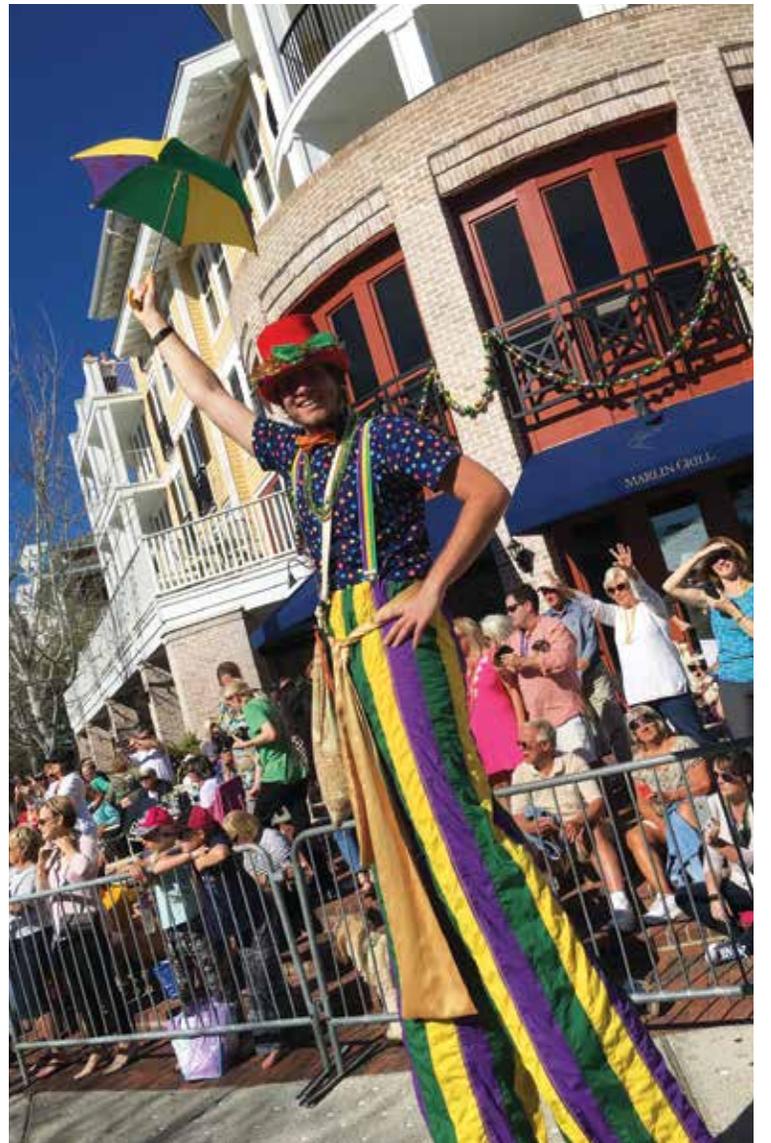
Baytowne Mardi Street Pardi

**Tuesday, February 25th
6 p.m.
No Cost to Attend**

Prepare to let your hair down on what many call the most festive day of the year, Fat Tuesday, the day before Ash Wednesday. “Laissez les bon temps rouler”

(let the good times roll) with the Baytowne Mardi Street Pardi! Starting at 6 p.m. join the Village Street party complete with music, street performers, entertainers and more! The post-parade celebration continues into the night with parties at various Baytowne establishments. So, break out the beads and get ready for a night to remember!

For more information and a complete calendar of events, visit BaytowneWharf.com.



Mardi Gras

The Village of Baytowne Wharf presents

Mardi Gras Parade

Sunday, February 23rd
Time: 2pm | Cost: FREE

Baytowne Mardi Street Pardi

Tuesday, February 25th
Time: 6pm | Cost: FREE

FOR MORE INFO VISIT: WWW.BAYTOWNEWHARF.COM

 Community

Cali's To Do In Destin! FEBRUARY 2020

..... 1

- Farmer's Market** | 9am-1pm | Grand Boulevard
- Winter Wonderland** | 9am | Baytowne Wharf
- Palate & Palette Fundraiser (Shelter House)** | 6pm | Legendary Marine
- \$1 Beer Night** | 7pm | Fudpuckers
- Karaoke** | 8pm | World Of Beer Destin
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar

..... 2

- Beach Church Service** | 7:30am | Crab Trap Destin
- Beach Church Service** | 7:30am | Crab Trap, Okaloosa Island Boardwalk
- Superbowl Party** | 1pm | Tailfins
- Sunset Beach Church Service** | 4pm | Henderson Beach State Park
- Superbowl Party** | 4pm | Ajs Destin
- Superbowl Party** | 5pm | Boathouse Oyster Bar
- Superbowl Party** | 5pm | Royal Palm Grille

..... 3

- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- Tap It and Run Club** | 6pm | World of Beer
- Music Bingo** | 6pm | World of Beer
- Jukebox Bingo** | 6pm | LuLu's Destin
- Rock'N Bingo** | 7pm | Landsharks Pizza
- Trivia** | 7pm | Village Door Music Hall

..... 4

- Free Bingo** | 3pm | Fudpuckers
- Free Beach Bonfire** | 6pm | The Bay Restaurant
- Trivia Night** | 7pm | World Of Beer Destin
- Open Mic Night** | 7pm | Enlighted Studios

..... 5

- Taste of the Village** | 5:30pm | Village of Baytowne Wharf
- Karaoke** | 8pm | Harry Ts Lighthouse
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar
- Ladies Night** | 9:30pm | McGuires Destin

..... 6

- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Karaoke** | 8pm | Dock on the Island
- Dueling Pianos** | 8:30pm | Captain Jack's Dueling Piano Bar

..... 7

- 8th Annual Rock the Road 5k/10k** | 8:30am | Pompano Joes
- Valentine's 8k - Kiss 'Em To The Finish** | 9am | Track Recreation Center

Chocolat' Fare | 9am | Destin United Methodist Church



Farmer's Market | 9am-1pm | Grand Boulevard

Tropical Vow Renewals | 2pm | Lulu's Destin

\$1 Beer Night | 7pm | Fudpuckers

Karaoke | 8pm | World Of Beer Destin

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 9

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

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

Tea Fore Her Fundraiser | 1pm | Vue on 30a

Champagne & Chocolates | 2pm | Wine Bar Grand Boulevard

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

..... 10

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

Tap It and Run Club | 6pm | World of Beer

..... 11

Valentine's Play Date | 10am | Culvers

Music Bingo | 6pm | World of Beer

Jukebox Bingo | 6pm | LuLu's Destin

Rock'N Bingo | 7pm | Landsharks Pizza

Viola! Song Cycle | 7pm | Mattie Kelly Foundation of the Arts

Trivia | 7pm | Village Door Music Hall

..... 12

Free Beach Bonfire | 6pm | The Bay Restaurant

Trivia Night | 7pm | World Of Beer Destin

Open Mic Night | 7pm | Enlighted Studios

..... 13

My Furry Valentine | 3:30pm | Grand Boulevard

Ladies Night Out | 5pm | Downtown Fort Walton Beach

Karaoke | 8pm | Harry Ts Lighthouse

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Ladies Night | 9:30pm | McGuires Destin

..... 14

Valentine's Day Singles Party | 11am | The Gulf Okaloosa Island

Valentine's Day Painting | 1pm | Painting with a Twist

Free Beach Bonfire | 5pm | Royal Palm Grille

Pause for Paws Fundraiser | 5pm | Optikk 30a

Speed Dating for Singles | 5pm | Enlightened Studios

Karaoke | 8pm | Dock on the Island

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Roaring 20s Masquerade Ball | 9pm | Enlightened Studios

..... 15

Son of a Beach 5k | 8am | Back Porch Destin

Farmer's Market | 9am-1pm | Grand Boulevard

Pups, Paddles, & Pints | 11am | BOTE Fort Walton Beach



Sandestin Gumbo Festival | 12pm | Village of Baytowne Wharf

Murder Mystery Dinner Event | 6:30pm | Fudpuckers

\$1 Beer Night | 7pm | Fudpuckers

Karaoke | 8pm | World Of Beer Destin

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 16

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

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

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

..... 17

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

Tap It and Run Club | 6pm | World of Beer

..... 18

Music Bingo | 6pm | World of Beer

Jukebox Bingo | 6pm | LuLu's Destin

Rock'N Bingo | 7pm | Landsharks Pizza

Trivia | 7pm | Village Door Music Hall

..... 19

Free Bingo | 3pm | Fudpuckers

Free Beach Bonfire | 6pm | The Bay Restaurant

Trivia Night | 7pm | World Of Beer Destin

Open Mic Night | 7pm | Enlighted Studios

..... 20

Bubbly Baytowne | 5pm | Village of Baytowne Wharf

Free Jazz Show | 7pm | Fudpuckers

Karaoke | 8pm | Harry Ts Lighthouse

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Ladies Night | 9:30pm | McGuires Destin

..... 21

Free Beach Bonfire | 5pm | Royal Palm Grille

Daddy Daughter Date Night | 5:30pm | Chick-Fil-A South Walton

Rockville Ticket Giveaway | 5:30pm | Boathouse Oyster Bar

Mardi Gras Masquerade | 6pm | Destin Commons

Mardi Gras Big Easy Bar Crawl | 6:30pm | Harborwalk Village

Karaoke | 8pm | Dock on the Island

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 22

Mardi Gras 5k Run/Walk | 9am | Downtown Fort Walton Beach

Farmer's Market | 9am-1pm | Grand Boulevard

Blood Drive | 12pm | LuLu's Destin

Pet Adoption Event | 12pm | Destin Commons

Mardi Gras & Mardi Paws | 2pm | Harborwalk Village

Destin Mardi Gras Dinner Cruise | 5pm | Sunquest Cruises

Murder Mystery Dinner Event | 6:30pm | Fudpuckers

\$1 Beer Night | 7pm | Fudpuckers

Granger Smith Concert | 7pm | The Block FWB

Karaoke | 8pm | World Of Beer Destin

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 23

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

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

Hops for Hounds | 10:30am | World of Beer

Mardi Gras Parade | 2pm | Village of Baytowne Wharf

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

..... 24

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

Tap It and Run Club | 6pm | World of Beer

..... 25

Baytowne Mardi Street Pardi | 6pm | Village of Baytowne Wharf

Music Bingo | 6pm | World of Beer

Jukebox Bingo | 6pm | LuLu's Destin

Rock'N Bingo | 7pm | Landsharks Pizza

Trivia | 7pm | Village Door Music Hall

..... 26

Free Beach Bonfire | 6pm | The Bay Restaurant

Trivia Night | 7pm | World Of Beer Destin

Open Mic Night | 7pm | Enlighted Studios

..... 27

Corks & Canines | 5pm | Cantina Laredo

Boys & Girls Club Annual Dinner | 5:30pm | The Henderson

Wine Dinner Benefitting Mattie Kelly | 6pm | Vin'tij Wine Bar

Karaoke | 8pm | Harry Ts Lighthouse

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Ladies Night | 9:30pm | McGuires Destin

..... 28

28-March 1 - Emerald Coast Boat & Lifestyle Show | Adjacent to Pier Park in PC | 10am-5pm each day



Free Beach Bonfire | 5pm | Royal Palm Grille

Taste of the Race | 6pm | Seaside Lyceum Lawn

Karaoke | 8pm | Dock on the Island

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 29

Farmer's Market | 9am-1pm | Grand Boulevard

Parrot Head Chili Cookoff | 11am | Destin Commons

Shrimp & Grits Festival | 12pm | Destin Harbor

\$1 Beer Night | 7pm | Fudpuckers

Karaoke | 8pm | World Of Beer Destin

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar



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Boats, Fun and More Await You at the Emerald Coast Boat & Lifestyle Show!

As the late winter sun starts to warm the Emerald Coast, families who love spending time on the water or just enjoying the coastal lifestyle have an upcoming weekend all their own at Aaron Bessant Park in Panama City Beach.

The 4th annual Emerald Coast Boat and Lifestyle Show will be held February 28-March 1, located adjacent to Pier Park and presented by the Panama City Beach, Bay County Tourist Development Council and Pirates Cove Marina. Locals and visitors from as far away as Birmingham, Nashville, Tallahassee, Orlando, New Orleans and Houston all come to see more than \$40 million of marine inventory on display. If you're in the market for a boat, this is your weekend in Panama City Beach!

It's easy to think of a boat show as being indoors, crowded and something to pass away a rainy day. That may be true in other parts of the country, but not here on the Emerald Coast. This boat show offers you a chance to compare boat makes and models from



many different dealers in a relaxing, open-air setting with plenty of room to 'touch and feel' any boat in the park.

No matter what type of boat you're interested in, you can be assured it will be on display at the Emerald Coast Boat and Lifestyle show. Local, regional and national boat dealers and marine professionals all flock to this show and they bring with them their finest inventory of boats, high tech engines, electronics and marine accessories. All on display at Panama City Beach's newest and most manicured park...and all at Boat Show pricing!

What is Boat Show pricing? This is when the marine industry unequivocally offers 'The Best Time of the Year' to buy a boat! Dealers and manufacturers offer special incentives that are only

available during the hours of the show. Plain and simple, every boat dealer at Aaron Bessant Park is there for one reason...to sell boats and sell them at this show!

Many new boat owners and existing boat owners use this weekend to learn about the advantages of indoor boat storage and boating concierge services available in Panama City Beach from the both Pirates Cove Marina and Lighthouse Marina.

Equally appealing to attendees is the 'Lifestyle' portion of the show. Whether you're a resident, second homeowner or visitor, whatever makes you love our 'Coastal Lifestyle' will also be displayed on the park's 70 acres of green grass. We look forward to seeing you there!

Maybe you have been thinking about getting into stand up pad-

dle boarding or perhaps you want to upgrade your current board? What about a fishing kayak? Or maybe you want to learn about diving and spear-fishing? On any of these topics, and countless others, you can get advice from the pros whether you are a novice or an expert.

If you love to fish, you probably love fishing tackle too. Huge displays of lures, rods, reels and the latest fishing technology will all be on display from local tackle shops and national product reps to ensure the best pricing in the nation occurs right here in Panama City Beach!

For those who prefer to have the asphalt under them as opposed to water, you can take a test drive on street-legal electric golf carts, motorcycles, bicycles or one of the luxury automobiles that always draw huge crowds at this show.

In addition to boats, the show also features free marine art lessons for kids, coastal fashions and active-wear, outdoor kitchen products and coastal-style furni-

ture those days spent at the beach house or condo. There is really something for everyone, including dogs! Four-Legged friends are welcome at the show, just be sure to pack your pups' leash.

It's easy to spend the whole day at the Emerald Coast Boat & Lifestyle Show and still maybe not even see everything at this ever-growing show! But there is no need to rush. You can grab a bite from the onsite gourmet food trucks. You can enjoy a soft drink, local craft beer or glass of champagne as you stroll around and listen to live music or the many fishing and boating seminars throughout the weekend.

Show hours are 10 a.m. to sunset on Friday and Saturday, February 28th and 29th and 10 a.m. to 5 p.m. on Sunday, March 1st. You can skip the line and purchase tickets online at www.emerald-coastboatshow.com or just grab them at the gate. Either way, mark your calendars for another great, family-friendly event in Panama City Beach.



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EmeraldCoastBoatShow.com


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 Community

Romance is in the Air!

Whether you're single or in a relationship, Valentine's Day is one of those holidays that is easily overlooked. With so many great Valentine's Day events happening in Destin all month, you're sure to find some way to have a great time. We've detailed a list of romantic experiences, parties, speed dating events and more to help, each an over-the-top experience you can only find in our beautiful paradise!

Deep Sea Fishing

Why not experience the one

thing that Destin is famous for, "the world's luckiest fishing village?" Deep sea fishing with your sweetie for Valentine's Day is a must! Check out www.Destin-Fishing-Fleet.com, call (850) 837-1995, or www.CharterBoat-OuttaLine.com, (850) 837-2320 for reservations.

A "COOL" Experience at CRYO850

Ready for something unique and a bit different this Valentine's Day? Go on over to Destin's CRYO850 and the two of



you can experience a CRYO session together for \$47, with a BOGO offer valid through Valentine's Day. Call (850) 279-4145 for more information.

Valentine's Day Funk Bash at the Boathouse Oyster Bar

Get your party on at the Boathouse Oyster Bar for a Valentine's Day bash! The Shakedown will be on stage beginning at 8 p.m., with live music all night. Food and drink specials are available, and everyone is welcome – All singles and couples!

Romantic Couples Massage

Inhale, exhale and let it all go! It's time to relax this Valentine's day. Check out a romantic cou-



ples massage for the two of you, complete with champagne and chocolates at Destin's Beverly Hills Day Spa, (850) 654-8544.

continued on next page

What is the Medicare Open Enrollment Period?

By GREG DURETTE

The Medicare Open Enrollment Period (OEP) is on right now. If you enrolled in an Advantage plan during the Annual Enrollment Period (AEP), you need to pay close attention to your rights before time runs out.

The OEP runs from January 1st to March 31st. It was preceded by the AEP which runs from October 15th to December 7th.



During the AEP, you can sign up for or switch Advantage plans, Prescription plans and Supplement plan.

During the OEP, Advantage plan holders are given the option to make certain changes to the plan they selected in the AEP.

These allowed changes are the following:

- Cancel your stand-alone

Part D prescription drug plan.

- Drop your Medicare Advantage Plan and return to Original Medicare.

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

- Elect to change from one Medicare Advantage Plan to another.

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

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

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

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

You don't need any reason to switch plans provided you do so before the OEP expires on March 31st.

The best options for your particular situation should be thoroughly with your insurance agent/broker to make sure you have all the facts about the choices you may be thinking about taking and get all your questions answered.

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

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ROMANCE

continued from page 12

At Hand & Stone Massage and Facial Spa in Destin, enjoy free added enhancements to your massage, call (850) 462-5603 for more details.

Romantic Sunset Sail

Enjoy a romantic sail and take in a breathtaking view of the sunset over the Gulf of Mexico this Valentine's day. Check out www.sailingindestin.com or



call Captain Pam Kane at (850) 368-5921 for more information. Afterwards, enjoy a moonlit walk on the beach in paradise with white sand underfoot, the comforting sound of waves and your sweetheart's hand.

Roaring 20s Valentine's Masquerade at Enlightened Studios

Enlightened Studios proudly presents The Roaring 20s Valentine's Day Masquerade on Friday, February 14th, at 9 p.m. Roll up with your sweetie dressed for a Gatsby-style shindig with a festive, freaky, or functional mask to spice up the night. Don't have a sweetie? Well this could be your



chance to find love in disguise... or bring your entourage for some IG-worthy photo-ops. Cover is \$10 at the door and the party starts at 9 p.m. with live music and drink specials – And they're giving away \$100 CASH PRIZE to the **BEST DRESSED COUPLE** at the end of the night! 142 Miracle Strip Pkwy. SE, Ft. Walton Beach.

Lulu's Tropical Vow Renewal

Want to recapture the magic of your wedding day? Check out Lulu's for the second annual Tropical Re-Union Vow Renewal. Join in with other couples and enjoy complimentary wedding



cake, flowers for the bride, a renewal ceremony, a champagne toast, and certificates of reunion. Dance and sing to love songs and enjoy the beautiful scenery of the Choctawhatchee Bay. Prizes will be awarded for Best Dressed, Longest Married, and

Shortest Married. Your personal love story will be the center of this adventure which is held on Saturday, February 8th at 2 p.m. Visit lulubuffett.com or call Billy Claus at (850) 710-5858.

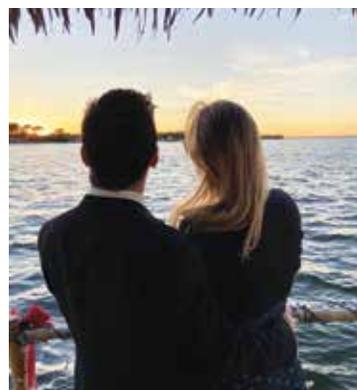
Speed Dating at Enlightened Studios

Looking for new REAL friends or want to make a REAL love connection? Cupids Connection Speed Dating Event is for you. This speed dating event is like no other, as they offer a fresh, fun and innovative way to mix and mingle. The event begins at 6 p.m. on February 14th, tickets are \$20 and include one beverage; you can purchase at the door with cash only, or online and is a fundraiser for Maggie's Lyme Journey Medical Expens-

es. Please see their Facebook Page for details!

Destin Harbor Sunset Tiki Cruise

If you're looking for a unique experience for your special someone, the Sunset Tiki Tour is all romance. Bring your favorite snacks and beverages and relax



as Destin Tikis takes you on a cruise through the aquamarine waters of the Destin Harbor, floating and witnessing a breathtaking sunset to remember. Call 850-200-0573 or visit cruisingtiki Destin.com.

Fun For The Young At Heart

With mini-golf, go-karts, bumper rides, tot rides, and big thrills like bungee jumping and sky flying, you'll have plenty of flutters and laughs at The Track Family Recreation Center. Great for couples of all ages—an adventure for memory-making this Valentine's Day! Visit funatthetrack.com, Destin location or call 850.654.4668.






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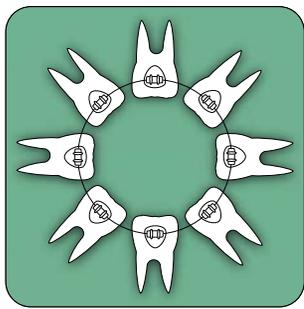
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 Community

From the City of Destin: Community Development Implements New Processes



BY CATHERINE CARD,
PUBLIC INFORMATION MANAGER,
CITY OF DESTIN

Consistent with the City Council directive to clarify, simplify and streamline the Development Review Processes, the Community Development Department implemented new processes which went into effect January 1, 2020.

The first process is the

Change of Use Process. The City of Destin recognizes the changing nature of business in its jurisdiction. To that end, in order to efficiently manage an orderly transition of one use to another, the city implemented a Change of Use process effective January 1, 2020. A Change of Use application is required under the following instances:

A property or structure (including portions of a property or structure) is, or is proposed to be, a different land use than the approved use or existing use.

Properties and/or structures where the intensity of a use is increased.

The addition of a use to a site with a number of different uses current in operation.

Establishment of new or expanded home occupations (including off-site businesses)

In addition, the city will be implementing new timelines to its Development Order Review Process. As a result of changes in the Florida State statutes, the city is now required to amend its current Technical Review Committee process for projects to be in line with the changes outlined in House Bill (HB) 7103 and approved by the Governor. The change requires all development order applications to be processed under a specific timeline which includes the following:

- 30 days for staff to perform a completeness review
- 120 days for the city to approve, approve with conditions, or deny the project, or 180 days if the project requires a quasi-judicial hearing.

This timeline eliminates the constant back and forth of submittals and resubmittals and provides a predictable review framework between the applicant and city staff. This new process went into effect January 1, 2020.

Anyone who is interested in learning how to navigate the new processes is invited to visit the Planning Division in Community Development and staff will be available to answer questions and offer assistance.

Please contact the Planning Division at 850-654-1119 with any questions related to this change, and check the city's website for updates: www.cityofdestin.com/91/Planning



February 20-21

Hyatt Place Sandestin at Grand Blvd.

Join the NWF Coast Chapter of the Florida Public Relations Association at the Northwest Florida Communications Summit (formerly ER for PR) on Feb. 20-21, 2020, at the Hyatt Place Sandestin at Grand Boulevard! This one-and-a-half day, premiere professional development event for public relations, marketing, communications and business leaders and professionals will include three keynote sessions from industry leaders at Porsche, Salter Mitchell PR, and more; two interactive events; and many informative breakout sessions; PLUS a lot of networking!

CALL FOR SPONSORS:

Interested in getting your business in front of 100+ area marketing/PR/biz leaders? Contact Britt at britt@beachybeach.com.

Last year, this event SOLD OUT, so make plans to be there and register early! For more information and to purchase tickets, visit Northwest Florida Communications Summit (Formerly ER for PR) on Facebook or nwflcoastfprra.org/events.



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

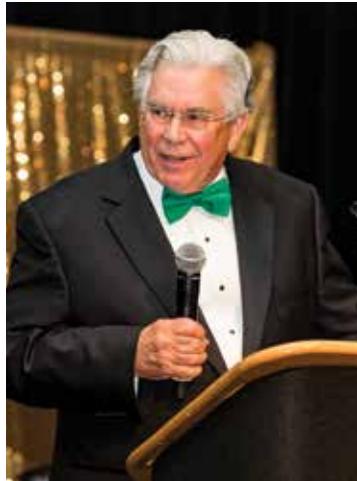
 Community

Sacred Heart Foundation Hosts 2nd Annual Emerald Ball

The Sacred Heart Foundation is once again rolling out the green carpet for the 2nd Annual Emerald Ball on Saturday, March 28 at the Hilton Sandestin Beach Golf Resort & Spa. The black-tie gala, presented by Howard Group, will benefit the expansion of the cardiac and spine programs at Ascension Sacred Heart Hospital Emerald Coast.

Guests are encouraged to wear shades of emerald for the

elegant event. The evening will begin with a cocktail hour at 6 p.m. followed by dinner and dancing. Entertainment will include live music by Mr. Big and the Rhythm Sisters, a wine and bourbon pull and a photo booth by 30A Life Photography. A highlight of the evening will be the opportunity to enter-to-win a \$5,000 shopping spree at McCaskill & Company. Tickets for this exclusive, jewelry drawing will be available to purchase for



Sacred Heart Foundation
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Roger Hall, President
 Ascension Sacred Heart Emerald Coast
 for his service and commitment to our community.
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WWW.SACREDHEARTEMERALDBALL.COM

\$100 each and will be limited to 150 entries.

This year's event will also include a tribute to Roger Hall, president of Ascension Sacred Heart Hospital Emerald Coast, for his dedication and contributions to the hospital over the last 17 years. Hall, a native of Crestview, served for six years as CEO of North Okaloosa Medical Center before being named president of Sacred Heart's 58-bed hospital in Walton County, which was under construction at that time. Under his leadership, the hospital has grown steadily to meet the needs of the community while maintaining a high level of quality. Since opening, the hospital has grown to 76 beds and services have expanded with the opening of

The Family Birth Place, The Ascension Sacred Heart Cancer Center, and the state-of-the-art Judy and Steve Turner Heart & Vascular Center. His passion and dedication to providing high quality, safe and compassionate health care, has resulted in Ascension Sacred Heart Hospital Emerald Coast consistently ranking among the top hospitals in the nation for patient safety, experience and satisfaction.

"Roger is the definition of a servant leader," Susan Cornejo, chief operating officer of Ascension Florida, said. "His steadfast commitment to the community and growth of Ascension Sacred Heart Hospital Emerald Coast has been fundamental to its continued success. We are grateful for his many contributions and

the impact he has made on the lives of the patients, families, and communities served."

Individual tickets for the Emerald Ball are available to purchase for \$150 and include reserved seating, dinner and two drink tickets. Sponsorship opportunities are available. For more information or to purchase tickets, visit www.sacredheartemeraldball.com.

"We were blown away by the community's support of the event last year, which raised an astounding \$217,631," Carol Carlan, president of Sacred Heart Foundation, said. "We are excited to deliver an even bigger night of fun and entertainment in 2020!"

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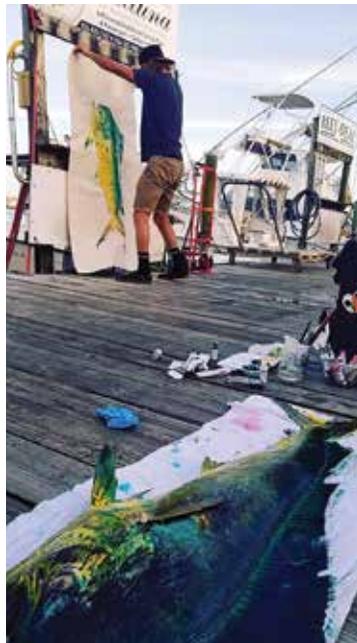
Hometown Hero Harley: Spreading Love with a Brush

BY CHRIS J. OGLE, DESTIN NATIVE AND LIFELONG OCEAN LOVER

If you happen upon local artist Harley Van Hying, you will likely feel his artistic vibes immediately. His always smiling persona exudes a love for the ocean—especially surfing and fishing. Born and raised in the local area, Harley has found his passion at the intersection of his love for art and his love for the ocean. His medium is canvas, environmentally friendly paints and freshly caught game fish. The art form is a 200-year-old Japanese tradition called Gyotaku. Van Hying first learned of the art form in school studying art history. But it wasn't until later in life that he began experimenting with the actual application of paints on the fish to then be imprinted on canvas. He soon became obsessed and began to paint every fish that he

could get his hands on. Demand for his work increased quickly. So, he ramped up production and began selling his prints. His passion has now become his life and what he calls “a dream come true he never knew.”

With Destin's rich fishing history and traditions, Van Hying's work has become a natural fit. You can often find him down on the docks in a frantic attempt to preserve the image of someone's lucky catch. His clients revel in the experience of seeing their fish's likeness preserved in art form. But beyond the business side, his true sense of purpose comes from educating the youth and general public about the importance of protecting our oceans. As our Hometown Hero this month, Harley has done demonstrations at area schools to bring awareness to



this important issue. In addition to the educational events, he is involved with local tournaments that bring awareness to hot button issues like that of the

invasive lionfish species and the damage they do to our local fish populations. His hope is to put the spotlight on protecting our oceans as well as to inspire the many young, creative minds out there to pursue their dreams, whether that might be in art or other pursuits. Says Harley, “I just feel very blessed to be doing what I love and if I can give

back to causes I love, then that is amazing!” Van Hying has supported our local veterans by raising money for SOF Missions (Shield of Faith) as well as supporting charities like Children in Crisis and the Taylor Haugen foundation. He dreams of one day starting a foundation of his own to provide scholarships to young aspiring artists.

Van Hying also dreams of making a difference in the lives of everyone he touches with his art. His greatest hope is for increased awareness about protecting one of the world's most fragile and important resources—our oceans. “I'd like to say I'm spreading love with a brush!” says Harley. Anyone viewing his work would have to agree that his mission is getting accomplished one fish at a time.

You can find Harley on Instagram @gnarlyharley.

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BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

Should savers, investors and spenders pay much, if any at-

tention to the Federal Reserve's balance sheet?

The Fed's balance sheet is just like any other; it is a statement of assets and liabilities. It is produced every Thursday afternoon. An interested person can go online and navigate to federalreserve.gov to see the latest statement. It is published to give the public the opportunity to know what the Federal Reserve is doing as this can have significant impact on savings, investing and spending.

These impacts are on savings rates, interest rates, asset values, potential inflation and the overall growth of the economy. A saver would want to know what trends are emerging and what perhaps to expect for their savings whether its in checking accounts, savings accounts, money market accounts (and money market mutual funds) or CDs.

An investor might want to know how much money is in the system and chasing assets be those stocks, bonds, real estate

or even commodities. The greater the money supply – which the balance sheet shows every week, the greater the amount of dollars chasing goods, services and assets.

A spender, and everyone is a spender of some sort, might want to know the impact an increasing money supply might have on the cost of goods and services. Once again, the greater the money supply, the greater amount of money available to purchase goods and services. That could make things more costly.

The balance sheet is a window into what the Federal Reserve is doing with regards to the amount of money that is in the system. The Fed can print money and then get it into the system by way of purchasing government bonds and other similar assets. This will increase the assets on the balance sheet and in turn it injects money into the system. The money that the Fed prints or issues are liabilities. As the money supply grows that should have a calming if not reducing effect on interest rates. Corresponding to that it may also increase the appetite for risk assets such as stocks or real estate because more money is available to invest. This is one way that asset prices appreciate.

To think of it more simply, imagine a selection at a table of goods which represent assets (in this case, stocks or bonds or real estate). The individuals in the room are here to look at and perhaps buy these assets. Also imagine the individuals as the money supply. The more of them there are, the more potential buyers. More buyers with the same amount of goods would probably push the price of those up. Now, if you reduce the number of buyers (reduce the money supply) and the amount of goods remains the same, there is less demand and perhaps falling prices. This is one way to explain the impact the money supply can have on asset prices.

The Great Recession saw the Federal Reserve significantly increase its balance sheet where in early September of 2008 it stood at 905 billion dollars. It began moving up quickly as the

Fed was trying to increase the money supply and release the tension on credit. It remained high, peaking at approx. 4.5 trillion in December of 2014. On January 20th of this year, it stood at 4.15 trillion. If you watch the move every week you would have seen it moved down \$29 billion from the previous week. Some Market prognosticators watch this weekly or observe the trend to get an idea on the impact it might have on the markets (your stocks, bonds and real estate).

Having a plan for your saving, for your investing and for your spending can be a significant step in getting to your goals in life. Visit with an advisor or expand your own research to see how understanding the money supply can impact your plans and goals.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 32 years. His main office is located at The First, First Florida Bank, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola and Tallahassee. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com.

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

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Maurice Stouse
Financial Advisor

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Financial Advisor

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2020 Changes in Insurance Affecting Your Programs



BY VICTORIA OSTROSKY

Jared was helping save the planet by receiving most of his bills electronically and paying his invoices online. It saved him time, since he invariably quickly scanned them then paid with a few clicks. He loved how it freed up his time to do other things he deemed more enjoyable.

But as his eyes scanned this email from his insurance carrier, they abruptly stopped at the 'total premium' number. "What the...?" He searched through his documents until he found his declaration page from last year to compare. He was right! The premium was a lot higher this time. He'd get to the bottom of this – hopefully there was a mistake somewhere.

"Good afternoon, Jared!" said Naomi, his agent. "What can I help you with today?"

"I just looked at my renewal documents and the premium went up a lot – please tell me it's a mistake."

"I wish I could! Since Hurricane Michael, many of our carriers have filed for rate increases with the Department of Insurance, and as the increases are granted, they're passing them on to you at your policy renewal. My premium went up, too, if that's any consolation."

"We must be able to do something to get this premium down!" replied Jared with exasperation. He trusted Naomi's integrity and experience, so would rely on her guidance.

Naomi went on to give Jared more detail about the market and what was happening to cause the, sometimes quite large, increases. "Many carriers are still working through their losses from the natural disasters of 2016 through 2019. Along with rising reinsurance costs (insurance purchased by insurance carriers to mitigate exposure), litigation and AOBs (Assignments of Benefit) from Hurricane Michael, Hurricane

Irma and other recent disasters, and rate increases that should have been taken prior to these catastrophes, has caused a major shift in the market, or 'hardening.' Many carriers have also tightened their guidelines on roof age and water heater age as another way to mitigate their risk exposure."

She explained how the cost of home insurance in Florida has been one of the highest in the nation for a while, and will continue to increase, at least until the market readjusts.

"And it isn't just affecting the homeowner's insurance market," said Naomi. "The personal auto and commercial business lines premiums are also on the increase."

Jared and Naomi carefully reviewed his insurance coverages. Jared decided to make a few adjustments to bring down the overall premium, but without sacrificing necessary protection. One thing they were able to reduce was his **Coverage C – Contents** but keeping the replacement cost in place. And since this home was not his primary, but secondary, he felt comfortable reducing **Coverage D – Loss of Use**. One last thing he did was increase his **AOP (all other perils) and Hurricane Deductibles**. Naomi was only comfortable making these changes to Jared's policy once he understood how these changes would affect him in the event of a claim.

"Increasing your deductibles will save you some money on the premium, but remember, your out-of-pocket will be greater if you file a claim."

"That's ok," replied Jared. "I would only file a claim for something major anyway."

"I know this news was unwelcome," said Naomi, "and I want you to know how much I appreciate your confidence and trust in me as your agent as we navigate these changes in the market."

For independent agencies, they have multiple carriers they write through, and sometimes a rate increase from one carrier won't be as great as another's. So, it might be beneficial to have your agent take a look at other carriers to determine if it would be in your best interest to stay, or place you somewhere else.

The bottom line for the Florida homeowner's insurance mar-

ket right now is this: brace yourself for some premium increases, and feel free to ask your agent to help you make wise decisions for any adjustments to your policy coverages.

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From the Sheriff: Okaloosa Unified DUI Task Force



Destin is a family friendly destination, but as a tourist hot spot, there is always concern about the potential for someone out for a good time to imbibe, then drive. That decision potentially endangers every person on our roadways, including bicyclists and pedestrians.

However a new DUI Unified Task Force has now been formed that combines the efforts of 11 different agencies to work together to reduce impaired driving crashes. It's comprised of state, county, municipal, and military law enforcement agencies and is the first cooperative

law enforcement effort of its kind in our region.

The Okaloosa County Sheriff's Office is proud to be a member, along with the police departments of Fort Walton Beach, Crestview, Niceville, Valparaiso, Shalimar, the Florida Highway Patrol, Florida Fish and Wildlife Commission, Northwest Florida State College Police Department, Eglin 96th Security Forces Squadron, and Hurlburt Field 1st Special Operations Security Forces Squadron.

"The problem is bigger than any one municipality or agency and it will take a combined effort from all agencies working together to make a positive difference," said OCSO Captain Mark Raiche.

The members are using educational efforts as well as high visibility impaired driving enforcement to try to get the message across that drunk/impaired driving is a public safety threat with a zero tolerance law enforcement approach.

Why is this issue so critical?



Consider this: in 2018 in the U.S. alone, more than 10,500 people died in drunk driving crashes. That's equal to approximately 20 jumbo jets crashing with no survivors!

In the past two years, Okaloosa County has had more than 100 crashes related to impaired driving and 10 fatalities. Okaloosa County is 8th out of 16 counties of our population size in Florida for impaired driving accidents, and Destin is 21st out of 118 similar size cities in the state for impaired driving crashes.

Members of the Okaloosa Unified DUI Task Force want to change those numbers. Part of the strategy is also choosing key



dates with historically high likelihoods for impaired driving and crashes to step up enforcement – ranging from New Year's Eve and Super Bowl Sunday to St. Patrick's Day and Memorial Day weekend.

In our first kick-off, which was the National Highway Transportation Safety Administration's Impaired Driving Campaign that started December 14th, the saturation patrols led to the arrests of four individuals for DUI. The campaign also led to the apprehension of two fugitives and 38 speeding citations.

That's a good start to an ongoing mission. We're asking the public to assist in our efforts by

calling in suspected impaired drivers. With the simultaneous patrol of individual jurisdictions by these eleven agencies, and the public's help, we can ensure there will be no place where impaired driving is tolerated in our county. Success will mean an enhanced level of safety and quality of life for every person on our roadways.

To stay up to date on the new Task Force's educational messaging and impaired driving campaigns, you can follow it on Facebook at "Okaloosa County Unified DUI Task Force." Twitter and Instagram accounts are in the works as well.

Stay safe out there!

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CONSIGNMENT/RESALE SHOP



BY GAIL PELTO, REALTOR

You're ready to sell your house and move on. So, how do you prep your house to show in order to capture the buyers' attentions and ultimately receive a good offer? Just like a great Broadway play, you want your audience - potential buyers - to feel engaged, because buyers buy what they see and, more importantly, how what they see makes them feel. This means you MUST pay attention to the "staging."

Setting the stage for this performance starts with your real estate agent, the director of this play and the script first—the words they write for the buying public and other agents to read,

the professional photography, the information about the room sizes the interior and exterior, the features and benefits, the marketing plan, etc. As professional agents, we need you, as sellers, to collaborate with us to write and print the perfect "Play Bill" in order to produce something which will attract and engage potential, qualified buyers.

After the stage is set correctly and the buyers, your audience, like what they read and the pictures they see online, the ticket is sold and they make their way to the theater, your house. Remember that the staging of this production starts at the curb because we want the buyers to say, "You had me at hello!" Right?!? So, how does your house look from the curb? Is it clean and neat? Have the driveway and sidewalks been power washed? Did you make any necessary repairs? Are the flowerbeds weed-free and freshly mulched? Just how powerful is YOUR "hello?" Because this marquee needs to



have them yearning to see the rest of the play!

Act I: The curtain rises, they walk in the door. What's their first impression? Is it light filled? Does it smell good? Is it clean and clutter-free so the buyer can absorb the scene-ery without too many props in the way? Who/What is the star? Is it the open floor plan or the stunning fireplace or the unobstructed view? Is the spotlight on the right star?

Act II: The buyers learn more about the play, your house—when it was built, the neighborhood, the seller upgrades, the neutral updates and viewing comparable properties. They like your floor plan and it's move in ready... "I can see my family here!" screams the buyer!

Act III: The director, your professional real estate agent,

has already helped you set the listing price in line with recent comparable sales. It is the BEST play on Broadway! The buyer writes an offer. After some negotiating, you're under contract... BAM! The curtain closes! But wait. There's a standing ovation, the curtain rises, you've made an offer on YOUR new forever home. It's been accepted! Happy Ending — for all!

A few stats regarding home staging:

- A professional staged home can increase a home's value as much as 5-10%.
- Staging helps a home sell 6-10% faster.
- 83% of buyers' agents surveyed said staging a home made it easier for a buyer to visualize the property as their future home.
- The most common home improvement items agents recommend to their sellers regarding staging are de-cluttering the home, a whole house deep

clean, removing pets during showings and getting the carpets cleaned.

• Staging the living room was found to be the most important followed by the master bedroom and then the kitchen.

Are you getting ready to sell? Be a Broadway Hit! Selling a house is really like putting on a Broadway play. A great director, like me, will help you put on the BEST performance to garner rave reviews which equal offers!

Gail Pelto is a Rotary Club of Destin and Mattie Kelly Arts Foundation board member...and yes, a powerful, full-time real estate agent with Keller Williams Realty Emerald Coast. Call her direct at 850-374-0454 or email to Gail.Pelto@kw.com for real estate questions. Want to know what the value of your property is today? Let Gail guide you. Go to www.DestinAgent.com.

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 Community

Destin High School Pep Rally Informs Community

The Governing Board of the new Destin High School (DHS), currently in the planning stages, recently held a Town Hall Pep Rally in the gymnasium of Destin United Methodist Church, the soon to be acquired site of DHS. More than 400 adults and future students learned more about tuition free public charter high school including how to apply for 9th and 10th grade students in DHS's first 2020-2021 school year. The winners were also announced for the DHS school colors, logo, and mascot contest that was held a few months ago.

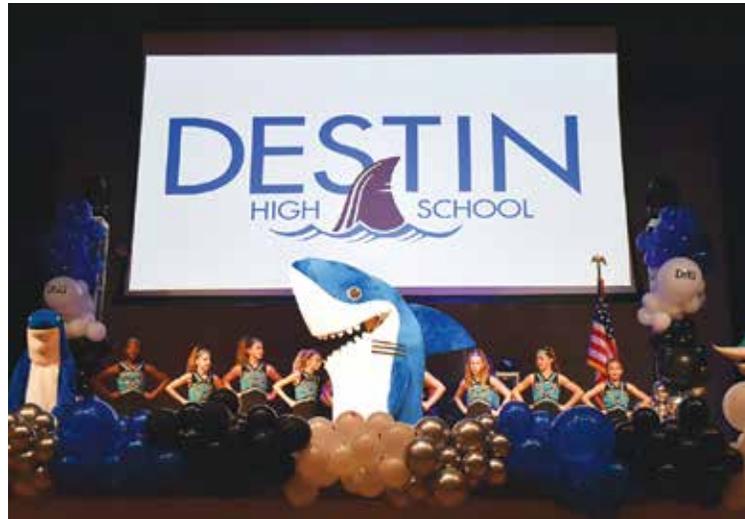
The winning entries were:

Colors – Cerulean blue, silver and black from Emily Stephens.

Mascot – Shark, a tie from Gloria Tucker and Brooke O'Keefe.

School Logo – from Briar Ramswell. Thanks to graphic designer Frank Berte, owner of Destin Interactive, a teaser logo was revealed at the Town Hall Pep Rally. Due to the high priority of fund raising and getting students to apply now, the Governing Board made the decision to leave the final logo design and look up to the entering freshman 9th grade class for 2020-21 and let the students take full ownership and pride in their logo.

Fundraising the top priority until DHS is fully operational with state and federal government funding becoming avail-



Destin High School officials revealed the new shark mascot with the assistance of Destin Middle School cheerleaders.

able. Destin residents Allen and Dee Dee Phillips donated a generous \$200,000, and others

in attendance donated another \$22,000 bringing the total raised to \$412,707.63 by area

businesses, individuals and the community towards the \$2 million capital campaign goal. To donate, or for detailed donation information, contact DHS's fundraising chair and Governing Board Treasurer, Sarah Stone, at (850) 598-6888 or sarah@saysarah.com.

Also, another major priority is for parents to enroll their 9th and 10th grade students. The initial application period runs now through February 15. Students will be notified after that and the final application process can proceed. Apply on-line now at www.DestinHighSchool.org.

To find out more or to volunteer, call (850) 424-1664, or email info@DestinHighSchool.org.

Destin Forward's Pins & Pancakes: Bowling to Help Destin's State Park

In partnership with Henderson Beach State Park, the Destin Chamber of Commerce Destin Forward Class of 2020 would like to invite you to a morning full of bowling, pancakes, fundraising, networking ... and FUN!

The fundraising effort will take place on Friday, February 21 at Uncle Buck's Fish Bowl & Grill located in Destin Commons. "Pins and Pancakes" will provide lane sponsorships to groups, organizations or businesses that are interested in rent-

ing a lane for up to six people from 8-10 a.m. A lane sponsorship will include a breakfast buffet for six and unlimited bowling and shoe rental for two hours. There is limited space available, so please reserve early as lanes will run out quickly.

In addition, there will also be a silent auction and pancake breakfast at the event. So, please bring cash and/or credit cards. Teams must sponsor a lane for \$300 to bowl! If you would like

breakfast only, the cost is \$25.

Each year

Though each year's team of Destin Forward business professionals are challenged with building relationships in the community; becoming more knowledgeable about the people, area, civic and community organizations, first responders and history; learning hands-on, how to better advance the business and growth of our com-

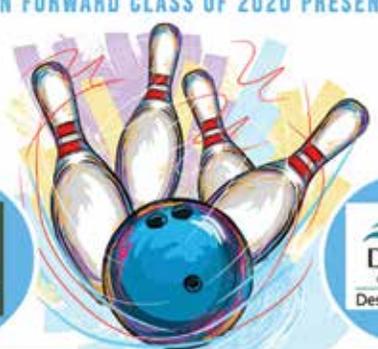
munity, and becoming more knowledgeable about the issues, they're also responsible for a community service project—one that will leave a positive footprint for others. Class members present recommendations and then vote.

The Pins & Pancakes fundraiser event will aid in the class's goal to fundraise a total of \$7,500 to assist the revitalization of the playground located at Henderson Beach State Park, this year's chosen project. Funds will be used directly for the playground's desperately-needed revitalization and accessibility improvement including new mulch, paint and upgrading equipment with new materials.

If you are unable to attend the event, but would like to contribute to the cause, please contact Sophia Lombardi at sophia@cartercpa.net. To make a monetary donation, you may stop by the Destin Chamber of Commerce or mail to Attn: Destin Forward, Destin Chamber of Commerce, 4484 Legendary Drive, Destin, FL 32541.

Visit the Facebook event page "Destin Forward Pins & Pancakes Fundraiser" for additional information. The Destin Forward class looks forward to seeing you there!

DESTIN FORWARD CLASS OF 2020 PRESENTS:



FLORIDA STATE PARKS
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PINS & PANCAKES

Proceeds will benefit the revitalization of the park at Henderson Beach State Park

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www.aboutfaceblinds.com



Destin Dining, Events & Entertainment

AJ's Destin

The original location on the Destin Harbor, AJ's Seafood & Oyster Bar features deliciously



fresh seafood and oysters as well as three stages for live entertainment and events held most days of the week. The massive Jumbo-Tron screen on the deck features the most popular sporting events each season.

116 Harbor Blvd, Destin
(850) 837-1913 | ajsdestin.com

The Beach House

Located next to the Hilton Sandestin, you'll enjoy the magnificent view of the white sandy beaches and emerald waters from every seat, indoors or out! And there are a variety of delectable dishes including Grouper tacos, perfectly charred chicken wings or the, we're sure, soon to be famous Beach House burger. Join



them for live music several nights a week. Interested in booking a private event? Contact events@thebeachhousesd.com. Open daily from 11 a.m. - 9 p.m.

850-608-6300 | 4009 S. Sandestin Blvd., Miramar Beach
Thebeachhousesd.com

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just the way you like 'em!
850.837.3645 | 288 Harbor Blvd.
Destin | boathouseoysterbardestin.com

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

Brotula's Seafood House & Steamer

Brotula's specializes in fresh,



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850.460-8900 | 210D Harbor Blvd.
Destin | brotulas.com

Fudpucker's

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20001 Emerald Coast Pkwy, Destin
(850) 654-4200 | fudpucker.com

Island Wing Company Grill & Bar

Voted Best Wings 4 years running, Island Wing Co. is calling your name. Come in and find



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(850) 837-2999 | 981 US Hwy 98,
Destin | www.islandwing.com

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850.279.4527 | 16055 Emerald Coast Pkwy Ste 114 | Destin
lafamigliadestin.com

Landshark's Pizza

Owners Brian and Sue Has-



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Continued next page



BOATHOUSE
OYSTER BAR

A Locals Favorite For Over 30 Years!





FEBRUARY LIVE MUSIC!

Mondays: Cole Jordan
Roshambo

Tuesdays: Austin Jennings

Wednesdays: Hayes and Howland

Thursdays: Rusty Hammerstrom
Austin Jennings

Fridays: Jason Findley
Jason Clark

Saturdays: Kelly Byrd
Rusty Hammerstrom
Gunner

Sundays: Kelly Byrd
Jason Findley
Squeely Dan

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

288 Harbor Blvd, Destin
(850) 837-3645

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



Destin Dining

regional and national sports networks. And there's a fully stocked bar with 95 different bourbons and 30 beers on draft!

850.424-6743 | 300 Harbor Blvd. Destin | landsharkspizza.com

The Melting Pot



Truly a one-of-a-kind dining experience, The Melting Pot provides an unforgettable, interactive night out that turns moments into memories. From the time the first piece of

bread is dipped to when the last nibble of dessert is savored, you'll learn something new. The menu has fare for every taste, a delicious meal guaranteed. Visit meltingpot.com/destin-fl to view the full menu or make reservations.

11394 US Hwy 98 Miramar Beach | (850) 269-2227

www.meltingpot.com/destin-fl/

Tailfins Alehouse and Oyster Bar



With stunning views of the Destin Harbor and your favorite foods and drinks, Tailfins' Entertainment Complex delivers an incredible mix of friendly and fun atmosphere along

with breathtaking views. A magical combination for watching sports and enjoying Live Music seven days a week. Tailfins offers three levels of indoor and outdoor dining overlooking the Destin Boardwalk.

850.650-1200 | On the Harbor in Destin

tailfinsdestin.com

Tequila's Sports Bar & Grill



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

Open 11 a.m. to 9:30 p.m., Fri. and Sat. 11 a.m. to 2 a.m.

850.279.6402 | 11225 U.S. 98 W. Miramar Beach

restaurantji.com/fl/destin/tequilas/

Events, Music & Specials

AJ's Destin

SPECIALS

Sunset Menu Tues. - Fri. 4-6pm

Chicken Parmesan, Chicken Orleans Pasta, Chicken Picatta Plate, Fried Clam Strips Plate, Fried Shrimp Plate, Deckhand Steak Plate, And more...

MUSIC

Live Music 7 Day a Week

Banjarahama | Rusty Hammerstein | Jabbo | Jones & Company

The Beach House

SPECIALS

Happy Hour 4-6pm Every Day

MUSIC

Live Music Thursday, Friday and Saturday Nights

Boathouse Oyster Bar

SPECIALS

Daily Lunch Specials M-F \$9.99

MUSIC

Live Music Line-up

Mondays: Cole Jordan | Roshambo

Tuesdays: Austin Jennings

Wednesdays: Hayes and Howard

Thursdays: Rusty Hammerstein | Austin Jennings

Fridays: Jason Findley | Jason Clark

Saturdays: Kelly Byrd | Rusty Hammerstrom | Gunner

Sundays: Kelly Byrd | Jason Findley | Squeely Dan

Bric a' Brac

MUSIC

Live Entertainment:

Wednesday: Solo Musician

Thursdays: Karaoke - 7pm

Fridays: Jones & Company - 7pm

Saturdays: Teal Magnolias - 7pm

Late Night! 11pm - 4am

Latin Night Fridays & Saturdays

Music and Dancing Upstairs/Downstairs

Brotula's Seafood House & Steamer

SPECIALS

25% OFF with Military or Local ID

(Valid ONLY with coupon or mention Destin Life ad; not valid with any other promotions or discounts)

HAPPY HOUR Monday - Friday from 2 - 5pm

Wine-Down Wednesday 4pm to close

Featured Wine by Glass Specials/15% OFF Bottles of Wine

LADIES' NIGHT SATURDAYS 6pm to close

Half-price select wines by glass / \$5 Well Cocktails

Sunday FunDay 11am - 2pm

\$12.95 Bottomless Mimosas

\$5 Bloody Marys & Margaritas

& Entertainment Schedule

Fudpucker's Beachside Bar & Grill

SPECIALS

Friday Night at Fud's

A Snowbird event every Friday night from 5pm -8pm
50% off entire menu with the Fudpucker Snowbird Card
Free Bingo Every Other Wednesday - 3pm to 5pm; 2/5, 2/14, 3/4

\$1 Beer Night @ Fudpucker's

Every Saturday night starting at 7pm

Free Dinner Jazz show 2/20

Starting at 7pm. Free Entry, Dinner & Drink service available

Murder Mystery Dinner 2/15 & 2/22

Enjoy a night of intrigue and dinner at Fudpucker's.

By Improbable Cause Mystery Theatre - Starts @ 6:30pm

La Famiglia Restaurant

SPECIALS

Lunch Menu starts at \$7.99

Wine Down Wednesdays

\$3 glass of House Wine all day and 20% off bottle of wine

Landshark's Pizza

Monday thru Friday Happy Hour Specials 3 to 6pm

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

Landshark's 'Drink Of The Day' \$1.00 OFF that day's Featured Drink from our FULL BAR Menu.

Monday - Premium Craft Beer & Texas Hold 'Em POKER Monday

7pm - Sample delicious varieties of local, regional and select out-of-state brewhouse offerings. All-Access Wristband, 3 Tickets for sampling the Craft Beer Monday selections of your choice, 1 Full Pint of the Craft Beer of your choice. Craft Beer Tasting \$10

Tuesday - Margarita & Corona Specials & MUSIC BINGO!

House Margarita and Corona Beer specials go ALL DAY. MUSIC BINGO starts at 7:00 PM - Free to play! Free Prizes! Corona Bottles \$2.5; House Margaritas

Wednesday - Landshark's 'WINGS DAY' & Bourbon Club

AWARD-WINNING Buffalo Hot Wings just .69 Cents Each - All Flavor Sauces, and Rubs. \$2.00 OFF ALL TOP-SHELF BOURBONS. Minimum order of 10.

Wings each \$0.69. Carrots & Celery \$1. Top-Shelf Bourbon Discount \$2

Friday - Mini-Monster Calzone w/Ricotta & Mozzarella Friday

Choice of two regular fillings AND comes with a Domestic Draft Brewskie or a Soft Drink included. Two Toppings \$9.99. Additional Toppings \$0.5. Premium Toppings \$1. Add Steak \$1.5

Tailfins Alehouse and Oyster Bar

MUSIC

Rusty Hammerstrom, BT Turner

Velcro Pygmies - February 14th

Banjarahama - Every Wed. 4-7pm

Double Happy Hour Specials:

4-7pm & 10pm - close. Monday - Friday.

Early Bird Specials 4-7pm M-F

Fresh Catch \$17.95. Baja fish tacos. \$14.95. Alaskan snow crab legs \$19.95. New Orleans Cajun

Shrimp. \$16.96. Kansas City Baby Back Ribs \$12.95. All 5 great specials 4 -7pm.

Lunch Specials During the Week \$9.99

Happy hour drinks—\$3 Bud lights. \$5 long Island iced teas * well drinks. *house wines. \$15 Domestic bottle buckets. Mix or match. \$5 Award- Winning Seafood Gumbo during Happy Hour. STARTING MARCH 1ST...Breakfast at 8am daily

Tequila's Sports Bar & Grill

Fiesta Every Saturday with Latin Saturdays

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

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

SPECIALS

Taco Tuesdays: 2 Chicken or Steak, Soft or Hard Tacos with Rice or Beans \$8.99

3 Grande Margaritas: \$14.99

Daily Lunch Specials Monday - Friday \$8.99

The Melting Pot

SPECIALS

BEST HAPPY HOUR IN TOWN! 4pm to 6pm Every Day
\$3 Bottled Beers, \$4 select wines and draft beers, \$5 select cocktails and \$6 cheese or chocolate fondues!

Every Wednesday: Crave Combo and \$10 Off Wine!

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

Last Tuesday Each Month: **LADIES NIGHT OUT**

Grab the girls for a four-course dinner—\$30 per lady, plus \$5 cocktail and wine specials all night long!

Every Monday Night: **BARE NIGHT - BAR AND RESTAURANT EMPLOYEE NIGHT**

Bar and Restaurant Industry employees—half off all food!

MILITARY APPRECIATION

10% off all food every night.

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Award-Winning Menu, Sports, Full Bar, 3 Dining Areas, Game Room, Dog & Cigar Friendly Harborside Deck!
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ALEHOUSE & MARINA
CAPT. MOODY'S
OYSTER BAR
ON THE BARGE
Destin, Florida

\$9.99 LUNCH SPECIALS
Monday thru Friday

EARLY BIRD DINNER SPECIALS
4-7 pm

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

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

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

LIVE MUSIC ON THE DOCKS
Banjarahama (Every Wed. Night 4 -7 pm)
Velcro Pygmies - Feb. 14th
Rusty Hammerstrom
Bt Turner

NCAA COLLEGE BASKETBALL
NBA - NHL - PGA GOLF



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

288 Harbor Blvd, Destin
(850) 837-3645

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

Off the Hook: The Big, Bad Lionfish



BY CALI HLAVAC,
TO DO IN DESTIN

Many people have never heard of a Lionfish, nor do they know why this species is so disliked, and what an impact these tiny little creatures make to the Gulf and its ecosystem. Their colorful design is noticed by predators and helps them get their name. The body is very flat, orange and white, like zebra stripes. They have pectoral fins that are very long and can grow to a size of about one foot. Most will not weigh more than 2.6 pounds.

Lionfish were first reported off Florida's Atlantic Coast near Dania Beach in 1985, but are not native to the area. They are known as predatory reef fish, causing damage to coral reefs, sea grasses and mangroves. Their high rate of reproduction and growth, voracious feeding capacity and lack of predators makes them a threat to current ocean life. They reach sexual maturity in less than a year and spawn year-round in warmer waters. Females can spawn as often as every three to four days, which is far faster than anyone can hunt them.

Lionfish also feed on native fish, which can reduce native populations and have negative effects on the overall reef habitat and health, as they can eliminate species that serve important ecological roles such as fish that keep algae in check on the reefs. Lionfish also compete for food with native predatory fish such as Grouper and Snapper. For a community that survives on fishing, this can cause a huge problem.

While Lionfish are hunted by humans, often by spearfishing, they are tricky to handle. They carry a deadly poison in their spines. Lionfish are not poisonous, they are venomous. The difference between poison and venom is the method of delivery. Venom must be injected into the bloodstream to cause injury, such as through a sharp

spine or fang, but is harmless if eaten.

Because lionfish are venomous, not poisonous, there is no harm in eating the lionfish meat. Once you dispose of the spines, there is no risk of envenomation, and you're free to prepare your lionfish as you choose. Fortunately for the eco-friendly fish lovers out there, lionfish are deli-

cious. There are no lionfish regulations in Florida waters, and a fishing license is not needed to harvest them.

Recently the community has brought Lionfish awareness to the forefront and created the Lionfish Removal and Awareness Festival on May 16-17 at AJ's Seafood and Oyster Bar in Harborwalk Village. The event

is free and open to the public, with family friendly activities, diving and marine conservation information, live music, Lionfish tastings and coincides with the world's largest Lionfish spearfishing tournament, the Emerald Coast Open. Find more information about this event at www.EmeraldCoastOpen.com.

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Hops for Hounds

**Sunday, February 23, 2020
10:30 a.m. - 12:30 p.m.
\$20 per person (includes your pup) or \$25 day of the event**

Join local nonprofit Dog-Harmony for a dog walk through Destin Commons and then an after party at World of Beer. Celebrate your dog as you walk from mural to mural at Destin Commons, snap photos and end with a cold beer and live music! Be sure to check out World of Beer's dog menu for your FURever friend while you are there. The first 150 regis-

tered walkers receive a complimentary dog bandanna, a complimentary beer, and, of course, admission to an incredible family-friendly morning with the hounds that have our hearts. All money raised benefits humane education efforts and kids' programs in the area. Please no prong, shock or choke collars.

Register online at Eventbrite or in person at 237 Market Street, Santa Rosa Beach, Florida 32549.

Pre-registration encouraged, all purchases are non-refundable. The event is rain or shine!

Pups, Paddles & Pints Feb. 15

"Pups, Paddles & Pints," a fundraiser for the Panhandle Animal Welfare Society, will be 11 a.m. to 3 p.m. Feb. 15 at BOTE FWB/Boardroom Pub & Grub, 158 Miracle Strip Pkwy.

The event features a drawing for a BOTE Breeze Aero Paddleboard worth \$699, food by the Boardroom Pub & Grub and The Cowhead, a free pint of beer,

and PAWS dogs and cats up for adoption.

Weather permitting, there will be a BOTE demo fleet at the Fort Walton Beach Landing.

Tickets for the paddleboard raffle are \$10 each, or three for \$20, and can be purchased at BOTE, Boardroom Pub & Grub, and PAWS, 752 Lovejoy Road NW. Drawing is at 3 p.m. Feb. 15. Need not be present to win.



PAWS "Do-Over Valentine's Doggy Date!"

Don't have a date for Valentine's Day? Not ready for a commitment, but need some lovin'?

Go on a date to Props Craft Brewery & Taproom – and maybe even back to your place for a slumber party – with canine bachelors and bachelorettes from the Panhandle Animal Welfare Society (PAWS).

"Do-Over Valentine's Doggy Date" will be from 11 a.m. to 4 p.m. Feb. 15 at the brewery, 125 Lovejoy Road NW, Fort Walton Beach.

There also will be a Valentine's Day-themed chance drawing, plus \$1 off the first brew if you bring a dog.

Here's how doggy dates and sleepovers work: If you're an Okaloosa County resident, you can pick up a



**DO-OVER
VALENTINE'S DAY
DOGGY DATE**
2.15.20 | 11-4PM | 125 Lovejoy Rd.



dog from PAWS, 752 Lovejoy Road NW, after 10 a.m. and show them a good time at Props just down the street and other dog-friendly places until 4 p.m. For a sleepover, you just return them by 4 p.m. the next day. Bring your driver's license and proof of insurance.

The program gives the dog a break from the shelter environment – kind of like weekends away from your job – and gives the shelter staff more information about their personalities, so they can find a perfect home.

To set up your date, email pawsdogadopt@gmail.com.

THIRD ANNUAL **HOPS FOR HOUNDS**

DOG WALK & AFTER PARTY

BENEFITING **DOG-HARMONY**

SUNDAY, FEB 23RD
10:30 AM - 12:30 PM

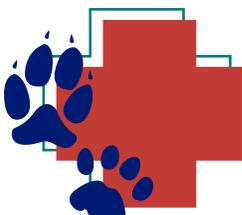
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WORLD OF BEER AT DESTIN COMMONS

No prong, shock or choke collars



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247 Main Street
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850 424-4777

Emergency Veterinary Clinic Okaloosa Walton, Inc.
212 Government Ave.
Niceville, FL 32578
850 729-3335

Hours of operation: Monday-Friday 6PM – 8AM, Weekends 24 hours
Open weekends, nights and all major holidays.
Serving Destin, Ft. Walton, Miramar Beach and South Walton

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UNLEASH YOUR INNER DOG

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BESTIN DESTIN (2018 & 2019 award logos)

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HCA Healthcare Upgrades Area Hospitals

Heading into 2020, patients across the Florida Panhandle will have access to larger, newer, state-of-the-art healthcare facilities, thanks to expansions and upgrades at four local hospitals.

Since 2015, four HCA Healthcare North Florida Division hospitals have invested in 19 expansion and renovation projects totaling more than \$305 million. The projects have created an additional 116 inpatient beds and 48 emergency room beds for patients across the Panhandle. In total, patients have access to 32 sites of care that include four hospitals, two freestanding emergency rooms, two urgent care centers/walk in clinics, one same day surgery center and 23 physician practice locations. By the end of 2020, an additional three free standing emergency rooms in Pensacola, Panama City and Navarre will be built.

This also includes renovations at Fort Walton Beach Medical Center and Niceville's Twin Cities Hospital:



Fort Walton Beach Medical Center:

- Sealed and repainted entire exterior of hospital
- Renovated all patient units
- Added two new state-of-the-art Cath labs
- Expanded its robotic surgical capabilities
- Completed an expansion of its inpatient rehab center, followed by an ER and Trauma expansion and parking garage addition

- Relocated their Destin freestanding emergency room into a brand new facility

- Slated to finish its second freestanding facility, Navarre ER, in late 2020

- Recently unveiled plans for a new tower to add 24 medical/surgery inpatient beds and 18 ICU beds, an expansion to its parking garage, as well as building a new cafeteria and kitchen

- Projected to add 90 full-time employees after new expansion is complete

Niceville's Twin Cities Hospital:

- Completed an ICU expansion and renovation
- Currently undergoing an ER expansion

To learn more about HCA Healthcare North Florida, visit www.hcanorthflorida.com.

A "Love Locals" Wellness Weekend



The Henderson Beach Resort will host an inaugural, three-day Wellness Weekend Friday-Sunday, Feb. 14-16, for Destin residents and area guests, showcasing a myriad of fitness classes, healthy culinary experiences, activities and keynote speakers including Peloton instructor and seasoned fitness professional, Denis Morton, wellness coach and author of *Loving Me* Natalie Leon, and life coach and author of *Zero Adversity* Michael J. Russ. An exclusive event open to singles, couples and families who are interested in well-being, self-care and fitness, guests can expect to hear from other wellness and life coaches as well take part in various fitness classes, listen to notable speakers, interact with wellness industry vendors and more.

On Sunday, Morton, who brings 15 years of fitness leadership with Peloton along with an extensive athletic history ranging from college football to aerial acrobatics, will discuss his experience, motivation and inspiration behind helping people explore their own abilities. The weekend concludes with a movement and stretch class taught by Denis Morton on the grand lawn.

Passes for the three-day event are \$299 and include access to all fitness classes, breakout sessions with keynote speakers, cocktail hours, culinary experiences, and the vendor showcase. To purchase passes, visit Eventbrite at <http://bit.ly/2Uewzhj>. For more information and a schedule of events, visit hendersonbeachresort.com and proffittpr.com.



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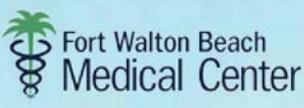


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THE LATEST IN BREAST CANCER DETECTION
GET PAMPERED WITH A MASSAGE
PLUS A LOT MORE!







 Wellness



BY STEPHANIE CRAIG

Are you overwhelmed and anxious? Do you have tasks, fears, and disappointments preventing you from focusing on the present? Do you find it difficult to enjoy today because your mind is somewhere else? You don't have to live consumed by the past and future.

Mindfulness is the practice of increasing focus on the present moment instead of on the past and future. Mindfulness creates space for you to live and enjoy life with less background noise.

It can reduce stress, anxiety, and depression while increasing attention, calm, and presence in your relationships.

Most often, the present moment is not the source of stress. Rather, it's our past or future oriented, obsessive thoughts creating anxiety. Stress results from the long to-do list for later today or the difficult conversation we are replaying from yesterday. However, making breakfast is low stress when we focus on noticing the texture of the bread, the scent of the eggs, and the sound of the toaster.

The hopeful news is current neuroscience says our brains are moldable and created for change. With intentional, repetitive mindfulness practice, our brains can and will embrace more present focus. Explore these mindfulness characteristics

and practices to feel calmer and more present in life.

8 Characteristics of Mindfulness:

1. Notice your surroundings as you observe them through your five senses. "I see a red car, I hear my favorite song, I feel cool air blowing on me, I feel the smooth steering wheel, I smell my peppermint car freshener."

2. Let go of trying to control what is outside your control. Accept what is happening and think about how you can bring the best version of yourself into that situation.

3. Let go of judging people and circumstances as good/bad. Instead notice and accept behavior and circumstances as they are. Recognize your response does not need to be determined by others behaving well or badly.

4. Notice and name feelings without allowing your feelings to determine your response. "I'm noticing that sadness is surrounding me right now and I can feel it in my throat and in my eyes." A feeling can just be a feeling when you understand and name it.

5. Notice thoughts and feelings come and go like waves and usually move on if we do not grasp or avoid them.

6. Participate fully in exactly what you are doing right now. Let go of ruminating and begin describing your present experience to yourself through your senses. Allow yourself to become immersed fully in the present experience.

7. Tend to each thing in its own time. If while you are focusing on the present moment, you are noticing a repeated invasive thought about a future task, set aside a specific time later to give the future task your full attention.

8. Do one thing at a time. There is something relaxing about refusing to multitask.

Now that you understand some basic ideas of mindfulness, use the following steps to stay in the present when past and future thoughts try to dominate your mind.

5 Steps for Practicing Mindfulness:

DESCRIBE your moment by moment actions to yourself. "I am getting out of bed, the floor is cold, I'm turning on the shower..."

NOTICE past/future oriented thoughts. "I am noticing

that I'm thinking about my work meeting tomorrow."

GENTLY DISMISS past/future oriented thoughts. "Now is not the time to think about my work meeting. I will spend 30 minutes tonight preparing for my meeting. Right now, I am focusing on..."

RETURN to describing your moment by moment experience using your senses. "I see a blue umbrella, I smell fresh rain, I feel moisture on my skin."

REPEAT the process over and over knowing you are re-training your brain. At some point in the near future, you won't have to work so hard at it!

I encourage you to commit 21 days to developing this practice and track your progress. Visit the Journeybravely.com Resources page for your free 21 Day Mindfulness Challenge PDF plus a free PDF Mindfulness Steps & Characteristics sheet. I wish you success in showing up fully in your present life!

Stephanie Craig is a Licensed Clinical Social Worker/Therapist of 18 years, specializing in emotional/relational health. She loves hearing others' stories and helping people find new perspective that produces peace, healing, and connection through counseling. Stephanie provides treatment for adults, teenagers, couples, and families with anxiety symptoms, parenting struggles, teen issues, depression, grief, divorce, and other life transitions. Connect with Stephanie at Journeybravely.com.



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BY LISA LEATH TURPIN,
HEALTH & WELLNESS COACH

Do You Wanna Get High?

The exercise high that is! Through this column, I have encouraged you to just MOVE. Movement of any kind is beneficial. Even if you have limitations, please try to get moving in any capacity. Exercise is health-enhancing and life-extending, but many think of exercise as a chore. Movement can and should be a source of joy! And I have stumbled upon a must read book, “The Joy of Movement” by Kelly McGonigal, PH.D. McGonigal is a research psy-

chologist, a lecturer at Stanford University, and an award-winning science writer. She is the author of the international bestsellers, “The Willpower Instinct,” “The Upside of Stress,” and “Yoga for Pain Relief.” Kelly is also a fitness instructor in the San Francisco Bay Area, teaching yoga, dance and group exercise classes. She explains in “The Joy of Movement” through her trademark blend of science and storytelling, how movement is intertwined with some of the most basic human joys, including self-expression, social connection, and mastery... and why it is a powerful antidote to the modern epidemics of depression, anxiety and loneliness. These insights are drawn from neuroscience, psychology, anthropol-

ogy, and evolutionary biology, as well as memoirs from clients and philosophers. McGonigal tells stories of people who have found fulfillment and belonging through running, walking, dancing, swimming, weightlifting, and more. According to her website, kellymcgonigal.com, McGonigal paints a portrait of human nature that highlights our capacity for hope, cooperation, and self-transcendence. Her findings are revolutionary and go beyond familiar arguments in favor of exercise, to show why movement is integral to both our happiness and our humanity. She has lived it, experienced it and neurologically studies it. There is a lot to the exercise high and you can achieve it also!

Exercise of any kind, where you raise your heartrate and keep it moderately high will make your body produce and release the pain killing hormones called endorphins. This helps with the euphoria feeling that comes from

suggested to aim for 70% to 85% of your maximum heart rate (220-age=max. hr.) But weightlifters, you can do a more circuit style workout and keep moving, changing body parts. While the last used muscle group rests, you can be working a different muscle group and rotate through. The second new and more surprising find is that the hunger hormone, leptin, might also play

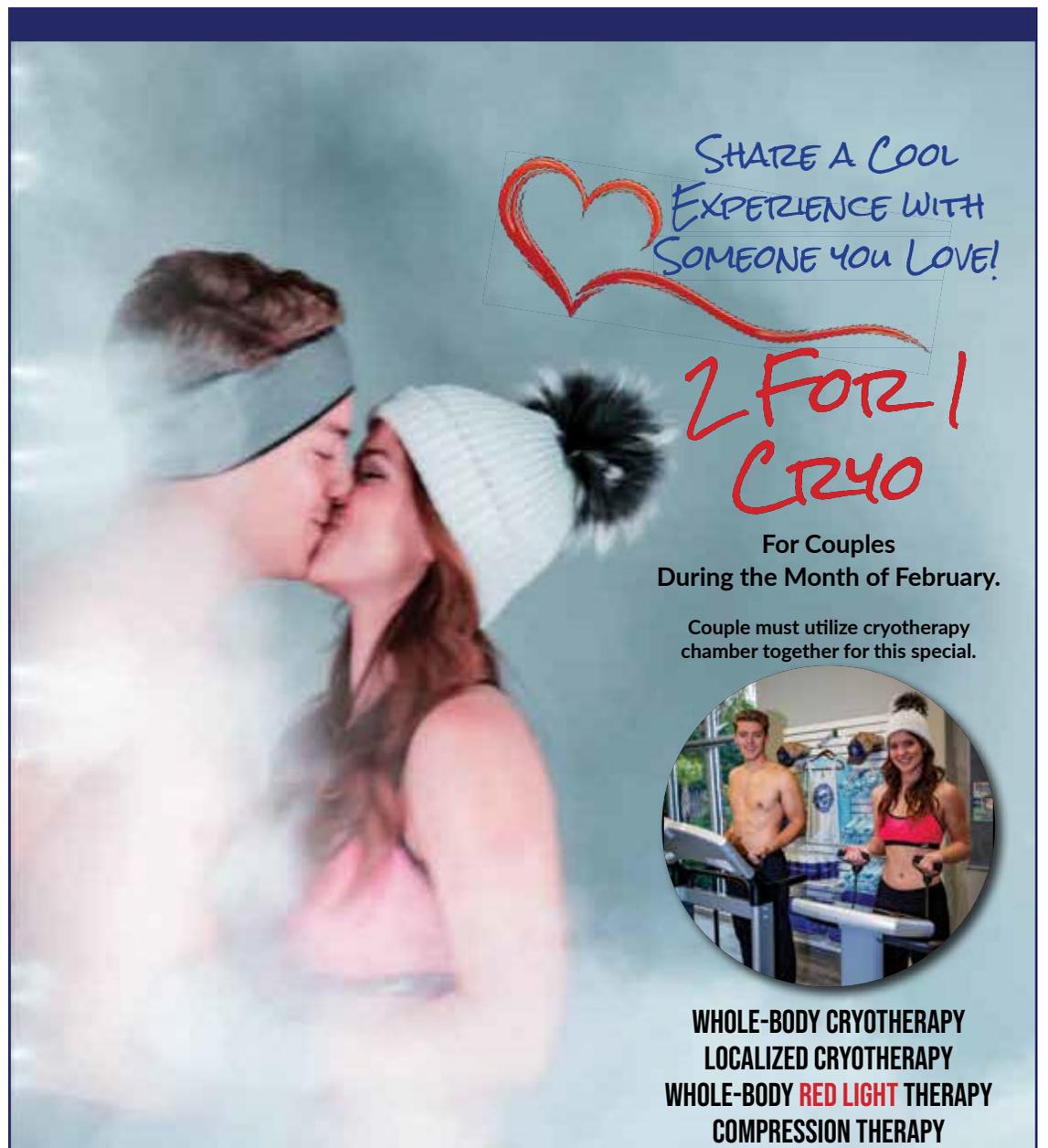
a role in workout happiness. In another study from the University of Montreal, they found that low levels of leptin will help with increased energy and motivation to exercise. *Shape* magazine says “this is key because feeling excited during exercise can result in a bigger high after.”

Lisa Turpin is a degreed and certified health and fitness lifestyle coach who has devoted her life to motivating and strengthening the body and minds of others. With over 20 years experience is a group exercise leader at Destin Health & Fitness and an independent personal trainer in the Destin area, she is diverse and extensively trained in classical and modern pilates, lifestyle management, personal training, group exercise, and post-rehabilitation. Email: BeActive850@gmail.com.



the workout. But researchers are also learning there’s more to this feeling than just endorphins. Recent studies show there are two other compounds that contribute to the high. Endocannabinoids, lipid (fat) molecules that help regulate pain and mood and that our brain processes in almost the same way that it does cannabinoids (which cause marijuana high). According to Johannes Fuss, PH.D., the lead researcher in a study published in “Proceedings of the National Academy of Sciences” states endocannabinoids have a more powerful effect on how we feel; especially for it lasting post-exercise. Cardio is what counts; the study’s authors found anaerobic exercise like weight lifting doesn’t activate the endocannabinoid system. It is

chologist, a lecturer at Stanford University, and an award-winning science writer. She is the author of the international bestsellers, “The Willpower Instinct,” “The Upside of Stress,” and “Yoga for Pain Relief.” Kelly is also a fitness instructor in the San Francisco Bay Area, teaching yoga, dance and group exercise classes. She explains in “The Joy of Movement” through her trademark blend of science and storytelling, how movement is intertwined with some of the most basic human joys, including self-expression, social connection, and mastery... and why it is a powerful antidote to the modern epidemics of depression, anxiety and loneliness. These insights are drawn from neuroscience, psychology, anthropol-



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 Wellness

The Center for Cosmetic & Family Dentistry Celebrates 20 Years and Expansion of Destin Office

By RITA L. SHERWOOD

A ribbon cutting ceremony attended by many including the Destin, Ft. Walton Beach, and Walton Chambers of Commerce, celebrated the 20th anniversary of the Center for Cosmetic & Family Dentistry. Founder Dr. Dennis Lichorwic explained, “This expansion has allowed us to take better care of our patients, to be more flexible for them, and live out our core value of delivering the best quality dentistry in a warm, comfortable atmosphere.”

The Center for Cosmetic & Family Dentistry offers dentistry, full-mouth rehabilitation, cosmetic restoration, implant surgery, Zoom! Teeth Whitening, and Invisalign. The readers of VIP Destin Magazine just voted the practice “Best in Destin Cosmetic Dentist” for the ninth time. They’ve come a long way from a small dental practice on the Destin Harbor back in 1999, specifically now known as “Where the South Comes for Smiles.”



Dr. Lichorwic goes on to say, “Our goal is to exceed our patient expectations at every level. We will continually raise the standard of our dental services to become and maintain ourselves as leaders in our community and country.” He goes on to further explain that he was trained by the likes of Disney and the Ritz Carlton, and hav-

ing had that background, he enjoys giving people life-changing service that they don’t always expect. He says, “It’s not about the crown or the filling; instead it’s about exceeding their expectations with award winning customer service.”

And how does that work exactly? “We provide a pleasant experience for our dental cli-

ents, and use every high tech gadget and gizmo out there,” Dr. Lichorwic explains. With everything from a computer that actually numbs the patient without a syringe, to nitrous (laughing gas) in every room, and other sedation options, relaxation dentistry is the way of the future. Another exciting treatment is prep-less veneers,

(which means no drilling on patients’ teeth while achieving strong aesthetic results.) It sounds like tech is alive and well in The Center for Cosmetic and Family Dentistry.

And what does the future hold? With so many people suffering from sleep deprivation and sleep apnea, Dr. Lichorwic says they’ve been able to help their patients with about 15 different appliances including special retainers that hold their airways open, and that in some cases, those can replace the awkward and sometimes scary CPAP masks. And now, with the expansion of the Destin office, many more patients can be serviced than ever before.

So for more information, check out DestinDentist.com, or visit the newly expanded Destin office at 4635 Gulfstarr Dr. #200, call (850) 810-0300, or visit their second location in Panama City Beach at 309 Richard Jackson Blvd. #102, or call (850) 810-0600.



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BY DR. RICHARD CHERN, MD

Traditional medicine has achieved a long life for many. Unfortunately, many long lives lack quality in their last years. In the past, I've cared for nursing home patients — seeing them once or several times each month. Their care was usually complicated, including ten or more medications taken several times a day. Hip fractures from falls, open sores from an inability to shift weight in bed, dementia, loneliness and depression are commonplace. Many live in nursing homes for 10 years or longer before they die. These patients all have quantity of life, but very few have quality of life.

On the other end of the spectrum, many patients I see now are 70 years of age and older, who run marathons, teach martial arts, travel the world, bike, golf or play tennis almost daily, and in many ways are more active, happier and healthier than myself. Although traditional medicine can give us quantity, it has always struggled to give us quality of life. "Diet and exercise" or "this is part of aging"

seems to be the common answer from traditional medicine.

Traditional medicine has a generational limitation. A state of the art treatment today must be proven for years before it reaches textbooks. Textbooks must be taught to students and students must become providers before they can implement new therapies. Additionally, there are corporate limitations most doctors (including me) don't understand. The Bio-Identical Hormone treatment we provide has been around for nearly 100 years, but fell out of favor as companies pushed newer medications that I believe have been shown to provide less benefit and more disease. Our most used Peptide was discovered in 1904 and has been increasingly used since that time with no known detrimental effects. It is used extensively in the athletic community to quickly heal injuries yet it is still not commonly used or known by traditional medicine.

Advances in medicine are so fast now that it is foolish to wait two or three generations before taking advantage of this knowledge. We are now able to reverse medical problems, improve Alzheimer's and stroke symptoms, and eliminate anxiety, depression, fatigue and so much more. Many of these treatments known to provide benefit are still not used in traditional medicine. Dr Richard Chern, MD is using these next generation treatments

Quality & Quantity in Life

today so you don't have to wait to feel good again. By keeping up with new developments we are able to provide tip of the sword care and tomorrows medicine today. Our Bio Identical Hormone Therapy has become a game changer for millions of

patients and now our Peptide Therapy is bringing forward a whole new era of medicine. We are restoring a quality of life in patients that many feared was lost.

Dr. Richard Chern, MD has been providing award winning care and has

now won Best In Destin for the third year in a row! Look into your future and decide: in ten years, do you want to be sipping on your cocktail or from your oxygen tank? Give us a call at 850-837-1271 or find us online at www.RichardChernMD.com.

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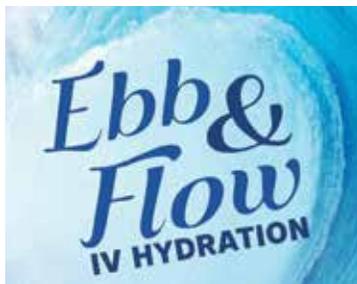
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continued on next page

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 Wellness

The Lotus Life: To the Other Side of the Rainbow We Go!

BY LAUREN CATANESE

I have found that most answers to our troubles can be found in nature. Nature's storms are like our struggles. They are the storms we experience. Struggling is a part of life. It's when we struggle that we learn the most about life, ourselves, and those around us. In areas where we become complacent, struggles shine the light into where we are wounded and where we still need to grow. Hence the "struggle." We are struggling because we do not know yet, how to get through or how to deal with whatever is causing our discomfort. No one gets through life without experiencing struggles! Knowing that we all struggle, doesn't necessarily make it any

easier when we are faced with them. So, what does help us get through struggles? Accepting our feelings, writing a gratitude list, honoring the teachings, making changes for the highest good, reaching out for support; these are all great tools that can benefit us. They will create shifts so we can make the changes that we need to make.

But it's not just about working on the pain. We also need to reach towards the other side; trusting and believing that there is a beautiful, miraculous sun shining just for us. There is joy after the rain. To speak to ourselves not from where we are, or where we have been, but to speak to where we are going. To speak to the higher version



of ourselves. To have an understanding that this too shall pass, and we will not be the same person after we have survived our struggles. I love the quote, "even flowers have to go through a lot of dirt to bloom." Our struggles are not our failures. They

are what makes us stand taller, giving us wisdom. Struggles are necessary to get us to where we want to go.

As we conquer through them with triumph, confidence, valor and strength, we begin to feel the peace that's on the other side. The sun shining through the clouds. And what better way to celebrate the victory than to show off with a miraculous, colorful, one of a kind, rainbow. One of the magical encounters of life. The rainbow is revealed when a storm transitions back to sunny skies, no? The rainbow is the reminder of the love that is created as we heal. Every rainbow you see is a miracle being brought to your eyes, a visual representation of

what hope and faith can bring you. A rainbow is God's way of showing that there is beauty in transformation and healing. So get through that storm. See that rainbow. Feel the sunlight on your face. What more could God do to show us, that like us, nature too has its struggles. That it's a "life" event, but we can get through them, together. So with each storm that passes, keep talking and reaching for that sun. Let the rainbow's colors light your path. You will get through this. You can do hard things. You will feel the sunshine warming your face and your heart with love once again. It's always there just waiting for you on the other side of the rainbow.

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- PAP: \$60 base fee+
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- Call (850) 424-3600 to schedule an appointment. Located at 1049 John Sims Parkway, Ste 2, Niceville, 32578 in the Palm Plaza Shopping Center. Visit Easycare-walkinclinic.wixsite.com for more information.

DRIP TIDE

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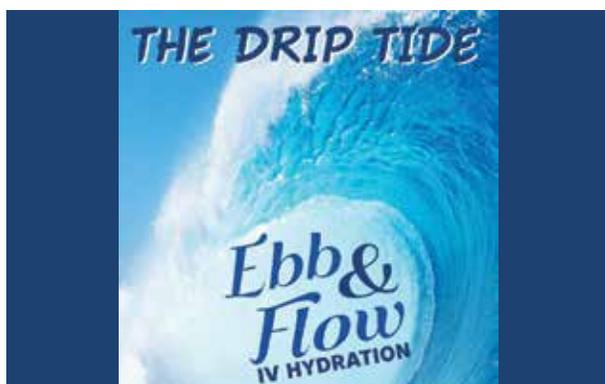
hard working parent, or you just partied a bit too hard over the weekend, IV Vitamin Therapy can help you recover faster. Just a few of the many health benefits you can experience include the following:

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What Ever Happened To Respect?

BY MYRNA CONRAD

We all want to be shown respect.

Do you remember when people used to say “yes sir/yes ma’am” or “no sir/no ma’am?” Do you remember when people got up and gave an older person their seat if there were no more seats available, opened doors for people, or took care of other’s property? Do you remember when parents were respected by their children, teachers were respected by their students, employers were respected by their employees, government officials were respected by those who elected them and even by those who did not vote for them? They may not have agreed with those in authority over them, but they respected their position of authority.

In today’s world all you need to do is walk out your door and interact in public to see and experience disrespect. Drivers cut off people and disrespect other driv-

ers. Someone honks their horn at you for not driving to their specifications or for driving slow. Someone pulls into that parking place that you have been waiting for with your blinker on. People cut in line, are rude to waiters and waitresses, try on clothes and leave them on the floor in dressing rooms, throw their trash out their car windows. In fact, we don’t even have to leave our house to experience a culture of disrespect. Just turn on your television, watch sports, watch reality television (my favorite one to watch is American Ninja Warrior because they show such great respect for each other, even though they are competing), or watch cable news. Not only do you see so many news stories about disrespect for people, for law enforcement, for our President and other political figures, but many on some of the news shows also disrespect each other by always talking over each other. There is disrespect in our schools,



at the workplace, in our churches and in our homes and if we don’t show respect for those that God put in authority over us, we will likely fail to show respect toward God.

So, what is respect and how and when did we slide down the slippery road of disrespect? Respect is due regard for the feelings, wishes, rights, or traditions of others. It also means to show esteem, honor, and appreciation for those in authority. Respect is one of the most fundamental values of society because it allows people to live in order and harmony. We don’t have to agree with someone to show them respect.

There has always been a measure of disrespect in society, how-

ever, it seems to have grown exponentially in the last two decades.

Respect starts in the home. When husbands and wives respect each other, children see and learn respect. Children need discipline and direction, but it needs to be done with respect. Children need to be taught to respect those in authority over them and their parents need to demonstrate respect for those in authority over them. Parents need to look at and have some control over what children watch and hear. There is so much disrespect on television, in some music, and in some reading materials. What we choose and allow to go into our minds affects our attitudes and eventually flows out of our mouths and filters into our behavior around others, often with devastating consequences.

Do you want more harmony in your home, workplace, school, church, and community?

Be Aware:

Make the conscious decision

to be aware of how you treat those around you. Often your actions or reactions perpetuate the same actions in those you come in contact with. When given the opportunity, respond with kindness and grace.

Be Intentional:

Make a conscious effort to show more respect. When disrespectful, apologize.

When you see your children being disrespectful, point it out to them and discuss a better way to handle the situation. There should be consequences for disrespect. However, children react to positive feedback. Praise them when you see them showing respect to others. We all respond positively to praise.

What you and your children witness around you are teaching moments. Discuss what you saw and a better alternative.

Respect must start with you!

Is Prosperity a Promise?

BY DAVE SAVIOLA

The average camel is over six feet tall and weighs around 1,500 pounds. That is a pretty large animal. Have you ever seen one walk through an eye of a needle? Didn’t think so. In fact, you probably think I’m a bit crazy for asking.

Well, it turns out that it is easier for 1500 pounds of fat, muscle, bone, skin and hair to squeeze through a space the diameter of air, than it is for one of us with lots of possessions to enter the Kingdom of God. Wait, what now?

I like to refer to Mark, Chapter 10, as “ground zero” for both the prosperity preachers and the poverty mindset teachers. These verses make it clear that neither instruction is right, and really culminate the totality of what the Bible says about money and possessions. Let me demonstrate with some simple punctuation modifications in bold:

Jesus: “Assuredly, I say to you, there is no one who has left house or brothers or sister or father or mother or wife or children or lands, for My sake and the gospel’s, who shall not receive a hundredfold now in this time.”

Sounds amazing, doesn’t it? Who wouldn’t want a hundredfold return on their investment portfolio, money market account, or

real estate holdings? This is a true statement and a quote from Truth himself. The problem is there is not a period at the end of that run-on sentence. It continues: “... now in this time – houses, and brothers and sisters and mothers and children and lands, with persecutions – and in the age to come, eternal life.”

If you know anything about Jesus, you know that he always keeps his word. There are promises here that will absolutely come to fruition for those who surrender everything, including our checkbook. Does that mean we give everything away? Maybe. He doesn’t give us a breakdown of what percentage we receive in “this lifetime” versus “eternal life.” But what he is doing here is giving us a choice, a very important choice: which riches are we going to trust in?

Since almost 70% of the world lives on less than \$4,000/year, just about everyone in America is rich. That means it is indeed easier for that camel to stroll through a needle’s eye than for us to enter the King’s domain. But don’t throw up your hands just yet. As always our loving Heavenly Father provides the answer: “With people it is impossible, but not with God; for all things are possible with God.”

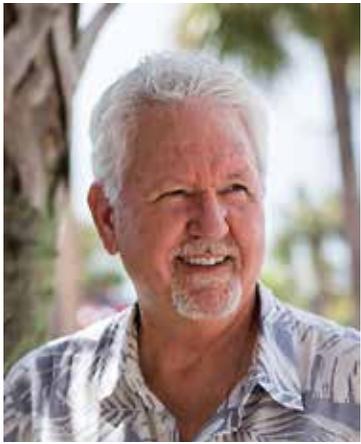


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 Musing

A Pastor's Ponderings: Isn't Love Grand



BY DAVE HOLLAND

Jonie danced into my life 14 years ago. Emblazoned in my mind's eye is the picture of her bouncing into Poncho's Mexican Restaurant for our first date. We met online through a dating service, but none of that prepared me for the whirlwind that blew into my life. The internet gave me the facts, but meeting her was so much better.

Jonie's exuberant faith captivates my heart. My life revolves around this beautiful firebrand of a woman and hers revolves around me as we serve the Lord together. She responds to my love and I respond to hers. Ours is a marriage that was designed

in heaven to illustrate God's great love for us.

Our marriage entails many responsibilities as we care for one another. I live with the daily challenge of understanding this mysterious female creature. I would complain if it were not such fun on this rollercoaster ride.

Brennan Manning boils down the gospel to one question in his book, *The Ragamuffin Gospel*, he believes we will be asked in heaven, "Did you trust My love for you?"

Ultimately, the Christian life begins with our response to God's great love demonstrated on the cross. But it doesn't end there.

Our reaction to the revelation of the love of God determines our destiny. God loves the whole world, but only those who receive His love by faith are the beloved. Unbelievers reject His love out of ignorance, anger, fear, skepticism or pride. Believers receive His tender mercies by faith and enjoy His benefits.

Our relationship with Jesus



calls to show His love in visible ways. For much of my life I have suffered from insecurity and low self-esteem. I would go to the Lord with my problems and failures saying, "Oh Lord, I come to the foot of Your cross asking you to forgive me of my weakness, stumbling and impure motives."

While this kind of prayer has a measure of value, it is living as if Christ were still on the cross – He isn't there anymore! My introspection and regrets produced doubt and discouragement. Regret is like driving while looking in the rearview mirror, a crash is bound to hap-

pen. Christ's work is finished – He has forgiven our sins past, present and future.

Jesus lives today and is pouring out His Spirit upon us producing new life, power and grace. We are conduits of His resurrection, life having overcome sin and darkness through faith in Christ. We are becoming like Him – not the suffering Christ on the cross – we are transformed into the likeness of the present, resurrected Son of God.

When the Bible describes Jesus in His present form, it does not show Him bleeding, suffering and dying – those are in the

past. John gives us a snapshot of Jesus NOW in Revelation 1:14-16, "His head and hair were white like wool, as white as snow, and his eyes were like blazing fire. His feet were like bronze glowing in a furnace, and his voice was like the sound of rushing waters. In his right hand he held seven stars, and out of his mouth came a sharp double-edged sword. His face was like the sun shining in all its brilliance."

I crave this awe-inducing and dynamic Savior – not simply a sentimental Christ on the cross gazing forlornly at the ground. Let us open our minds to allow this mighty Christ to fill our lives with His glorious presence.

The God Who flung the stars into place doesn't want to date you – He wants to pour His wild, uncontainable life into you.

Dave Holland pastored for more than 38 years and currently lives in Destin. His books and blog are available at DaveHolland.org. Contact him at davidwholland54@gmail.com.

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My Wife

BY SEAN DIETRICH

Do you remember when we met? I do.

It was a Barnes and Noble bookstore. I was reading; you were with friends. You waltzed through the door with that determined walk you have. That I-can-take-care-of-myself walk.

There are some things a man never forgets.

You wore a baby-blue sweater. Your hair was chin-length. We must've talked for an hour. Two strangers. A chance meeting.

No. I take that back. I don't believe in chances.

How about the long drives we took just for fun? We'd ride two-lane highways through the night for an excuse to talk. We've always been able to carry our weight in words.

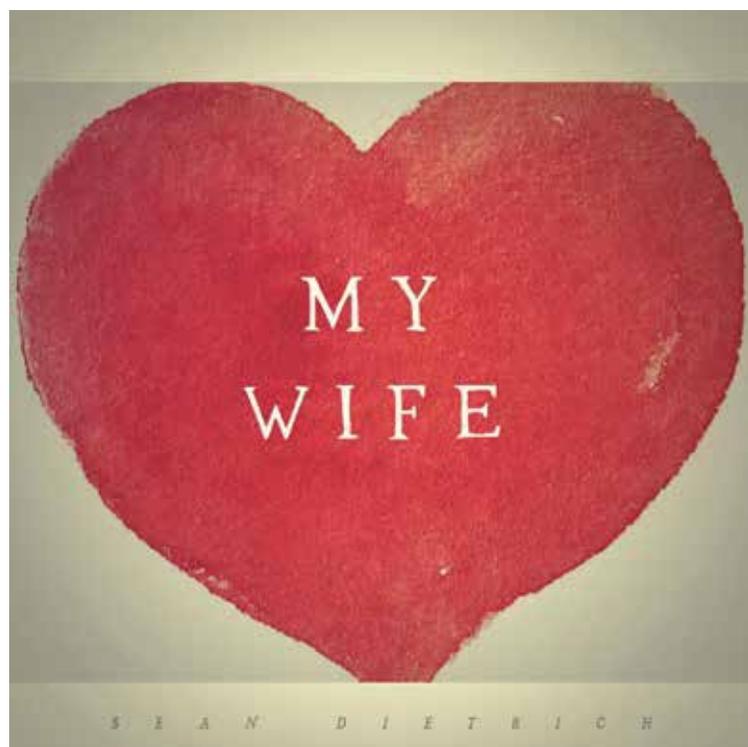
I asked you to marry me. You said yes. I gave you a jeweler's box containing the world's tiniest diamond. It cost me every dollar I had. You wore red that night. Red.

We got married in a small chapel. We honeymooned in Charleston. We had no money for that trip, but we went anyway.

We were dumber back then. I miss being dumb.

How about our ugly apart-

ment. Remember that place? I drove by it yesterday, for old time's sake. The grounds were overgrown. Mold on the siding. What a dump.



there. The same ones who had fleas that infested the whole building.

God, I loved that place.

Then there was the time I wrecked the truck. The man behind us fell asleep at the wheel. You were listening to the radio

Our old neighbors were still

when it happened.

"Shameless," was the song playing. I thought we were dead. It was a miracle we survived.

But then, our whole lives have been one big miracle, you

know? You got me through college. You tutored me through math class. Those are miracles in themselves.

We used to argue hard sometimes. When our spats ended, we didn't get lovey dovey like adolescents. That's not who we are. Instead, we'd go to Pizza Hut, or Kentucky Fried Chicken, or anywhere with a buffet.

And there was the time at UAB Hospital. After your biopsy. My chest felt cold. I've never been so scared.

When the doctor called us into his office I thought I would vomit. I stared at his mouth when he spoke. I didn't want to miss a sentence.

You were squeezing my hand. He said the word "benign" and we both cried. He left the office to give us privacy.

We cried a lot that day.

And here we are.

After this many years, I know our lives aren't glamorous. I'm sorry. You could've married a man with money. A gentleman.

Instead, you married me—whatever I am.

We live in a home with brake lights on the back. Our queen bed has a foul-smelling coonhound in it. Our vehicles are old. My truck needs new tires; your transmission ain't what it used to be.

But we've survived life together. We've watched good dogs die. We dug their holes. I stood beside you during your father's funeral. You stand beside me every day. You made me who I am. It makes me feel rich to think I might make you who you are.

Life isn't forever. I know that. Sometimes I think about this, and I'm too scared to imagine the day one of us wakes up in an empty bed.

But that day isn't today. And so I thank the moon, the stars, the sun, and their maker.

I am thankful for life. For love. For us.

And for people you meet by chance in bookstores.



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 Musing

I Love Your Church!

BY PASTOR JOHN SKILES,
GUEST COLUMNIST

I love to wear t-shirts that say, "I love my Church!" I think I own about four with that particular phrase and the logo of my church on it. But I want to kick off my writings by saying, "I love your church, too!"

Let me start this by giving you a confession that I feel like should be told by any pastor, or leader who stands, speaks, or ministers in the name of Christ. I am human! I make mistakes from time to time...and I love that about me. It creates more room to empty the parts of me I don't like and fill them with Jesus. It is called grace, something we should all be so grateful for in our daily lives. Too many people in our day and age put their pastor on a pedestal. I can promise you, as much as you want him or her to be a superhero, the only thing that makes them super is Jesus! I want to share with you a very important aspect and truth that I feel moves the heart of God...we are to love one another like Jesus loves the church. We can't forget that Jesus gave his very life for the church!

So, my story is in my pursuit of loving Jesus and serving Him. We feel like God called us to Destin to fulfill our callings as followers of Christ. Six years ago I moved to this coast with my lovely wife Sula, who is also a human tracking advocate and runs an organization called Take Flight which rescues young ladies, and young people



in human trafficking situations. Totally amazing! You will hear more about them on this coast in 2020! Small husband plug, I love my wife! So back to my story six years ago. We moved to plant what is now Impact Life Church, an amazing church by the way. If I didn't love my church I would be in trouble! We felt God leading us to Destin to help people find Jesus, community, and find purpose. It has been one of the most rewarding, and craziest experiences of my life! I have truly loved every second of it, and learned to celebrate wins in the midst of battles. I have learned love on the

Emerald Coast and especially from all of the churches and ministries, and nonprofits. We have come to love fellow ministries and the way the people of God love each other on this coast. May we always move in



UNITY because the word of God asks this of us. Jesus himself gave a command to His disciples to love one another.

John 13:34-35: *"So now I am giving you a new commandment: Love each other. Just as I have loved you, you should love each other. Your love for one another will prove to the world that you are my disciples."*

As I read this scripture I love the simplicity that it brings and feel it states a command that actually "moves the heart of God," which is a very important aspect and question to ask.

When becoming a follower of Christ, what moves the heart of God? Unity in the body moves the heart of God. Jesus found it so important to share this foundational truth with the disciples shortly before He left the Earth. He taught them to Love one another, not something fake, or something phony, but true love!

So, to answer the question, "How will they know that Jesus is in them?" or know that they are followers of Christ? Answer: by how they treat one another. So, one of my goals has been, since I arrived on this amazing coast to always love my fellow brothers, and my fellow churches, and ministries here on the Emerald Coast! It's funny every time my wife Sula and I pass one of the churches in this town we honestly throw a blessing to the church, the pastor, and it's amazing people. I pray for God to continue to use them to bring life and hope to this great place we all call home! I even pray that they would ask me to dinner...I would go! Ha!

So, as we enter into 2020 and the month of February traditionally considered a time of "love" with Valentine's Day, let's not forget to pray for other churches, and other leaders, non-profits and other ministries. I'm going to go a step further: Show up and support each other once in awhile! Cheer each other on!! Celebrate the big wins! Never let the enemy allow us to compare, or gossip or even mention other ministries, pastors or churches without a life-giving statement behind it! You will find that God will allow others to bless us, as we bless others! Then the most important part of the truth that Jesus left with his disciples will happen in our daily lives! People who don't know Jesus will receive him as they watch how we love others, support one another, and see God move in our great city! So, to have a closing statement of this small truth that I get to share today, pray for someone outside of your circle, outside of your ministry and church! Build relationships and friendships and realize that we are all the body of Christ! Let's raise the level of unity on our coast and love each other! Expand your circle of love!

I'm going to get a t-shirt that says, "I love YOUR Church!"

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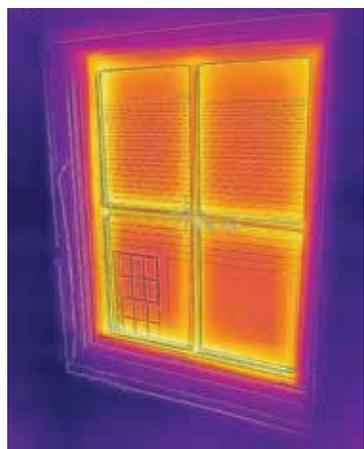
by Emerald Coast Energy Solutions

BY CHRIS BALZAR

Definition, noun; the technique of using the heat given off by an object to produce an image of it or locate it.

Now that we know the definition, what is it used for and how can it help us? A thermo graphic camera (infrared camera) detects infrared light (heat) invisible to the human eye. This characteristic makes these cameras incredibly useful for all sorts of applications, including security, surveillance, detection, and military uses. Archeologists deploy infrared cameras on excavation sites. Engineers use them to find structural deficiencies. Doctors and medical technicians can pinpoint and diagnosis problems within the human body. Firefighters peer into the heart of fires and can detect fires not visible to the eye. There are many different tasks and different types of thermal imaging, however; each camera relies on the same set of principles in order to function, using the heat given off by

an object to produce an image. At ECES (Emerald Coast Energy Solutions) we are not Archeologists, Medical Doctors or Fire-



fighters. We are passionate about finding and curing energy inefficiencies in your home to make it more comfortable and efficient, saving you money. That's why we use Thermal Imaging when we inspect homes, for quick and accurate identification. An infrared camera can help diagnose a variety of home performance problems, including air leaks and missing insulation. Some common areas where air leaks occur are; light fixtures, electrical receptacles, windows and doors,

attic entrances, and plumbing penetrations. Using thermal imaging allows us to see what other devices can't. NOAA (National Oceanic and Atmospheric Administration) released this January that the Earth's warming trend continued making 2019 the 2nd warmest year since 1880, when they started recording temperatures. The world's five warmest years have all occurred since 2015. We also have experienced a pretty mild winter so far and this summer looks to be a hot one. Most homes and homeowners can benefit from having a thermal imaging inspection. Using this technology saves time, accurately identifies problem areas and once addressed, increases comfort and saves energy.

You can beat the heat with sealing those leaks, adding missing insulation, upgrading to a radiant barrier and coating windows with our virtually clear ERG film which blocks 94% of heat and 99.9% of harmful UV rays. Adding insulation will increase your comfort; extend the life of HVAC systems (because they don't work as hard), increase air quality and saves money. Un-

less your home was specifically built to be energy efficient you can benefit from an inspection and adding insulation and Beat the Heat!

Chris Balzer is Founder and President of Emerald Coast Energy Solutions which is a Smile Provider Com-

pany. He provides smiles to customers after installing high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this summer and become energy efficient, schedule an inspection by calling (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and Beat the Heat.

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 Community

Synovus Launches "Raise the Banner" Financial Literacy Program

Did you know?

- 66% of Americans are considered financially illiterate.
- 78% of American workers live paycheck to paycheck.
- 17% of American adults are unable to pay their current month's bills in full.
- 25% of non-retired American have no retirement savings or pension whatsoever.
- 27% of American adults would need to borrow or sell something to pay for an unexpected expense of \$400.3.

In light of these statistics, Synovus has introduced "Raise the Banner," the company's flagship financial literacy program. Recently, Nellie M. Schlachter, Vice President, Retail Market Manager, invited us to gather with Synovus Bank employees, partners and community leaders to help celebrate Synovus' new Here Matters Campaign, Raise the Banner, where "together, we will work on combating financial illiteracy in our communities," says Nellie. "At Synovus, we believe financial literacy is key to improving the quality of life for individuals, families and communities and understanding how to manage

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finances is an important part of that equation." The new program will be established in all of their almost 300 branches across five states. All Synovus team members are



encouraged to teach financial literacy classes in their own community. "That's a lot of communities that we are going to touch," Nellie says.

Raise the Banner will educate individuals about financial concepts and principles so they're able to make confident financial decisions — and reach their personal and economic goals. Synovus will partner with schools, social service agencies, and other community organizations to educate individuals of all ages, from elementary school children to senior adults. The program will educate several segments, enabling team members to utilize their individual strengths when teaching classes. These segments are Youth, enlisted soldiers and transitioning veterans, domestic violence victims, inmate release and returning citizens, homeless, senior citizens and at-risk customers.

Synovus 2020 Raise the Banner goals are to:

- Teach at least 500 financial education classes
- Empower more than 7,500 individuals
- Log 2,000 financial literacy volunteer hours.
- Partner with 250 organizations, nonprofits and schools.

To complement the new pro-

gram, a dedicated Raise the Banner page was established on the Synovus website. The page includes an informational video featuring

Chairman and CEO Kessel Stelling, and Executive Vice Presidents Wayne Akins, Gloria Banks, and Alison Dowe.

"Financial illiteracy is a well-documented problem and a long-term challenge for individuals, communities, and the U.S. economy," said Stelling. "The flag and banner are symbols of our commitment to our communities. It is a commitment to empowering individuals to make confident financial decisions and helping them reach their economic goals," says Nellie. "Synovus was built on a simple act of kindness more than 130 years ago, and we are known as the Bank of Here—Raise the Banner is about expanding what we do every day: improving lives and changing futures."

"I am so proud to work for a company that isn't just talking about the financial needs in our communities, but actually investing time, effort and money into this program so we can truly make an impact on those around us," says Nellie.

AARP Tax-Aide Services

Tax season has arrived and the Destin Library has once again teamed up with AARP to provide free tax preparation services. You do not need to be a member of AARP to use the Tax-Aide program and there is no cost for this service.

AARP tax volunteers can prepare simple federal returns only (no state returns or federal returns with rental income). Appointments are available every Thursday beginning February 6 and ending on March 26 from 9 a.m. to 4:20 p.m. There are currently no appointments available in April. You will need to bring a copy of your 2018 tax return, a photo ID, and your Social Security card to the appointment.

Tax appointments can be scheduled in person at the Destin Library or over the phone by calling 850-837-8572.

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I regret that I will not be able to continue to serve you. My years have been filled with many rewarding experiences and memorable clients. Best wishes for your health and happiness.

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By MATTHEW VANDERFORD, CLAIMOLOGY

The Sum of Our Actions

Today (the day of this writing) is 90 days since our son got into a car accident; 90 days since we had to file a claim; 90 days since he was injured; 90 days since his car was totaled; 90 days and still without a check from the insurance company.....and that's another story.

Our son loved his first car. It was a gold PT Cruiser convertible with leather interior and silver rims that took him to school, work, surfing, and off-roading with his buddies. Did I mention it was a GT? Yeah, on second thought, maybe a little too much torque for a 16 year-old novice driver on sand! He worked hard to earn that car. It was sad to see him so bummed out. So many things came out of the accident though – both good and not so pleasant. But the reality is that it could've been much worse,

and we're thankful that it wasn't.

It made me remember buying my first car. The excitement. The freedom. The expense! My car payment was \$199.00 a month and my dad helped me co-sign the loan because I was 17. When it came to insurance, my dad got the policy since I was still a minor, and I paid an insurance premium of about \$150.00 a month too! When I was finally living on my own and bought a new car, I just contacted my old insurance company and added the car with the same type of coverage. Nobody explained what tort was. Nobody explained what 25/50/50 meant. Nobody said, "Now young man, if you get into an accident and the other person doesn't have insurance, you might not get anything." I learned how to sew and cook in home economics. I certainly didn't learn about insurance and how an accident without the right type of coverage can cause you to lose everything you've worked for. Now to me, that's home economics and a different class on a different day. And usually that day comes with a pop quiz, in the form of an accident where you get to learn a very

valuable and, hopefully, not too expensive real-life lesson.

There were and will probably still be many lessons that come to me and my family because of that accident. And one lesson taught to us was: **GET THE RIGHT COVERAGE.** The first test of this lesson came when the dealer said, "Now most people just add the cars under their names and let their kids drive them – that way they save on insurance." I thanked him for his words and then went home. But when I added the car to the policy, I did it under my son's name with him as the primary driver. Now by adding my son as the primary driver of the vehicle, it nearly tripled our rates. Our son, was....not.... happy. But one thing kept coming back to me: If an accident were to happen, the insurance company has the right to ask questions through an attorney in a procedure called "An Examination Under Oath." That's a serious thing. Because if that attorney were to ask us, "Who is the primary driver of that PT Cruiser?" we could only answer one of two ways: tell the truth with a clean conscience or attempt to justify another way of

answering. With that one thought in the back of my mind, I called our insurance company and didn't follow the advice of the helpful dealer. Because that advice caused me to ask a question. What could happen if I did what the dealer suggested? And although the ad-

vice given wasn't the best, it was a tool helping us to make a better decision. And for that – we say **THANK YOU.**

"Today, may I be a student of everything and everyone, and learn the lessons to grow."—MM&I

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

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 Business

A Homegrown Business: **Dispozall Dumpsters**

BY LORI LEATH SMITH

When Bryan Cuff landed in our community from South Africa, he was looking to begin a new business venture. His friend and longtime local resident Michael Ward identified a need: more roll-off dumpsters on the Emer-

ald Coast to meet the demand of growing housing and commercial developments accompanied by impeccable customer service. After all, based on U.S. Census data for 2017, Walton County is the fastest growing county in Florida and the sixth fastest grow-

ing county in the nation. And in 2018, VPS was named the fastest growing airport in the country. That's right, people are moving here, setting up shop and doing business here at a faster rate than the counties home to Miami, Tampa and Orlando.



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Hence, Dispozall Dumpsters was founded in 2019 by Bryan and Michael. On the surface, Dispozall might not seem very different from other dumpster rental businesses. "But, it's not only 'what we do' that sets us apart, it's the 'how we do it' that makes us special," says Bryan. "After attending a number of BIA Builders' Breakfast meetings, it was apparent that one of the challenges contractors face is the ability to get dumpsters delivered and collected in a timely manner," says Bryan. "Many have spoken about the lengthy process—the time it takes to be serviced, which impacts contractors' abilities to service sites and maintain a site's appearance as well, particularly in some of the HOAs who penalize contractors for messy sites."

"We realized there was an opportunity to start a quality, service-oriented dumpster rental business which gives us the ability to service our clients with a reduced order-to-delivery-time and similarly on collection," says Bryan.

Having successfully launched in August 2019 and based in Santa Rosa Beach on Hwy. 98 West, the company has already gained significant traction and expanded its services to include 15-, 20- and 30-yard dumpsters. The two have been focused and dedicated to the company's service and consistent updating for contractors, and as a result have already exponentially grown their customer base as well as securing some credible corporate accounts. "We've been listening to our customers and have expanded our dumpster capacity to support our local customer

base which continues to grow in the area," Bryan says. "And stay tuned...we have some exciting developments for the second half of the year which we believe will make our clients' lives significantly easier."

Dispozall Dumpsters services the panhandle of Florida with roll-off dumpster rentals for large commercial construction companies, general contractors, and even homeowners, whether for demolition, remodeling project or any other type of clean-up project. "We carry a variety of different dumpster sizes and we will work with you to set up your delivery and pickup when it works best for you," says Bryan. There are short-term (10 days), long-term (30 days) and customized rental plans available.

Bryan says Dispozall Dumpsters seeks to differentiate itself by offering upfront pricing along with flexible rental structures, which can be project specific. "As a small business, we strive to exceed customer expectations by providing a personal touch to meet your changing schedule and requirements," he says. "We'd like nothing more than to have the opportunity to care for your business, home or community with timely quality and care. We really do look forward to being of service to you, our contractors, businesses and the region." Contact their team with questions, quotes or more information at (850) 460-1927 or email them at bryan@dispozall.com.

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Meet Local Transportation and Event Planning Pro: Larry Greene, Emerald Coast Luxury Transportation

By RITA L. SHERWOOD

Customer Experience: The Driving Force Behind ECLT

Some say that Larry Greene, president of Emerald Coast Luxury Transportation is in the transportation business, but according to Larry, he's in the business of creating memories.

"Since starting Emerald Coast Luxury Transportation almost three years ago, it's been a pleasure to be a part of so many memorable events - from weddings, proms, homecoming dances, birthday parties, charitable events, bachelorette parties, to bringing a new baby home from the hospital," explains Larry.

Emerald Coast Luxury Transportation (ECLT) brings on the luxury - the fleet of vehicles offer something for every occasion and includes a stretch limo, 14 passenger executive vans, shuttle buses, executive SUVs and the popular limo bus that seats 28 people.

In addition to special occasion transportation, ECLT also specializes in airport transfers to/from Panama City, Destin and Pensacola airports as well as corporate transportation. The company offers shuttle services ranging from a one-day event shuttle to a year-round corporate shuttle.

When you are flying out of town, have you ever wondered who would pick you up at your destination? ECLT can be your one stop shop, they can book your transportation is just about every major city.

"Unlike ride share companies, we take great pride in our chauffeurs being well trained with government background, drug and alcohol checks. Safety and reliability are our top priorities," Larry says.

Larry is no newcomer to the transportation business. He started a luxury transportation company in Atlanta nearly 30 years ago that grew to more than 70 vehicles. He earned his B.S. in Economics from Florida State and then completed graduate school and received his MBA. "It was like coming home when my family and I moved to the Emerald Coast as I'd spent so much time in the area while



attending FSU," Larry states.

Since moving to the area, Larry has been extremely involved in the community. ECLT is a member of the South Walton Chamber, the Destin Chamber and the Fort Walton Chamber of Commerce. Larry previously served on the South Walton Tourist Development Council (TDC) Marketing Committee and currently serves on the Destination Improvement Committee. ECLT is also a member of the National Limousine Association.

This transplanted local has a passion for giving back to the community. Some of the charities ECLT supports are Alaqua, Habitat for Humanity, the Emeril Lagasse Foundation, the Taylor Haugen Foundation, White Wilson, Emerald Coast Middle School and South Walton High School.

"Coach" is who he's best known as in Atlanta, and for a very good reason. Larry coached football, little league, baseball, basketball, ice hockey, soccer, swimming, and even lacrosse.

Some might be surprised to learn that transportation is not all this company does. ECLT is also a destination management company which means when corporations bring their meetings to the local area, ECLT handles their extracurricular events. These events can range from a private catamaran trip on the Gulf with an open bar, gourmet dining on board with a private chef, an oyster shucker on a private beach with grilled and raw oysters, inflatable water toys, a musician on board, and a dolphin site seeing tour on the return. Larry's experience as past president of the Georgia Chapter of Meeting Professionals Inc. (MPI) is an asset to this area of the business.

With the accolade "Best of the Emerald Coast 2019," ECLT must be doing something right. "We could not have grown to this extent without the help of our many customers, fans, amazing chauffeurs and fantastic management team. Thank you to our team as well as the Emerald Coast for making us what we are today," Larry says.

When asked what his favorite part about living here would be, Larry is quick to reply, "Being so

close to the Gulf of Mexico and living in paradise!"

What's next for ECLT? "Continuing to help people with everything they need - from taking the stress and worry out of a wedding, ensuring travelers arrive to their flight on time, enjoying a concert or even making their Valentine's Day night out extra special, we stand ready to offer an exceptional customer experience," Larry explains. "This is my dream job - as the

saying goes - do what you love, and you'll never work a day in your life."

So, the next time you're planning that special birthday outing with your crew, scheduling that corporate meeting, or even calling for a ride to the airport, call ECLT - you won't be disappointed. Call (850) 774-8345 or visit EmeraldCoastLuxuryTransportation.com.

The Heaven in Business Workshop is Coming to Town!

The 5th Annual Heaven in Business Workshop will take place on Friday, February 21st from 9 a.m. - 3:30 p.m. In this workshop, you'll receive practical tools to bring God with you to work, grow your business, and begin influencing your city.

Heaven in Business Director and workshop speaker, Andy Mason hails from New Zealand with 15+ years' experience helping individuals and organizations discover and align with purpose, then develop practical steps to make dreams a reality. He has worked for a national consultancy firm and leading financial institution as well as investing in international community development.



Together with his wife, Janine, Andy leads Dream Culture - a movement catalyzing people to discover and live their dreams.

BE Member "Early Bird" - Register and Pay by February 7th - \$55

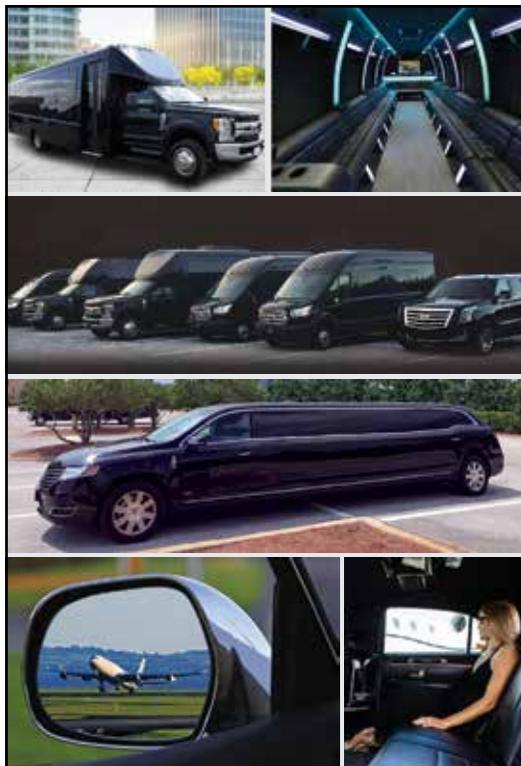
BE Member "Regular Rate" - Register and Book after February 7th - \$75

Non-BE Member / Guest "Early Bird" - Register and Pay by February 7th - \$75

Non-BE Member / Guest Rate - Register and Pay after February 7th - \$99

"You can experience the fullness of God in the workplace. That doesn't mean grinding through your week until Sunday Service. He wants to meet you right where you're at. When you recognize that your purpose in business brings you closer to God, striving disappears."

To register, email Mel Ponder at mel@beflorida.net or visit www.businessempowered.net.



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The Appreciation of Art

BY RON SANDSTEAD,
FLUTTERBY ANTIQUES

Growing up in a midsized Illinois farm town, I didn't see a lot of art. Maybe it was around — but I never noticed it. Kids are like that. As I remember it, we never had any kind of art in school after third grade — and private art lessons didn't exist. What a shame. Art appreciation was not even a thought. Thank God, I was exposed to art as I matured and now understand its importance and value in our lives. This is one of the reasons I believe in our Banner Art Project. We are getting art out where it can be seen and appreciated.

Artist Christine Ramey grew up in Terre Haute, Ind. and graduated with an arts degree from Indiana State University. Christine has traveled and lived a variety of places in the U.S. and met her musician husband (Frank Faust) while living in New Orleans. They moved to the panhandle 18 years ago and currently live in Panama City Beach. During the early 2000s, she taught art and her husband taught music to home schooled kids through the Okaloosa County Blended School System. Although successful, this program has been discontinued.

Christine uses acrylics, water colors and colored pencils to create what she calls her Modern Pop style. Most of her whimsical artwork is created using "found pieces" from antique jewelry to sea shells. "My subjects are usually girls on bicycles,

mermaids and the architecture of 30A." For her banner, Christine painted a big-eyed girl being lifted from the beach while flying a kite. The sun is smiling down while the girls' dog appears to be trying to stop her from flying away. To create her mixed media painting, she used crystal jewels around the face of the sun, red beads on the skirt of the girl and a scattering of mica flakes for texture on the beach. Her painting was then covered with Triple Thick to give it a smooth glossy surface.

Christine owns and operates a boutique/gallery in Santa Rosa Beach named "Art and Soul 30A." Christine can be contacted for commission work through her email ChristineRameyArt@yahoo.com. Summer evenings Christine can be found face painting children at HarborWalk Village in Destin — one of her greatest joys. She especially enjoys the look on their faces when she is finished and they see themselves in a mirror.

Artist Kelly Scenna grew up in the country outside a small town in upper New York State. As a child, she liked sketching the wildlife she saw around her home. Kelly's art teachers and parents recognized her talent and encouraged her to draw and paint. Her subjects continue to be wildlife and birds, with the blue heron being her favorite. While married to her first husband, she traveled and was inspired by some of the world's greatest art. Even so, her favor-



Christine Ramey



Kelly Scenna

ite artist is still Bob Ross and his "happy little clouds." Today she lives in Navarre with her husband, Salvatore.

Besides creating her own art, Kelly loves to teach others how to paint — both young and old. She teaches children in her home and the adults at a friend's. Kelly says "there is an artist in everyone." She be-

lieves that with instruction and practice anyone can become an artist. They need to learn some basic techniques — and then practice, practice, practice.

For her banner, Kelly chose to paint a very realistic Portuguese Man-of-War. I love the colors of this unusual animal but have always been nervous when I see one. I have learned

some interesting facts: They are not jelly fish — they are actually a colony of four individual organisms called polyps — they are painful but ordinarily not fatal to humans. I feel like an old dog learning new tricks!

Kelly displays her art in two Navarre shops — Pik-itz! and Sand Dollar Cottage. For commissions she can be reached by email at kscenna@hotmail.com.

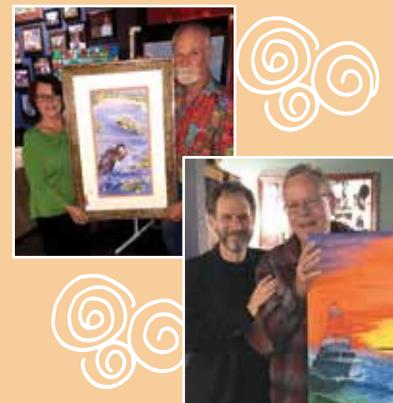
Most of us who love art realize it has value. We may not be able to explain what art is — or how it makes us feel. We just know we like it. This desire for expression isn't something new. Man has been creating art for thousands of years. There are hundreds of caves throughout the world where prehistoric man painted on the walls. Indians used rocks to hammer petroglyphs on rock surfaces. Assyrians and Egyptians carved statues and reliefs in stone thousands of years ago. And the list goes on. Why this obsession for art? Obviously, it means something! It has value...it connects us to our humanity.

First Ever Banner Art Auction a Huge Success!

Artists and friends gathered in January for great food and, of course, wonderful art at the first Destin Banner Art Project Auction! WHAT FUN!

"We sold the 24 original artworks that were created by local artists for our project," said Ron Sandstead, the Destin Banner Project's founder and coordinator. "Using a combination of silent and live auctions, we were able to raise \$4,000! This money will be used to continue our Banner Project, and hopefully begin other new art projects throughout Destin."

Thank you to all auction participants and to LA PAZ RESTAURANT for hosting.



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Emerald Coast Theatre Presents "Maytag Virgin"

Performances are Thurs. through Sat. at 7:30 p.m. with 2 p.m. matinees on Sundays



Warm your winter with some laughs by joining Emerald Coast Theatre Company (ECTC) for its romantic comedy, "Maytag Virgin."

This production will be on stage for two weekends, Feb. 20 (opening night) through March 1, and it will be staged at ECTC's performance space located at 560 Grand Boulevard (upstairs) in Grand Boulevard at Sandestin in Miramar Beach. The production runs at 7:30 p.m. Thursday through Saturday with 2 p.m. matinees on Feb. 23 and March 1.

"Maytag Virgin" is set in the small, fictional town of Lenoraville, Alabama, and tells the story of recently widowed Elizabeth Nash and her new next door neighbor, Jack Key. Playwright Audrey Cefaly is a self-identifying Southern playwright and director and uses her southern roots to draw inspiration for her writing. "Maytag Virgin" was first conceived at the Atlas Performing Arts Center's annual Intersections Festival in 2012, and it appeared on stage in the form of a 10-minute monologue. The play received its southeast regional premiere at the Aurora Theatre in Lawrenceville, Georgia, in January of 2018.

"Maytag Virgin" is directed by ECTC's producing artistic director Nathanael Fisher. Set and lighting design for this production is by Rebeca Lake. Costumes are styled by ECTC co-founder and associate pro-

ducer Anna Fisher. Stage management is by Phillip Padgett.

"Maytag Virgin" will bring two new actors to ECTC's stage. Matt McVay (Jack Key) of Atlanta makes his ECTC debut and Laura Price (Elizabeth "Lizzy" Nash) travels to the Emerald Coast from the Appalachian Mountains in North Carolina.

"Some of my favorite plays to direct are the ones where we see two characters coming from different walks of life and being thrown together by extenuating circumstances where humor and conflict abound," Fisher says. "Maytag Virgin" is all of this and more. It has romance, comedy, some drama, and a whole lot of heart."

Tickets are \$32 per person for adults; \$30 for seniors (55 years old and up) and military, and \$28 for students (must show ID). Running time is 120 minutes. "Maytag Virgin" is recommended for audiences ages 13 and up. Purchase tickets online at www.emeraldcoasttheatre.org or call (850) 684-0323.

Theater patrons are encouraged to come early (doors open at 6:30 p.m.) to browse artwork by local artists showcased in the ECTC Lobby Gallery curated by Lori Drew, founder of Lowkylzart. A portion of proceeds from each sale benefits ECTC and its education outreach and scholarship programs.



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Arts

KELLYS

continued from page 3

agencies serving children and adults with special needs. Regardless of any physical or cognitive challenges, individuals are given the opportunity to learn painting, music, magic and more, and experience the inherent joys of creativity.

MKAF's outreach program has been recognized by The Florida Department of Education with the Award of Distinction for this one-of-a-kind educational program. Recently, the Florida Restaurant and Lodging Association honored MKAF with the Best Art and Cul-

ture Event for the Festival of the Arts.

MKAF's members and countless volunteers are the lifeblood of sustaining the organization through quality cultural events and arts education outreach initiatives. In 2020, MKAF celebrates 25 years with an enhanced season of events, which include classics as well as new and revitalized events such as the MKAF Arts Guild Luncheon, The Aioli Dinner and the Vin'tij Wine Dinner series.

CEO, Marcia Hull stated "As we reflect on the past 25 years, I applaud the 142 community leaders who have contributed their com-

mitment to serve this charitable organization and those who will take us into the future for the next 25 years."

Membership with MKAF has its privileges. Members enjoy complimentary admission to Concerts in the Village and Festival of the Arts as well as member rates and early access to other events. Membership helps foster growth and make Northwest Florida a center for creativity and artistic excellence.

MKAF's 25-member, all volunteer board of directors and staff of three are challenged to welcome 250 new members for the 25th silver anniversary season. Membership is

open to individuals, couples, families and businesses. Membership applications with levels and benefits

are accessible by visiting online at mkaf.org.



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Mattie & Coleman's Wedding

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