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Postal Customer Local

Harvest House: 35 Years Serving Destin

By Lori Leath Smith

More than three decades ago, Hometown Heroes Jerry and Claire Ogle saw a need to supply food and clothing to those needing it in our community. As a result, Harvest House was founded.

Fast forward 35 years and Harvest House, two thrift shops and food pantry located on Mountain Drive, is celebrating an amazing success of service to the Destin commu-

Based solely on donations, volunteer service and goodwill in our community, today the food pantry serves an average of 57 individuals weekly or roughly 228 people per month. Food, clothing and hygiene products from two thrift stores are available to residents of Destin and Miramar Beach

What started out as a ministry born right in the Ogle's home in 1984 has been a staple in the Destin community. Based on Isaiah 58:6-9, from the get-go, that scripture was the driving force behind everything Harvest House does—and still is. "It basical-





To celebrate a milestone 35 years in service to the Destin community, Harvest House held a formal, anniversary celebration with a sunset cruise aboard the Southern Star! Ms. JoeAnn Vhagzadegh, a long-time Harvest House volunteer (photo right), was also honored for her 85th birthday! (left) Claire and Jerry Ogle

ly says that if you help people with food, clothing and shelter, when you have a need, He will come," says Claire.

In 1987, Jerry was able to lease a plot of land on Mountain Dr. (still the location) and operated out of a small building. Soon outgrowing that, roughly \$150,000 was raised for a new building with all labor and materials donated.

Completed in 1995, it still serves as the Harvest House thrift shop and food pantry today. "Harvest House has helped thousands of people over the past 35 years," says Jerry. "Much of that help has been through food and clothes, but a lot has been through the spiritual as well. Our staff witnesses Christ daily through our ministry."

Lori Joyner, Harvest House Executive Director since 2009, says, "It has been an honor to serve our community over the years in the food pantry. I have laughed, cried and prayed with many people as I had the privilege to help in many ways." Through the

HARVEST HOUSE

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Are You **Prepared?**

By Lori Leath Smith, Publisher

An average hurricane season typically produces 12 named storms, six of which become hurricanes, including three major hurricanes, according to the 96th Weather Squadron at Eglin Air Force Base. The 2020 hurricane season proved historic for the Atlantic Basin and Gulf Coast with several significant impacts and near misses throughout the region. There were a record-breaking 30 named storms, 14 of which became hurricanes and six which were major hurricanes. The 2021 tropical forecast is for another above average Atlantic hurricane season, which began June 1 and runs through Nov. 30, according

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Community

HARVEST HOUSE

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years, Harvest House has helped families affected by hurricanes, that have had to relocate due to loss of homes, jobs and their means to live. Each day begins with prayer. Then the daily process is simple: People drop items off; it's sorted; people come to one of the two thrift stores and buy it; then food is purchased from the sales and given out. "We serve individuals, families and homeless here in Destin and Miramar Beach," Lori says. "We try to provide enough food for one week."

Harvest House owes its success to obedience. "Obedience is the key word," says Jerry. "In the beginning a single person heard the call of God to help the less fortunate in this area. Obedience to that call is what led to and continues to bring new life to the ministry of Harvest House."

Jerry says they've faced many challenges over the years, but



PHOTOS BY SAVVY LEIGH PHOTO

nothing ever surpassed the needs of the people served. "Honestly we have had God's favor on our ministry since the very beginning; God has protected us and we have stayed true to our vision," says Jerry. "We see miracles in peoples' lives almost on a daily basis. Scripture says 'God's grace is sufficient.' It's exciting to open the doors every morning and actually see the hand of God at work and witness miracles. It's changed lives through Christ that keeps us going."

One such changed life is local Christina Akers. After her husband passed away several years ago, she moved back to her "hometown" and was brought on to rebrand the Harvest House. "As a newly single, widowed mom, I know first-hand and have experienced what happens to a hurting soul that receives love and a helping hand," says Christina. "With my prior professional experience, I was able to help with Lori's vision of rebranding. That was five years ago and it's a beautiful journey of reflecting how the Harvest House continues to love on people who need it."

"Seeing the miracles that are happening all the time, within



the walls of the Harvest House is breathtakingly amazing," says Christina. "God's presence is solid there each day, making bridges appear, filling empty hearts and tummies year after year. What a blessing it has been to put into words for them what we do and be of witness to the miracles they make come true with their humble hands and hearts."

The future? "We have a simple vision," says Jerry, "to help the less fortunate with food, clothing and shelter. Our plan for the future (tomorrow) is to simply fulfill that vision. We have been successful, because we have never strayed from our vision. We have been obedient to the Word of God in all we say and do. At the end of each

day that success is measured in the number of people whose lives have been changed for the better. We would consider it a privilege to serve God and the community of Destin for another 35 years."

Call (850) 837-2277, email HarvestHouseDestin@gmail. com or visit the website at HarvestHouseDestin.org, and like us on Facebook HarvestHouseDestin. "Or just stop in and see us," says Lori.

Locations:

Harvest House Food Pantry, 300 Mountain Dr., Destin 32541; Mon-Friday 10 a.m.-noon.

Harvest House Thrift Store, 300 Mountain Dr., Destin 32541; Mon-Friday 9 a.m.-4 p.m., Saturday 8:30 a.m.-1 p.m.

Harvest House TOO, at 114 Palmetto Dr., Suite 1, Destin, Fridays 10 a.m.-4 p.m.

PREPARED

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to the National Oceanic and Atmospheric Administration. The National Hurricane Center is predicting 13 to 20 named storms in the Atlantic Basin and forecasting six to 10 to become hurricanes and three to five to become potential Category 3 or higher.

So, let's get down to the nitty gritty: What is the greatest killer in hurricanes? According to Patrick Maddox, Okaloosa County Director of Public Safety, it's PAST hurricanes. "It's when someone says, 'I made it through Hurricane X; Hurricane Y is weaker—I'm staying."

Think about this:

• Tropical Storm Allison (2001), "only" a Tropical Storm, saw 37" of rain in Port of Houston and caused 5 billion in damage.

- Hurricane Opal (1995) Cat. 3 saw a 24 ft. storm tide in Fort Walton Beach with 3 billion worth of damage.
- Hurricane Ike (2008), only a Cat. 2 saw a huge wind field with 15-20 ft. storm surge in Galveston Beach, Texas, with 25 billion in damage.
- Hurricane Katrina (2005) a Cat. 5, saw a 28-ft. storm surge on the Mississippi Coast with 74 billion in damage.

Much of this damage is caused by persistent rainfall which creates dangerous flooding conditions. Several factors contribute to flash-flood risks including the rate of rainfall and how long it lasts. For example, Hurricane Sally dropped 20-30 inches of rain in Okaloosa County alone in 2020, which caused river flooding peaking roughly 24 hours later, which is common.

What you might not know is:

- Only six inches of fast-moving water can knock you off your feet.
- Only one foot of water will float many vehicles.
- Two feet of water will carry away most vehicles.

There's also the storm surge, which is dependent upon the size and direction of the storm, not the strength, and is compounded by the normal astronomical tide to create storm tide. It can travel miles inland and carry debris and dangerous animals. "Water weighs 1700 lbs. per cubic yard and carries potential and kinetic energy," says Patrick. "Wave action on top of storm surge is devastating." Patrick's advice in flooding is "Turn around; don't drown! Don't try to cross moving or standing water. The road you think is there, might not be anymore!"

Of course, wind, too, is a factor and a Category 1 wind speed

starts at 74 miles per hour. "If you see obvious danger from damage to structures or roofs, the wind speed is dangerous. Your garage door is vulnerable and a breach there can collapse your roof," says Patrick. Other wind dangers include falling objects from trees or architecture, missiles caused by debris blowing in the wind at high speeds and downed power lines energizing other objects. "Don't be sung to sleep by the eye of the storm either," says Patrick. "Don't venture outside-If you're in the eye, the backside of the storm is minutes away. Winds will be from a different direction and will dislodge other debris."

In all, "**HIDE from wind; RUN from water,**" says Patrick. "Don't attempt to cross fast-moving water. Deep water

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Keeping Destin Beautiful!

It's obvious to see the effects of the excessive amount of marine trash on our coastline. It harms marine life, ends up in the seafood we consume, and is simply an eyesore. As we know, the economy of our area is strongly based on the use of our natural resources, not to mention our area depends on these natural aesthetics to drive our economy. It is nothing new for residents of the Gulf Coast to see visitors come in one week and out the next but, unfortunately, their trash left behind becomes harmful evidence of them being here. This is a blip in the system that harms our area and thus, needs a change towards sustainability. Even on a global scale, a sum of 155 million metric* tons of trash makes its way into our oceans every year. It's a shame to see the waste left behind on our coastline and yet we are a small piece in a larger pie that needs changing. So, what can we do to help?

There are small and simple steps that can be taken individually and as a community, turn into large scale and long term effects that successfully conserve our coastal waterways. One example of these community efforts is Choctawhatchee Basin Alliance's Monofilament Recycling Program where one can easily place their used fishing line in a provided container along the Gulf Coast. So with that I say; pick up trash when you see it, recycle what you have, use reusable hard plastics when you can, and just say no to that straw, man!

article by Brennan Wehrhahn, Restoration Specialist at CBA



TREES ON THE COAST

Trees on the Coast offers programs designed to teach the best methods for planting and caring for trees as well as the importance of trees themselves. We partner with cities, businesses, neighborhoods, schools, and individuals to educate and grow a sense of community through trees. As the CEO, you can contact me directly on all the different ways you can help our mission.



CHOCTAWHATCHEE BASIN ALLIANCE

Choctawhatchee Basin Alliance's (CBA) offers many ways to preserve our waterways. One way is through their Monofilament Recycling Program where one can drop their used fishing line to be recycled in bins found at various points along the Gulf Coast. Otherwise, this fishing line finds its way into the marine environment and entanglement results in drowning, starvation, loss of flippers, tails, or wings, can result in death, and then take over 600 years to break down. Check out CBA online to see all the ways you can get involved.



DIVERS DOWN POLLUTION PROJECT

Divers Down Pollution Project (DDPP) is a group of locals that are taking it upon themselves to keep our beaches clean. Whether it's underwater trash at the Destin Harbor, at the beach, or on the side of the road, DDPP's goal is to get as many individuals as possible to pick up trash. Join the movement and have a good time with us while we clean up Destin!



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*Paid by Bobby Wagner for Destin City Council

BOBBY WAGNER for DESTIN CITY COUNCIL, VOTE: JULY 20TH, 2021



Cali's To Do In Destin! JULY 2021

Singo Music Bingo | 5:30pm | LuLu's Destin Karaoke | 6pm | Enlightened

Studios FWB

Trivia Night | 6:30pm | Village Door

Fat Tuesdays Celebration | 6:30pm l Harborwalk Village

Pitman Magic Show | 7pm | Rosemary Beach Amphitheater Trivia Night | 7pm | Village Door at Seascape

Game Night | 7pm | Landsharks Pizza

Music Bingo | 7pm | World of Beer Boomin' Tuesday Fireworks | 7:15pm | Village of Baytowne Wharf Teen Night | 10pm | Fudpuckers

Bonfire on the Beach | 6pm | The

Rock'n Bingo | 7pm | FATBoys Destin

Free Concert Series | 7pm | Village of Baytowne Wharf

Open Mic Night | 7pm | Enlightened Studios Trivia | 7pm | World of Beer Fireworks | 9pm | Okaloosa Island

Sunset Party | 5pm | Rhumcay Luau Beach Party | 5pm | Al's Beach Club and Burger Bar

Karaoke Night | 6pm | Village Door Music Hall

Little Black Dress Ladies Night 6pm | Palms Bistro

All American Thursdays | 6:30pm | Harborwalk Village

Magical Thursdays | 7pm | Village of Baytowne Wharf Fireworks | 9pm | Harborwalk Village

Free Beach Bonfire | 5pm | Royal

Karaoke Night | 8pm | Village Door

Latin Night | 9pm | Bric a Brac

Farmer's Market | 8am-1pm | FWB Landing

Farmer's Market | 9am-1pm | Grand Boulevard Rock The Dock | 7pm | Harborwalk

Karaoke Night | 6pm | Village Door

Music Hall Karaoke Night | 8pm | World Of

Beer Destin

Beach Church Service | 7:30am | Crab Trap Destin Church at Crab Island | 10am |

Crab Island Karaoke | 6pm | Village Door Restaurant (Baytowne)

Sunday Cinema | 8pm | Village of Baytowne Wharf

Free Beach Bonfire/SIN Night 5pm | Royal Palm Grille Pirate Davy Show | 5pm | Al's Beach Club and Burger Bar HydroFlight Monday | 6:30pm | Village of Baytowne Wharf **Silent Disco** | 7pm | Harborwalk Village

HydroFlight Monday | 8:30pm | Village of Baytowne Wharf

Singo Music Bingo | 5:30pm | LuLu's Destin

Karaoke | 6pm | Enlightened Studios FWB

Fat Tuesdays Celebration | 6:30pm l Harborwalk Village

Trivia Night | 6:30pm | Village Door Music Hall

Pitman Magic Show | 7pm | Rosemary Beach Amphitheater **Trivia Night** | 7pm | Village Door at Seascape

Game Night | 7pm | Landsharks

Music Bingo | 7pm | World of Beer Boomin' Tuesday Fireworks | 7:15pm | Village of Baytowne Wharf Teen Night | 10pm | Fudpuckers

Bonfire on the Beach | 6pm | The

Rock'n Bingo | 7pm | FATBoys Destin

Free Concert Series | 7pm | Village of Baytowne Wharf

Open Mic Night | 7pm | Enlightened Studios Trivia | 7pm | World of Beer Fireworks | 9pm | Okaloosa Island

Luau Beach Party | 5pm | Al's Beach Club and Burger Bar Sunset Party | 5pm | Rhumcay

Karaoke Night | 6pm | Village Door Music Hall

Little Black Dress Ladies Night | 6pm | Palms Bistro

All American Thursdays | 6:30pm | Harborwalk Village

Magical Thursdays | 7pm | Village of Baytowne Wharf Fireworks | 9pm | Harborwalk

Village •• 16 •••••

Free Beach Bonfire | 5pm | Royal Palm Grille

Name That Tune | 6:30pm | Village Door Music Hall Karaoke Night | 8pm | Village Door

Latin Night | 9pm | Bric a Brac

Music Hall



Farmer's Market | 8am-1pm | FWB Landing

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

National Marina Day | 9am-1pm | Legendary Marina

Rock The Dock | 7pm | Harborwalk Village Karaoke Night | 6pm | Village

Karaoke Night | 8pm | World Of Beer Destin

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

Church at Crab Island | 10am | Crab Island

Karaoke | 6pm | Village Door Restaurant (Baytowne)

Karaoke | 7pm | The Palms Bistro Sunday Cinema | 8pm | Village of Baytowne Wharf

Free Beach Bonfire/SIN Night 5pm | Royal Palm Grille Pirate Davy Show | 5pm | Al's Beach Club and Burger Bar **HydroFlight Monday** | 6:30pm | Village of Baytowne Wharf Silent Disco | 7pm | Harborwalk

Music Bingo | 7pm | Pallet Bar and

 $\textbf{HydroFlight Monday} \mid 8:30 pm \mid$ Village of Baytowne Wharf

•••• 20 ••• Singo Music Bingo | 5:30pm | LuLu's Destin

Karaoke | 6pm | Enlightened Studios FWB

Fat Tuesdays Celebration 6:30pm | Harborwalk Village

Trivia Night | 6:30pm | Village Door

Pitman Magic Show | 7pm | Rosemary Beach Amphitheater Trivia Night | 7pm | Village Door at Seascape

Game Night | 7pm | Landsharks Pizza

Music Bingo | 7pm | World of Beer Boomin' Tuesday Fireworks 7:15pm | Village of Baytowne Wharf **Teen Night** | 10pm | Fudpuckers

Bonfire on the Beach | 6pm | The Bay Rock'n Bingo | 7pm | FATBoys Destin

Free Concert Series | 7pm | Village of Baytowne Wharf

Open Mic Night | 7pm | Enlightened Studios Trivia | 7pm | World of Beer

Fireworks | 9pm | Okaloosa Island

Sunset Party | 5pm | Rhumcay Harborwalk

Luau Beach Party | 5pm | Al's Beach Club and Burger Bar Karaoke Night | 6pm | Village Door

Little Black Dress Ladies Night | 6pm | Palms Bistro

All American Thursdays | 6:30pm | Harborwalk Village Magical Thursdays | 7pm | Village

of Baytowne Wharf Fireworks | 9pm | Harborwalk Village

Free Beach Bonfire | 5pm | Royal Palm Grille

Name That Tune | 6:30pm | Village Door Music Hall

Karaoke Night | 8pm | Village Door Music Hall

Latin Night | 9pm | Bric a Brac

Farmer's Market | 8am-1pm | FWB Landing Farmer's Market | 9am-1pm |

Grand Boulevard Rock The Dock | 7pm | Harborwalk

Karaoke Night | 6pm | Village Door

Music Hall Karaoke Night | 8pm | World Of Beer Destin

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

Church at Crab Island | 10am |

Crab Island Karaoke | 6pm | Village Door

Restaurant (Baytowne) Sunday Cinema | 8pm | Village of Baytowne Wharf 26

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

Pirate Davy Show | 5pm | Al's Beach Club and Burger Bar HydroFlight Monday | 6:30pm | Village of Baytowne Wharf **Silent Disco** | 7pm | Harborwalk Village

Music Bingo | 7pm | Pallet Bar and

HydroFlight Monday | 8:30pm | Village of Baytowne Wharf

Singo Music Bingo | 5:30pm | LuLu's Destin

Karaoke | 6pm | Enlightened Studios FWB

Fat Tuesdays Celebration | 6:30pm l Harborwalk Village

Trivia Night | 6:30pm | Village Door Music Hall

Pitman Magic Show | 7pm | Rosemary Beach Amphitheater **Trivia Night** | 7pm | Village Door at

Seascape Game Night | 7pm | Landsharks Pizza

Music Bingo | 7pm | World of Beer Boomin' Tuesday Fireworks 7:15pm | Village of Baytowne Wharf Teen Night | 10pm | Fudpuckers

Kids Fishing Day | 7am | American Spirit Party Boat / Boathouse Oyster Bar

Bonfire on the Beach | 6pm | The

Rock'n Bingo | 7pm | FATBoys

Free Concert Series | 7pm | Village of Baytowne Wharf

Open Mic Night | 7pm | **Enlightened Studios**

Trivia | 7pm | World of Beer Comedy Zone | 7:30pm | Palms

Fireworks | 9pm | Okaloosa Island

Sunset Party | 5pm | Rhumcay Harborwalk

Live Music | 6pm | Mattie Kelly Arts Foundation

Karaoke Night | 6pm | Village Door Music Hall

Little Black Dress Ladies Night | 6pm | Palms Bistro

All American Thursdays | 6:30pm | Harborwalk Village

Magical Thursdays | 7pm | Village of Baytowne Wharf

Fireworks | 9pm | Harborwalk Village 30 •••••

Free Beach Bonfire | 5pm | Royal

Live Music | 6pm | Mattie Kelly Arts Foundation Name That Tune | 6:30pm | Village

Door Music Hall Karaoke Night | 8pm | Village Door

Latin Night | 9pm | Bric a Brac

Farmer's Market | 8am-1pm | FWB Landing

Farmer's Market | 9am-1pm | Grand Boulevard Gulf Fest Music Festival | 12pm |

Emerald Coast Convention Center Rock The Dock | 7pm | Harborwalk

Karaoke Night | 6pm | Village Door Music Hall Karaoke Night | 8pm | World Of

Beer Destin



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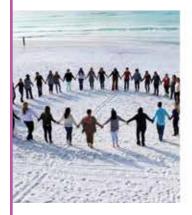






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Paddle at the Park Features New Name and More







Now known as Paddle at the Park, Destin's favorite annual standup paddleboard event is moving to Henderson Beach State Park and welcoming two new categories — kayaks and inflatables! Now in its 9th year, Paddle at the Park Sponsored by Destin ER is set for Saturday, Aug. 21 at 9 a.m. It features 1-and 3-mile recreational races and a 6-mile elite race.

The weekend fun begins on Friday, Aug. 20, with a Racer Welcome Party at BOTE, an international paddle board brand headquartered in the Destin area. It continues on Saturday morning with the races, which have staggered start times, beginning at 9 a.m. Racers and spectators alike will enjoy the festive atmosphere with displays and booths set up along the beach. The event

will conclude with awards.

Registration is now open at paddleguru.com/races/9th-AnnualPaddleattheParkSponsoredbyDestinER. Find all race details at PaddleAtThePark. com or follow Facebook.com/PaddleAtThePark.

Thank you to our race partners BOTE and Henderson Beach State Park; title sponsor Destin ER; platinum sponsors Destin - Fort Walton Beach and Destin Life; silver sponsor Eglin Federal Credit Union; accommodations sponsors The Islander, Newman-Dailey Resort Properties and Vacasa; bronze sponsors Emerald Bay Golf Club and Troy University - Fort Walton Beach; beverage sponsors 3rd Planet Brewing, Buffalo Rock and Destin Brewery; and food sponsor Swell Pops!





Jim Bagby: A Vision of Balance and Quality for Destin

Jim Bagby has a personal vision for Destin of balance and quality. As a Destin local, that comes from experience—living in Destin for over 20 years and having served two terms on the Destin City Council. As an avid believer in faith and family, he also strongly believes in being an active advocate for the community in which he lives, participating in its goals, activities and well-being for its citizens. Married for 35 years, he and his wife, Jennie, raised two daughters who attended Destin Elementary School, Destin Middle School and Fort Walton Beach High Schools.

Dedicated to serving our community, Jim serves on the City of Destin Board of Adjustment, the Northwest Florida State College Foundation Board of Directors and the Mentoring Emerald Coast Board of Directors. In the past he served on the Veterans Florida Board of Directors and the City of Destin's Public Works/Public Safety Committee; Tree Board/Environmental Committee. Faith leads him to serve as a Lector



and Eucharistic Minister at Resurrection Catholic Church where he and Jennie are members.

Jim enlisted in the U.S. Army as a Private in 1976 and based on his demonstrated leadership potential, he received an appointment to West Point. After graduating from West Point with a degree in Engineering and earning a Masters in Public Administration from Western Kentucky University, he retired as a Lieutenant Colonel in 2003



at Hurlburt Field following a distinguished military career. Jim's background and education have prepared him for the various roles and positions in which he serves as well as offering him insight into working with others as a team, fostering an impeccable reputation as a community leader

Through a seat on the Destin City Council, Jim plans to promote, uphold and build on the dynamic character and family friendly reputation of the city, while continuing to serve the people of Destin with the same energy he devotes to his life's

work and community participation. "Many of you and your neighbors have told me that you want someone who will address the issues of traffic, uncontrolled growth, affordable housing and a host of other issues facing our city," says Jim. "You also want someone who will not raise our taxes or propose costly new programs that are not absolutely necessary. You have shared with me that you want someone with the leadership experience, integrity, vision and competence required to move our city forward. I believe I am that person and with your support can

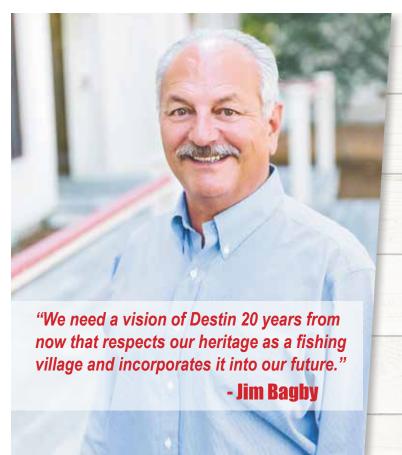
be the voice on the council that represents your hopes for a better Destin."

Jim's personal vision for Destin is to:

- Balance people's rights to develop their property without allowing them to over-develop it to the detriment of us all.
- Balance our desire for quality services with an absolute commitment to maintaining the 2 mil cap on city property taxes.
- Balance our desire to have a world class vacation destination with a commitment to building a city where our children want and can afford to come back to live and work.

"We need a vision of Destin 20 years from now that respects our heritage as a fishing village and incorporates it into our future. I'm committed to help address the issues of traffic, uncontrolled growth, affordable housing and fiscal discipline."

Please feel free to contact Jim at 850.685.6624 or jamesbbag-by@gmail.com. "On July 20th, I am asking that you cast your ballot for me."



Jim Bagby for Destin City Council!



★ Balance people's rights to develop their property without allowing them to over-develop it to the detriment of us all

★ Balance our desire for quality services with an absolute commitment to maintaining the 2 mil cap on city property taxes

Balance our desire to have a world class vacation destination with a commitment to building a city where our children want and can afford to come back to live and work

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ELECTION DAY: TUESDAY, JULY 20

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Are You Prepared? Rip Currents: How To Spot Them and What To Do If You Get Caught In One

By L. Smith

Seven Rip Current deaths have occurred in Florida so far in 2021—three of those occurring in our area, according to the National Weather Service (NWS).

In March, Miramar Beach was open, but with red-flag warnings about dangerous surf. Pete Rosengren, 42, a father of three from Illinois died while trying to rescue his son and other children from a rip current.

Louisiana resident Layne Gravois, 21, drowned in Miramar Beach from a rip current in April during spring break when he and two friends noticed a young person in distress in the

water. They apparently ran into the water to attempt to help, but were taken by rip currents themselves. All three were taken to Sacred Heart Hospital, and Layne passed away later. That same week, 55-year-old Kim McGrady from Dunwoody, Ga., also died getting caught in a rip current. Double red flags were flying in both Okaloosa and Walton counties, which means the water is closed to swimmers.

While another Destin summer is in full swing, so is the frequency with which rip currents can indiscriminately claim lives of beachgoers, from tourists to locals.

The Gulf, unlike a pool



or lake, is not a standing body of water. Therefore, educating yourself on currents before heading for the waves could, quite literally, save your life. Even people

who are strong swimmers and physically fit have drowned in rip currents when not prepared.

So, what is a rip current?

Rip currents are focused, local, very strong, channeled currents of water flowing swiftly away from the shore, often perpendicular to the shoreline. They form when waves break near the shoreline, piling up water between the breaking waves and the beach at a low spot or break in a sandbar, or near a structure such as a groin, jetty or

pier. One of the ways this water returns to sea is in the form of a rip current. Under certain conditions, rip current speeds can quickly become dangerous. So, before you jump in the water, be aware. Check to see if there's a low spot where there are no waves. Tip: Rip currents are easier to spot wearing polarized sunglasses.

Drowning deaths occur when people pulled offshore are unable to keep themselves afloat and swim back. This may be due to any combination of fear. panic, exhaustion or lack of swimming skills.

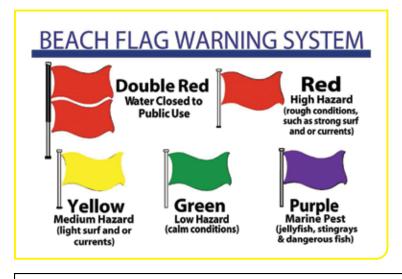
How to Survive

DO NOT PANIC! A rip current pulls you OUT, NOT UNDER. The Okaloosa County Department of Public Safety offers this advice: If you become caught in a rip current, yell for help and remain calm. Do not exhaust yourself and stay afloat while waiting for help. If you have to swim out of a rip current, swim parallel to shore and back toward the beach when possible. The best thing you can do if caught in a rip current, is to stay afloat and keep your head above the water. Do not attempt to swim directly against a rip current as you will tire quickly. It may get scary, but eventually, every rip current subsides at a certain distance.

Check water conditions before going in by looking at the local beach forecast at www. weather.gov/safety/ripcurrent-forecasts. Swim at a beach with lifeguards. The chances of drowning at a beach with lifeguards are 1 in 18 million.

Don't assume! Great weather for the beach does not always mean it's safe to swim or even play in the shallows. Rip currents often form on calm, sunny

You can find daily updated beach flag conditions at Facebook.com/CityofDestin. Rip Current Information is also provided by the National Weather Service on weather.gov/mob. Also visit https://alertokaloosa. com/beach-flags-conditions/ for beach flags and conditions. MyOkaloosa.com/ps/ beach-safety for more on Okaloosa County Beach Safety.



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Community

Gulf Fest 2021, An All-Day Music Festival!

Moss Entertainment and Cheyne Productions presents Gulf Fest 2021, taking place at Shoreline in Destin (the old Nightown location) on Saturday, July 31st 2021. This all-day music festival will feature over 10 local Emerald Coast artists.

This first-time music festival will be setting the tone for Gulf Fest to become an annual staple of the Gulf Coast. This year, in addition to this 10 a.m.-10 p.m. (CST) music festival, Gulf Fest will be featuring a family friendly, FREE admission, Community Fair the same day that will feature local food trucks, vendors and DJs.

General Admission Tickets include passes for the all-day

UWF Leads State in Percentage of Bachelor's Graduates Employed in Florida **Board of Governors** Performance Metrics

The University of West Florida is No. 1 in the Florida State University System for Metric 1 of the Florida Board of Governors' 2020-21 performance-based funding model. More than 79% of UWF bachelor's graduates are employed or furthering their education one year after graduation. UWF has focused efforts on offering programs of strategic emphasis that are in high demand, such as cybersecurity, engineering and other STEM-focused programs. Graduates from these areas typically earn higher wages.



UWF graduate posing in their graduation regalia on the Pensacola campus



music festival beginning at \$50 each. VIP tickets begin at \$150 which include prime seating plus, free merchandise and access to VIP Area. Tickets can be purchased at https://www. gulffest.info/tickets.

The goal of Gulf Fest is to breathe life back into the cultural arts that were hit hard by the shutdowns of Covid-19. In addition to the local artists who will be performing, a percentage of the net profits from Gulf Fest will go towards local nonprofits who partner with Convoy of

Hope, as well as local schools' cultural arts programs dance teams, bands, etc.).

Find additional information at www.gulffest.info or on Facebook at https://www.facebook. com/gulffestflorida.





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Buyer, Be-AWARE! Are You In the Loop?



By Gail Pelto

There's a whole lotta stuff you need to know before you jump into the home buying process—a BUNCH of "do's and don'ts." One of those is how to go about getting financing for a mortgage, how to choose a lender, and the best practices on communication with your lender.

If you're financing (and why wouldn't you with interest rates so low?!?!), a really important thing to know is how to choose a lender. If you get a lender who tells you, "Yah, yah, we can get you a 2.5% interest rate" WITHOUT asking you a lot

of critical questions about your needs, wants, desires and ability to get a loan, DON'T WALK AWAY—'RUN FOREST, RUN!'

My friend, and preferred lender, Bonnie Manthey with Inlanta Mortgage, is my "goto" when I have questions about lending. Her brain is chock full of great information and she asks a ton of questions to potential clients before she gives them the information they need to get the best mortgage rate. Once she retains you as a client, she also gives you a list of **Ten** Commandments of what NOT to do while you're going through the process of securing your loan in order to buy or refinance a home:

- 1. Thou shall NOT change jobs or become self-employed.
- 2. Thou shall NOT originate any new inquiries on your credit report or take out any new credit.
- 3. Thou shall NOT buy a car, truck or van.
- 4. Thou shall NOT use your credit card to pay off debt other than scheduled payments or fall

behind in your payments.

- 5. Thou shall NOT spend the money you have saved for your down payment, get a gift for closing, or take out a retirement loan without first consulting with your loan officer.
- 6. Thou shall NOT buy furniture before you buy your house.
- 7. Thou shall NOT make any large deposits into your bank account or shuffle money around unless you plan on documenting that deposit or origin of the money, i.e. anything that is not payroll related.
- 8. Thou shall NOT change banks or bank accounts.
- 9. Thou shall NOT co-sign for anyone.
- 10. Thou shall NOT make ANY large purchases until after closing!

Those are BIG "Don'ts," but great information. In last month's article, I talked about how to get an offer accepted in this seller's market; one of the things that can help you is to get pre-approved by your lender—not pre-qualified—there is a difference. You can get a pre-qual-

ification online in a matter of minutes, because it is based solely on your credit score. Pre-approval goes a bit further; the lender has done more work to see if they can, in fact, give you money. It takes a few more days. However, it holds more weight when submitting an offer and gives you more certainty as a buyer. After all, this might be one of the largest financial and, yes, emotional investments you may ever make.

Three things to consider when consulting with your lender: 1. Make sure they're asking YOU a lot of questions. 2. Ask them once you're pre-approved, what is their professional recommendation on the best time to lock in your interest rate? 3. Ask what their process is for keeping you, your real estate advisor (maybe ME!), the title company, and the seller's agent in the loop?

A final thought on the importance of communication. As a client's listing agent, I had a transaction fall apart because of a non-responsive lender. He wouldn't return calls or emails

and didn't keep me or the buyer's agent in the loop. The result? The deal fell apart, the buyers lost their deposit and the seller had to find a new buyer! And in my opinion? He was bad for everyone! ALL could have been avoided had the lender simply kept us in the loop.

Now? Along with my communication standards backed up by Bonnie and her crew that are great at letting folks know about where the buyer's file is in the process, we know if we are going to close on time. The better result? Buyer Happy...Seller Happy and THAT'S the goal now, isn't it?

Whoever you choose as your lender and advisors, print out the above 10 Commandments and ask them, "Should we follow this list?" I pray their answer is, "Of course!"

I'm here to help whether you're looking to buy, sell or invest now or in the near future or if you just have questions about what's going on in this crazy real estate market—850-374-0454 or Gail.Pelto@KW.com.



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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. ~ Mícha K.



Short Term Rental Checklist



"Good morning, this is Jenny, how may I help you?" Jenny enjoyed her job at a local vacation rental management company. It was a booming business, keeping her quite busy. For Jenny, she loved getting to know her property owners who were wonderful people.

Jack, a new customer, had one of those deep, calm voices over the phone, with a hint of the south in his lengthened vowels. He was finalizing a purchase in one of her favorite communities and asked for some direction regarding insurance. Jenny gave him several options. A few weeks after the purchase, he stopped by her office to introduce himself, and they struck up a conversation. "First of all, Jenny, I want to thank you for your help," he smiled. "I learned a lot about insurance in Florida I never knew before."

"I'm glad I could be of assistance"

"Did you know that it makes a difference on how few nights you rent out your place?" Jack went on to explain in detail all the interesting insurance tidbits he'd discovered during his quest for coverage.

You might be under the impression that homeowners insurance and landlord/ tenant (rental property) insurance are the same. They do have commonalities, of course. The homeowner form is usually broader and is used if the occupancy is primary or a secondary residence. The dwelling fire form is more limited and is usually required when the home has rental exposure. Regardless of the form, you want the right amount of coverage to rebuild the primary dwelling and other structures on the property, along with hurricane and wind protection. Insurance industry statistics show that 2 out of 3 homes are underinsured.

Other essential areas of coverage include replacement cost on the contents, loss of rent, loss assessments, liability, and rebuilding to code (Ordinance or Law), increased mold and much more.

You might also think there's no difference in coverage or carriers depending on whether you rent your place out annually, for a week, or for a few nights. But there you'd be wrong.

"What will be the shortest length of time you'll offer your place for rent?" The answer to this question is crucial in making sure you have the right policy. Some carriers allow only annual leases, some a minimum of one-week rental, and a few others allow less than seven nights. You might be wondering why it's all that important. In the world of insurance, all information should be as accurate as possible, so a carrier won't have a ready excuse to deny a claim.

For short term rentals, since they come fully furnished, make sure you have enough contents coverage to replace the furniture, dishes, linens, accessories, decorations, etc. in the event of a loss. Replacement cost is always recommended over actual cash value, since actual cash value depreciates the items for age and wear and tear.

There's also the added liability exposure with rentals. If your weekend getaway renter trips over a rug, falls down the stairs, and breaks his leg, you need to be ready for a possible lawsuit. Most rental property policies offer liability coverage options be-

tween \$300,000 and \$500,000. Depending on the amount of assets you need to protect, it might be beneficial to purchase a separate excess liability policy with coverage limits starting at \$1 million or more for your rental property. If the property is titled to you individually and you have a personal Umbrella policy in place, you may be able to add your rental property to that policy. One caveat - if your rental property is titled in an LLC, partnership or other entity instead of your personal name, you probably won't be able to add it to your personal Umbrella. Excess liability policies are an affordable way to obtain extra asset protection.

Many resort communities allow the use of golf carts within their boundaries, and if you own a golf cart for use by your renters, you'll need to have the correct type of golf cart insurance. A golf cart policy written for your own personal use is not the same type of policy and any use by a renter would be excluded. You would need to purchase a commercial liability policy designed to cover the rental exposure and use by your renters.

And, of course, you don't want to forget about flood insurance. It's as important to have a flood policy on your primary residence as it is on your rental properties, and one should consider purchasing limits to the full replacement cost of the dwelling and contents.

When it comes to short term rental insurance, always speak with an insurance professional, and make sure you have the coverage you need to make your rental experience a successful

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos on 'Homeowners, Condo Unit Owners and Flood', or call 850.424.6979 and talk with one of our experienced Team Members.









Community

Patriot Boat Parade Coming To Destin for a World-Record Attempt

Load up your boats, make history and join Boaters for America 1st as it hosts a Patriot Boat Parade on Sunday, Sept. 5, 2021, in an attempt to break the world record for largest boat parade. Powered by Right Side Broadcasting Network (RSBN), staging will begin from 9:15-9:45 at the west side of Brooks Bridge in Fort Walton Beach and end at the Destin Bridge. An electronic counter will be positioned under Brooks Bridge to count each boat registered. The American Spirit and other boats will lead the way again and thousands are expected to join.

"We're an independent event," says co-organizer of the event Anne Ziegenhorn, "and we've hired a professional audit team to verify and certify our parade."

As some readers might remember, last September, an attempt was made to break the Guinness Book of World Records with a Sept. 5, 2020, boat parade. "We feel we broke the record," says Anne, "with 1,528 officially registered, and over 2,000 showing up. But Guinness didn't recognize it." (Malavsia currently holds the official Guinness record for Largest Boat Parade with 1.180 boats.)

Chandra and David Rich initiated the Patriots United Trump Flotilla World Record attempt last year and this year based on the 'I'm a Florida Trump Girl' Facebook group page. Chandra approached Anne, an admin of 'I'm a Florida Trump Girl' to co-organize the event. Anne pulled in The American Spirit Party Boat and the rest is moving like wildfire!

Anne says last year's attempt was to counteract all the negative press. "We wanted Trump to know there's a lot more people out there supporting him than the media is letting on. Obviously, we wanted to break the record, too, but mainly that." Chandra says when others saw the parade on the bridge and in the water, it renewed their spirit. It was so opposite of what was being aired on the MSM.

Anne and friend Deidre Cannon are 'I'm a Florida Trump Girl' admins who have been planning the boat record attempt since shutdown in March 2020. "So, this year we're going for it again," says Chandra, "but, it won't involve Guinness."

The cost per vessel is \$22 to register and funds raised through the event will benefit two non-profits: TITS Committee 501c3: The Implant Truth Survivors Non-Profit Charity, of which Anne is a co-founder. and Road Dogg Rescue. "Once registration, accountants and other incidentals are paid for, anything above that will go to the non-profits," says Anne.

"Last year, we had people from all over the country participating with at least 13 states

represented," says Chandra, "from Alabama, Alaska, even Canada!

With several sponsors already lining up, Gas MON-KEY Propane and Right Side Broadcasting have stepped up as primary sponsors and hosts. Others include, the American Spirit Party Boat, About Face: A Therapeutic Skin Care Center, Dock & Deck Techs, James O'Donoghue of Nautilus Civil Technologies, Fubar and The Island Hotel by RL.

Anne invites like-minded boaters who like to have fun to join and invite friends, locals and others from other states to come together in unity. "Through this year's Flotilla, we want Trump



to know we want him back and that he has our full support."

Registration is open until Sept. 4. 2021 at runsignup. com. Please visit patriotsboatparade.com for all the details and last-minute changes. Additional updates and race information can be found at Patriots United Trump Flotilla FB Group.





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Community



By Maurice Stouse, Financial Advisor and Branch Manager

While the economy rebounds and fears of inflation abound, we continue to watch those indicators we believe will help us and our clients make well informed decisions as to the direction and allocation of their investments. We do not try to predict markets, but rather strive to be ready vs. trying to be right. With that in mind here are some key data that we track daily as we monitor and help our clients manage their portfolios:

Earnings: These are some of the strongest earnings U.S. companies have seen in almost 40 years. To put that in contrast, in 2019 the earnings of the S&P 500 was \$162. In 2020, during the middle of the pandemic, that shrank to \$142. Look at 2021: Current run rates are \$200. Fi-

Key Numbers We Are Watching

delity Investments, in a recent investment professional webinar shared those S&P earnings for 2021 might even hit \$225.

Stock prices are mostly based upon earnings. This might help explain the return of the market year to date and over the past year.

Free Cash Flow: That is money that a company has left after paying its bills, debts, its dividends, and other things. Free Cash Flow for many sectors (Energy in particular) is reaching significant highs.

Market **Corrections:** Corrections occur in the stock market, the bond market, the real estate market, and the commodity markets. We are aware and want our clients to be reminded that this can always be a possibility. One such risk is on the rise: Should the Fed wish to start tightening by decreasing its monthly asset purchases of over \$120 billion dollars. That is what has been called tapering and, in the past, the markets have experienced the so called "taper tantrum" where most asset classes experienced a sell off when the Fed makes shifts like this.

Inflation: Like many ad-

visors, we watch these number closely. We have some specifics to share with you beyond the stated CPI and PPI numbers. CPI, the Consumer Price Index, was reported this past Thursday for the month of May. It showed the year over year inflation rate at 5%. PPI (the Producers Price Index) was reported this past week and came in at 6.60% - May 2020 to May 2021. Both numbers show inflation potentially running at twice of what is known as "The Expected Inflation Rate." That rate is the rate at which most institutional investors expect as the actual long-term rate of inflation. That number is available daily. However, it needs to be computed by looking at two factors: a) the U.S. Treasury 10-year note yield and b) the U.S. Treasury 10-Year Inflation Protected Notes Spread. The difference between the two is the expected inflation rate. That is the result of the pricing that the market puts on those Treasuries based upon what they think the inflation fig-

ure really is.

Note: The Federal Reserve more closely watches the movement in an index called the Personal Consumption Expenditures (PCE) index according to Fidelity Institutional, in its June 2021 report on Fixed Income. The PCE is published by the U.S. Department of Commerce. That next reading will be June 25. For now, that number is 3.1% for April which increased substantially from March when it stood at 1.9%.

At this writing, the 10-year U.S. Treasury was yielding 1.45% and the U.S. Treasury 10-Year TIP Spread was -.985%. So, the difference between the two is 2.435%. That is the rate the markets expect the true rate of inflation to be. That is obviously off the stated rate of the CPI and even the PCE. Why might this be so?

Many economists, investors and the Federal Reserve think the current CPI and perhaps the PCE are transitory in nature – the result of the economy rebounding from the lows realized just one year ago in the middle of the pandemic. They also point out that the CPI numbers are distorted by just a few things: Used cars, airline prices, gasoline and food. Add to that the numerous gaps in supply as a lot of manufacturing capacity had been re-

duced or shuddered during the pandemic.

"2.35%. That is the rate the markets expect the true rate of inflation to be."

As a result, the markets have shrugged off the potentially ominous CPI numbers believing that the real inflation picture is the expected rate. The market is signaling that there are not too many dollars chasing too few goods which is the classic definition of inflation. We are in a different spot from this. We think that monetary inflation – the growth of the money supply as having much greater impact than temporary supply gaps.

There are several things to

consider: 1) The Federal Re-

serve's balance sheet sits at \$7.95 trillion dollars. That is up from \$4.16 trillion dollars at the start of the pandemic. The balance sheet was \$2.2 trillion dollars in November of 2008 during the Great Recession. Just two months before that it was at \$925 billion dollars. In other words, the Fed's balance sheet has almost doubled in the past year and is up tenfold since just prior to the Great Recession. The balance sheet is simply the amount of money the Federal Reserve has injected into the financial system by way of buying bonds on the open market When they buy bonds, they use newly produced U.S. dollars to buy those, thus increasing the supply of money. That means a tremendous amount of liquidity. It is liquidity that supports and raises the prices of assets be they stocks, bonds, real estate, or the cost of borrowing and so on. 2) Federal deficit spending. We are approaching a record deficit of \$4 trillion dollars. The U.S. government has added to supporting the economy by way of its own spending on stimulus and other programs. That means even more money into the system. 3) Labor shortages - as the economy continues to emerge and grow the number of job openings has caught up with the number of unemployed workers yet employers across the country from restaurants to construction cannot hire the labor to meet the increase in demand. 4) according to Fidelity Institutional, liquid savings are now at \$4 trillion dollars, up substantially. Also, the U.S. savings rate is over 14.1% according to Tradingeconomics.

com and it remains high (it was less than 10% at the start of the pandemic). You might see that as a lot of money on the sidelines, which is waiting to be spent on dining out, traveling, vacations, leisure and other things as the economy reopens.

Liquidity is the opposite of constrained credit. During the Great Depression, and what brought about the Great Recession can in part be blamed on the lack of liquidity and the lack of credit. That makes demand go off the proverbial cliff, prices deflate, and a recession or depression ensues. Many market pundits think once the supply imbalances are worked through that we will return to continued deflation. Their reasoning is not because of a lack of credit or liquidity but rather due to technology and a shrinking population. They think this time it is different. We do not agree.

The demand for housing has been unprecedented. This is more a result of the liquidity that is out there versus demand, in our opinion. If the Fed balance sheet had not doubled or the deficit spending not occurring, housing and other asset prices would not be supported at current levels. We think the only thing that will cause the housing market to cool, or even slowdown will be the reduction in Federal Reserve monetary injections.

So, what are the takeaways for clients? First, to review strategies and allocations and look to see if you have the diversification, you need or want should you be of the same belief that monetary inflation will indeed impact the expected inflation rate. There are several strategies to consider where inflation resilient or inflation resistant investment are concerned. Equity (stock) investments in Energy, Financials, Materials, Industrials, Commodities and Real Estate. Investments into small and medium sized companies (or funds that invest into those) is advisable as well. Investing in emerging and developed foreign stocks (or funds) for a portion of your allocation as well.

Second, review fixed income holdings. For those that have investment grade corporate or long-term maturities? You may consider adding short term inflation protected bonds, like TIPS to your portfolio.

Continued on next page



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

Some investors have learned how to ride out the most stomach-churning market cycles. Others follow the urge to jump out mid-ride. So what can you do to play it smart in a roller coaster of a market?

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Amy Parrish

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By Catherine Card, City of Destin PIO

In 2017, the City of Destin started its Leave No Trace initiative to promote environmental awareness and pride in our



city. We love Destin and we all play a vital role and must be conscious of our actions and how they can impact our environment and city.

Through a partnership between the City of Destin, Okaloosa County and the Okaloosa Tourist Development Department, our beaches and beach trash cans are cleaned and emptied on a regular basis. In 2019, more than 1.3 million pounds of trash was collected from Destin and Okaloosa Island beaches. In 2020, about 900,000 pounds of trash was collected off the same beaches in a year of COVID-19 related travel impacts. It is our hope that residents and visitors will take individual pride and initiative to ensure that our emerald waters and sugar white beaches remain beautiful.

Our Leave no Trace initiative goes beyond our beaches and waterways. We want our



residents, businesses and visitors to take pride in our roadways, front yards, our parks as well as our entire city.

The Destin City Council, Mayor, and staff hope residents, local businesses and visitors will join the effort and support the Leave No Trace initiative, and here is how you can participate. Businesses can promote the ini-

Leave No Trace

tiative by displaying the Leave No Trace logo on their digital billboards or simply post "Leave No Trace" on their marquee sign. We kindly ask all residents and visitors to remove all the items that they bring with them. We ask they take pride in Destin and keep our beautiful city clean. It is that simple.

The city works with many partners to collaborate on various clean-ups throughout the year and operates an Adopt-A-Street Program which allows local families, businesses, and community groups to perform a valuable community service by adopting sections of a street to keep clear of litter and debris. For more information, please visit www.cityofdestin.com/leavenotrace.



KEY NUMBERScontinued from previous page

Third, consider the real rate of return on your investments. That is the return you are getting less a) the expected inflation rate and b) the nominal (stated) inflation rate. As an example, if you have a bond paying 3%, its real return would be .565% after the expected rate of inflation or -2% with the nominal or stated rate of inflation. The same can be said for stocks, or growth investments and real estate. Look at your return and subtract out both inflation rates and make any needed adjustments accordingly.

When managing your investments and financial affairs we encourage investors to review and think about what changes they need or want and then to make those over time, not necessarily overnight. At The First Wealth Management and Raymond James, our focus is on actively monitoring and over actively managing our clients' investments. We appreciate the old saying that at first you concentrate to build wealth and then you diversify to preserve it.

The First Wealth Management is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, Fla. 32541 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124.

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DHS Sings A Song with Hiring Of New Music Teacher

By Kay Phelan

The DHS Governing Board and Principal Christine Cruickshank have hired Courtney Murie Noe as their Music Program and Band Director. Courtney is a familiar and respected face as a lifelong Destin resident, and as the former Destin Middle School Band Director, including being named its Teacher of the Year in 2016. She has taught in several public and charter schools throughout Okaloosa County and has received much recognition for her soloists and ensembles locally and across the country. Her students have received countless superior ratings, college scholarships, first place awards, All State status, All County status and have performed in venues across the Southeastern states.

With a 4.0 GPA, she received her Bachelor and Master of Music Education degrees from Florida State University and is well prepped to bring excellence to the new music program at DHS. At FSU, Courtney



DHS Principal Christine Cruickshank welcomes the school's new Music Program and Band Director in the room being renovated where she will be conducting her classes.

was a four-year member of the Marching Chiefs band, playing the clarinet.

"Music is a luxury we all value," said Courtney. "But what is lesser known, is that music is a curriculum that opens the doors to every other discipline as music strengthens understanding and application of core education aspects such as science, language, math, responsibility, culture, and creativity. It provides students with scholarships for any avenue they choose in college as well as other life changing opportunities. It is a supplement to whatever you choose to do throughout your life. Because of my years at Destin Middle School, it is also great to know many of my former students

there will be new students here at DHS."

Having trained thousands of students with their instruments over her career, Courtney is looking forward to developing a prolific concert band and wants to compete with the school's unique opportunity to focus on stage band competition. In DHS's first year, they will have an experienced band and a beginning band. In future years, they will have auditions for beginning, intermediate and advanced level bands. She will also be teaching chorus at DHS.

Courtney is eager to welcome all experienced and non-experienced musicians to partake in the many activities and lifelong memories happening in the Destin High School music program. Principal Christine Cruickshank commented, "We have no doubt that Courtney Noe will be a prominent force in DHS's success with her experience, skills and innovative capabilities to grow and build a notable and major music program with us."

Destin High School (DHS), is making great progress in the hiring of teachers and staff, as well as the renovation of the former Grace Lutheran Church to transform it into a new tuition free public charter school that will open to 9th, 10th and 11th graders this summer on August 10. In addition to offering advanced and state-mandated core curriculum, DHS will utilize a place-based approach to learning that will take advantage of the local geography, industry, and community. This will allow the school to offer additional curriculum opportunities through authentic, meaningful, and engaging personalized learning for their students.

With enrollment closing in on a capacity of 300, visit www. destinhighschool.org/admissions to apply. For additional information on registering, donating, or volunteering, please call (850) 424-1664, email info@destinhighschool.org, or visit www.destinhighschool.org.





Roof Inspections Can Save!

By Erin Bakker

The roof is one of the most important parts of a home or business, yet it is one of the hardest to keep an eye on. Regular roof inspections can prevent the need for premature roof replacement.

Roof inspections require going up on a ladder, and once up there, the inspector has to know what he or she is looking at. It's easy enough for a lay person to spot obvious damage, such as a large hole caused by a fallen tree limb, but problems emerging due to less catastrophic conditions aren't as easy to spot. This makes it so that the average homeowner gains little benefit from looking at the roof.

The key to effective roof inspections is to hire professionals to come out and look. A pro can

spot things like failing flashing or a loose shingle before they cause obvious leaks. In some cases, detecting and fixing these issues early can prevent the need for premature roof replacement.

Of course, there are times when a roof inspection will reveal that roof replacement is needed right away. Then, you might wonder what the benefit of the inspection was. The answer is simple: By spotting a worn-out roof in advance, you avoid finding out by having it start to rain inside your house or down your walls. You also can save the roof deck from rotting, and therefore, save yourself several thousand extra dollars.

For a professional roof inspection, you can call us here at Specialty Roofers, Inc. We can spot problems before they are obvious, and let you know exactly what will be needed to prolong the life of your roof and the structure beneath it.

Remember, ignoring a roofing problem just allows rot to get started. So, it's always more affordable to get repairs done early.



PREPARED

continued from page 2

can hide dangerous debris, animals and downed power lines."

Okaloosa and Walton Counties have Emergency Operations Centers (EOC) which activate upon Levels 1-3. In Okaloosa County, up to 200 personnel that operate 21 emergency support functions manage the threat of Hurricane activity. When a Declaration of Emergency is made, EOC is activated to Level 1 and a citizens' information line is established. Shelters are opened on a timeline determined by the estimated arrival of tropical conditions.

In Okaloosa County, shelters are planned in advance based upon expected impacts and include Davidson and Shoal River Middle Schools, Riverside Elementary School and Raider Arena. In Walton County, Freeport High School is the first shelter opened and is a general population, pet friendly and special needs shelter. You must pre-register for the special needs shelter at www.co.walton.fl.us/1194/Special-Needs-Shelter-Registration.

Transportation to Okaloosa County shelters, including most special needs residents accompanied by a caregiver, can be provided by Emerald Coast Rider, (850) 833.9168. Make arrangements early—E.C. Rider will not operate in unsafe conditions. "Shelters are not going



to be comfortable," says Patrick. "They are meant to temporarily shelter people from the fury of a storm **AS A LAST RESORT!**" The Red Cross, DOH and Schoolboard employees will assist with shelter depending on location and designation.

"Obey evacuation orders," says Patrick. "They are usually issued for water—not wind. And if you shelter in place, emergency services may be significantly delayed or totally unavailable for periods of time." Access your county's website (www.MyOkaloosa.com or www.waltoncountyem.org.) to get informed on the most up to date evacuation routes and evacuation zones. Storm surge maps are located there as well.

Plan to evacuate early. "Don't plan an evacuation timeline based upon the forecasted 'cone of concern," says Patrick. "This only addresses the probable center of the storm, but tropical storm force winds extend out hundreds of miles from the center. So, you should evacuate

more than 24 hours prior to arrival of these conditions, because you will encounter unexpected delays and failures." For example, your vehicle might break down or you need gas,

and the line is incredibly long. Note: Sometimes tolls on certain roads and bridges are lifted to temporarily reverse the flow of traffic on main arteries.

Plan early well before the storm! Use resources and RE-HEARSE plans with your family. Patrick relayed that it's one thing to have a plan, but it's quite another to rehearse through the whole thing—you will likely discover something is needed or your process needs to be refined.

myokaloosa.com/ps/ emergency-management (Okaloosa County website) to download the new 2021 Hurricane Guide. Here you'll also find out what to do if a warning is issued, pet planning, pool and storm preparation, evacuation zones, routes, shelter locations, what to bring to a shelter, special needs, the emergency planning info/ kit inventory, clean-up and sign up for Alert Okaloosa Registry. The Okaloosa County Citizen's information line is (311 or 609-7000). Visit Myokaloosa.com. Visit AlertOkaloosa.com to sign

up for alerts and daily updates and https://www.facebook. com/OkaloosaCounty for timely storm-related updates.

In Walton County, visit www.co.walton.fl.us/1076/ Hurricane-Season-Frequently-Asked-Questi. To receive updates, follow Facebook: Walton County Emergency Management, Twitter: @WaltonCountyEM, visit www.waltoncountyem.org or when the Walton County EOC is activated, contact the Citizen Information Line at (850) 892-8392 or (850) 892-8394.

Visit www.Ready.gov/hurricanes (FEMA) or www.eglin.af.mil/About-Us/Hurricane-Season for additional hurricane disaster preparation and timelines. For a vital preparedness checklist and more information, visit www.beready.

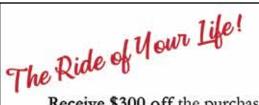




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Environment



By Chris Balzer, ECES

Pop quiz: Which state had the highest relative humidity in 2020? Was it Hawaii? Flor-

Rule Your Attic

ENERGY TIPS

by Emerald Coast Energy Solutions

ida? Louisiana? The answer is none of those—Alaska ranked number one last year in relative humidity. Don't be upset—Florida followed closely behind and ranked second. I'm proud to be living in a state which always ranks high on rising temperatures and humidity compared to other states—GO FLORIDA! There is great research, data and comparisons generated by NOAA and other agencies illustrating climate change; the fact is, just step outside and you know it's warm. Most describe our weather as HOT, BALMY, STICKY and even unbearable. I like to describe our weather as tropical or sun filled. With that said, I enjoy the feeling of cool bought air (air conditioning), ice in my drink and the Gulf when it's not the temperature of warm bath water.

So how can we keep more of our bought air in our homes? The majority of wasted conditioned air is leaking through our attics. Attics are the number one source of air loss; So what can we do? It's simple—rule your attic. First, check the amount of insulation you currently have in the attic. If you see joists, wood supports running down the attic floor, you need insulation. If you measure the thickness of insulation and it is less than 11.5," you need insulation. Adding insulation not only increases your

comfort, but also puts less wear and tear on your HVAC equipment, saving you money.

Another way energy is lost through the attic is leaking conditioned air into the attic by unsealed penetrations. These consist of electrical wiring, ceiling fans, bathroom vents and light switches, just to name a few. Plumbing located in your attic also requires air sealing around vent pipes. Toilets and drains require proper venting. Vent pipes supply fresh air to each plumbing fixture in the house, which helps the system move water through the drainage pipes each time a toilet is flushed or a sink is drained. Plumbing air vents also prevent sewer gases from entering the home and allow wastewater gas and odor to escape. These areas normally have the most concerns, because the required diameter of these holes varies and is usually drilled to the largest size to save time during construction, but costing you money when not sealed. Air sealing around light fixtures and recessed lightly also will have a positive impact on air loss and comfort. Most attics are engineered to circulate air by soffit vents and ridge vents, not by

using improperly sealed electrical and plumbing attic penetrations. Leaking ductwork is also ranked high on the energy list. By the time your cool air reaches vents to cool rooms, cracked or unsealed ductwork will suck in hot attic air and dust to those rooms, wasting you money and causing your HVAC to work harder. If you experience hard to cool rooms, high heating and cooling bills or know you have low insulation and opportunities to become more energy efficient, Rule Your Attic. If you decide to do these projects yourself, take precautions; wear safety glasses, proper clothes, gloves, stay hydrated, take breaks and have a buddy to help. If you decide to hire a professional to assess and suggest solutions, get estimates in writing, ask to air seal and what they air seal and how much insulation will be added-then start Ruling Your

Chris Balzer is Founder and President of Emerald Coast Energy Solutions which is a Smile Provider Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this summer and become energy efficient, schedule an inspection by calling (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com. Beat the Heat!













By Gina Weidie

Solar energy is the technology used to harness the sun's energy and make it useable. Every hour, the sun beams more energy onto our Earth—much more than is needed to satisfy energy needs throughout the world for an entire year.

Many are familiar with socalled photovoltaic cells, or solar panels, found on things like spacecraft, rooftops and handheld calculators. The cells are made of semiconductor materials like those found in computer chips. When sunlight hits the cells, it knocks electrons loose

Harnessed Power—Solar Energy

from their atoms. As the electrons flow through the cell, they generate electricity.

On a much larger scale, solar-thermal power plants use several techniques to harness the sun's energy to produce a concentrated heat source. The heat is then used to boil water to drive a steam turbine that generates electricity.

In harnessing solar power, one technique uses long troughs of U-shaped mirrors to focus sunlight on a pipe of oil that runs through the middle. The hot oil then boils water to generate electricity. Another technique uses moveable mirrors to focus the sun's rays on a collector tower, where a receiver sits. Molten salt flowing through the receiver is heated to run a generator.

Other solar technologies include placing big windows on

the sunny side of a building to allow the sunlight to flow to heat-absorbent materials on the floor and walls. These surfaces then release the heat at night to keep the building warm. Similarly, absorbent plates on a roof can heat liquid in tubes that supply a house with hot water.

Solar energy is lauded as an inexhaustible fuel source that is pollution and noise-free. The technology is also versatile. For

example, solar cells generate energy for far-out places like satellites in Earth orbit and cabins deep in the Rocky Mountains as easily as they can power downtown buildings and vehicles.

As more of you witness the impact on your utility bills and the ways you home can attain energy efficiency and reach clean energy goals, now is a great time to consider solar options. (Read about benefits in March 2021

Destin Life (https://mydestin-life.com/nows-a-great-time-to-consider-solar-options).

I represent the homeowner and work with reputable providers whose vision is to pursue sustainable energy in our area. Currently, we are conducting electric bill evaluations. See our coupon on p. 47. Call me, Gina Weidie, with your questions at (985) 317-9583. Put the Sun to Work for You!





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Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation. Investors should consult their investment professional prior to making an investment decision.

Investing within specific sectors, or in small

and mid-size companies, involves unique, additional risks. Those risks include limited diversification, regulatory risks, limited liquidity, and lack of operating history.

There is an inverse relationship between interest rate movements and fixed income prices. Generally, when interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.

Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. The prospectus and summary prospectus contains this and other information about mutual funds. The prospectus and summary prospectus is available from your financial advisor and should be read carefully before investing.



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— Thomas Edison



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ECAC Partners with NWFSC for Transition to Work Program

Chris showed up to the Mattie Kelly Arts Center (MKAC) with a gleam in his eye. It was his second time to train as an usher for a ballet recital, and he already knew what to do.

"I got my jacket. I need a nametag. I'm ready!" said the 15-year-old as he got prepared in the cloak closet at the MKAC.

Chris is one of seven students from the Emerald Coast Autism Center (ECAC) participating in the new program, Transition to Work, funded by the Florida Department of Education.

"We are actually the second location in the state that has a Transition to Work program," said Montana Hobbs, Assistant Director at the ECAC. "The students spend 15 hours a week learning functional education skills that will help them in the future to be independent and hold a job."

Transition to Work has been running at Niceville's ECAC since October 2020, and is open to students age 17-21, with some younger volunteers tagging along to learn like Chris. The purpose of the program is to prepare young adults with Autism for the workforce.

"It's very difficult for kids on the spectrum to hold down a job so we are practicing skills inside our facility and then we go out into the community and perform those skills again," said Patrick Mills, ECAC Transition to Work Coordinator. "We are really working on finding what the students are good at and what they enjoy, so that we can find a good job placement for them."

So far, the Niceville students have gained experience serving around Northwest Florida State College (NWFSC) at the MKAC, the campus vehicle bay, the mailroom and the Kay Litke Culinary Arts Greenhouse. Student Workers greet patrons at the MKAC, wash cars at the vehicle bay, sort mail and transcribe packages at the mailroom and plant seeds and water plants at the Greenhouse. Older students in the program have also









begun working in the community at Sam's Club and the Dollar Tree.

"The Student Workers go out into the community with job coaches, but eventually we would like to be able to fade out so they don't need a job coach," said Patrick.

Daniel Marino, the oldest student in the program at 21-years-of-age, has begun his community job at The Dollar Tree. When asked what his favorite part about the job is, he excitedly said "Snack!" Patrick explained that after every shift, Marino is rewarded with his choice of a snack and drink from the store, his beverage of choice? "Sprite!" he said with a smile.

Every student in the Transition to Work program sets their own course, Patrick said, as each has their own abilities and limitations. Some students are non-verbal and rely on iPad technology to communicate through pictures and short answer buttons; others are working on their speaking and social

skills to better communicate their wants and needs.

"I've been around these students for a very long time," said Patrick, adding that he has worked at the Emerald Coast Autism Center for 11 years. "I've seen some of the students come from working one-on-one up to now; they've come a very long way."

There is no time-line for students to finish the Transition to Work program, but with each work experience, students gain new skills and confidence.

"We haven't had anyone graduate yet, but we are just going to keep going until we find something that fits each student," Patrick said. "Each week, as they practice these new social skills, learn new jobs and change their routines, every one of these things are critical pieces to them being successful in the workplace and in the future."

For more information visit www.ecautismcenter.org.









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Destin Diving, Entertainment, Specials







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Since 1984, AJ's Seafood & Oyster Bar has been serving cold Gulf Coast oysters and cool libations. What began as a popular local hang out known for fresh oysters and cold beer has grown into one of the most iconic "hot spots" on the Destin Harbor. From our humble beginning shucking oysters off the deck behind a small trailer on the Destin Harbor, AJ's has grown to four locations along Florida's Emerald Coast, serving the freshest seafood, best live music and most exciting water activities in the Destin area. Be sure to enjoy an adult beverage or two with AJ's branded vodka or two different beers brewed exclusively for AJ's by Props Craft Beer. Serving up delicious daily specials and entertaining live music every night, AJ's Seafood & Oyster Bar is where you want to be.

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Boathouse Oyster Bar

Destin's best kept secret it's where the locals go with live music every night! Located in the heart of Destin on the Destin Harbor, the Boathouse specializes in making oysters a delicacy. Boathouse's Gumbo recipe was written by Mama Gumbo herself. And, of course, the oysters are raw, steamed or baked just the way you like 'em! The first Friday of every month the Boathouse hosts locals on the Destin Harbor from 5pm – 7pm. Who wants a free keg? Bring a donation for the Emerald Coast Foundation to qualify for entry.

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Destin Diving, Ente



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SPECIALS

11pm – 4am Latin Night Fridays & Saturdays – Music and Dancing upstairs/downstairs. 18+ to enter, 21+ to drink. GUYS \$10, LADIES \$5.

LIVE ENTERTAINMENTThursday: Live Music from 6pm to 9pm

Friday: Jones & Co from 7pm to 10pm

Saturday: Live Music from 6pm to 9pm

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

Café Destin

Café Destin offers an expanded menu serving breakfast

staples such as pancakes, waffles with Nutella, omelets, Eggs Benedicts, biscuits & gravy and more. For a lighter take, they also have a variety of Fancy Toasts (avocado, salmon and more) along with pastries and muffins. For lunch, choose from a variety of burgers, sandwiches and salads. You will love the full-service coffee shop, offering everything from hot or iced fresh, local Amavida coffee to espresso and lattés. And there's diverse fresh fruit smoothies and a variety of tantalizing teas. Open for breakfast and lunch 7 days a week from 7am-2pm. and has free WiFi, encouraging you to bring your laptops and work during the day. There's also a conference room available for small groups, and the dining area can be rented for larger groups for networking, luncheons and more. If you haven't stopped in recently to check out the new menu, be sure to make breakfast or lunch plans soon! And don't forget the coffee!

(850) 424-6777 985 US-98 E, Destin cafedestin.com

Island Wing Company Grill & Bar

Voted "Best Wings" four years running, Island Wing Co. is calling your name. NOTHING is fried! Everything is baked, grilled or steamed! Come in and find your favorite beer among the 58 selections on tap or enjoy a cocktail and savor some of the tastiest food you've ever eaten. Are you ready for some sports? With Big screen TVs situated all around the bar and restaurant, Island Wing Company invites you in to watch, cheer and enjoy the 2021 season. Need to feed the whole family? Family meals to go with curbside delivery has you covered. Your Island awaits you...

SPECIALS

Daily Happy hour 3-7pm and 7pm-close. Happy Monday! Kids eat free. (Free kids meal with adult entrée purchase) and Happy Hour All day long. TWOsday was made for TACOS! Enjoy two tacos with reggae rice for \$8.95 Choose from Jah'mon Jerk, Maui

Wowwie Mahi, Buffalo Chicken and Baja Fish. Wednesday is flatbread special day. Enjoy \$3 off their five famous flatbreads. Pairs well with \$3 house wine or \(^1/2\)-priced bottles.

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

Landshark's Pizza

Hey Sports Fans... Hungry, thirsty, maybe a little of both? Come in and visit Landshark's Pizza. Owners Brian and Sue Hassmann have created the locals' favorite pizza, buffalo wings and sports pub and bar that serves great pizza AND awesome wings plus many other scrumptious eats for folks of all ages. There's

Continued next page







rtainment, Specials

plenty of seating for everyone and TV's galore, plus fun and games all week long. Sports fans from all over come and watch all their favorite teams on countless regional and national sports networks including College and Pro Football, Basketball and more. And there's a fully stocked bar with 95 different bourbons and 30 beers on draft!

SPECIALS

Weekly specials include music bingo on Tuesdays at 7pm; Wingsday and Bourbon Club Wednesdays! Award-winning wings all you can eat for \$.99 cents each, and \$2 off top shelf bourbon selections!

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

Mi Gente' Supermarket & Taqueria

Open for breakfast every Saturday & Sunday and lunch and dinner 7 days a week, Mi Gente' is one of Destin's hottest dining spots for the whole family and friends to enjoy. With fresh ingredients and homemade recipes, this fun and festive restaurant will instantly capture your heart. Serving up huge portions, you can choose from an incredible select menu offering a diverse selection of delicious food from different Latin-America countries. Taqueria Mi Gente' is a treat you just have to experience for yourself. Enjoy a drink from the cantina, try a few tasty dishes on the menu such as rich and flavorful! Quesa-Birria Tacos topped with fresh diced onion, cilantro and a squeeze of lime juice served with

the broth on the side to dip your tacos! Take a walk through their amazing and diverse supermarket and fresh meat department where you can buy a variety of Latin America groceries to take home. Get your fresh Tamales here! Open 7 days, 9am-9pm daily.

SPECIALS

Chili Relleno Tuesdays! Menudo Domingo de Menudo Sundays! (850) 842-2992

733 Harbor Blvd., Destin

Tailfins Waterfront Grill

Start your day off right with Tailfins Breakfast every day from 8am-11am, 7 days a week!

Enjoy a classic breakfast with bacon and eggs or add a little flair to your morning with Chicken & Pancakes, a Seafood or Cajun Omelette and even a Kids Smiley Pancake! Oh, and be sure to order up a round of Mimosas and Bloody Marys, a perfect way to start your day...

Announcing Tailfins Sushi & Raw Bar, now open. Watch our world famous Sushi chef create right in front of your eyes! If you haven't tried our Sushi yet, you're missing out...absolutely the best in town! Featuring multiple levels of indoor and outdoor dining overlooking the Destin Boardwalk and Harbor, Tailfins is your go-to destination. With Huge Big Screen TV's everywhere you look you can watch your favorite teams all season long while enjoying some of your absolute favorite food and drinks all summer long.

SPECIALS



Happy Hour Sushi: \$5 Sake Bombs and \$7 Select Sushi Rolls!

Scrumptious Early Bird Dinner Specials M-F from 4-6pm. Fresh Catch \$17.95, New Orleans Cajun Shrimp \$15.95, Kansas City Baby Back Ribs ½ Rack \$12.95 or Full Rack \$21.95.

Happy Hour from 4-6pm Mon. – Fri. featuring \$17 Domestic Bottle Buckets and \$7.99 Pitchers, \$5 House Wines and Well Drinks and \$5 Long Island Iced Teas.

LIVE ENTERTAINMENT

Rusty Hammerstrom performs every Monday, Wednesday & Friday. Daniel Boone is live every Tuesday, Thursday & Saturday.

DAILY CRUISES

Introducing Tailfins Island Adventure.

Departures 7 Days a Week aboard "Always Workin", Tailfins' Brand New 45 foot long cruiser.

Enjoy the Destin Harbor & Crab Island like never before; Choose between The World Famous 4 Hour Tour, Sunset Cruise or Thursday night's Spectacular Fireworks Cruise.

Book online at tailfinsisland-adventure.com

(850) 650-1200 On the Harbor in Destin, 172 Harbor Blvd. tailfinsdestin.com



Tequila's Sports Bar & Grill EAT, DRINK, FIESTA!!

There's always a sport in season all year long! Tequila's is open and ready for you so on game day or any day, stop in. Ready to shake it up a little? And we mean literally - Tequila's Sports Bar and Grill has quickly become a local favorite. Let them serve up some of their world class, jumbo sized Margaritas, sure to set the mood to watch your favorite game. Tequila's has some of the best seats in the neighborhood. Everyone's got a favorite...find your Mexican food fave here inspired by years of tradition and authentic spices such as the Tequila's Plate, Chili Con Carne, The Three Amigos and the new

MASTER PARRILLADA—a unique fusion of sports bar food and delightful Mexican dishes.

SPECIALS

Celebrate Taco Tuesdays with 2-4-1 Margaritas!

Lunch specials offered daily Monday – Friday for \$8.99. Open seven days a week for lunch, dinner or call ahead to place your take out and to-go orders.

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







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partures seven days a week!

The World Famous 4-Hour Tour

Tailfins 4-Hour Tour departs

Tailfins docks daily at 9:30 a.m. and 2 p.m. You'll enjoy a tour of our beautiful Destin Harbor, a Dolphin cruise and a Crab Island excursion for the finale. Special drink packages are



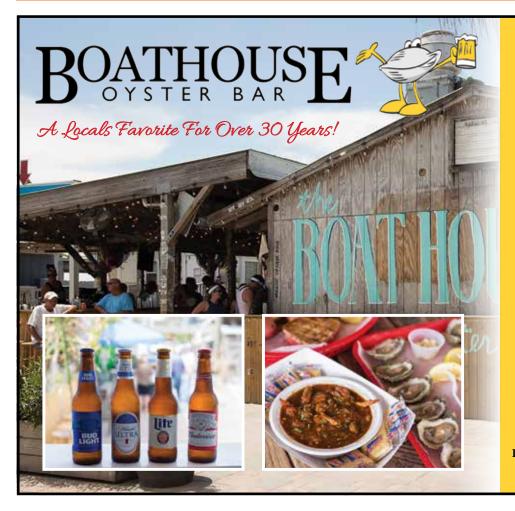












JULY LIVE MUSIC!

5pm Cole Jordan **Mondays:** 9pm Roshambo 5pm Kyle LaMonica **Tuesdays: 8pm Austin Jennings** Wednesdays: 4pm Hunter & Tony 9pm Squeely Dan Thursdays: **4pm Shane Curle 8pm Austin Jennings** Fridays: **4pm Jason Findley** 8pm Airavata 12pm Kelly Byrd **Saturdays: 8pm Gunner** 12pm Kelly Byrd **Sundays:** 4pm Jason Findley 8pm Squeely Dan

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

288 Harbor Blvd, Destin (850) 837-3645

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

available dockside for guests to purchase for their adventure.

Fireworks Cruise

Tailfins' two-hour Fireworks Cruise departs Tailfins docks every Thursday evening through Labor Day at 7 p.m. You'll enjoy a tour of the Destin Harbor, a Dolphin cruise and conclude with a spectacular Fireworks display over the Harbor! Complimentary beverages include beer, wine and soft drinks.

Sunset Cruise

Tailfins' Sunset Cruise departs Tailfins docks every evening at 7 p.m. and lasts 1.5 hours. You'll enjoy a tour of the Destin Harbor, a Dolphin cruise and complimentary beverages including beer, wine and soft drinks.

Tailfins Island Adventure is located at 172 Harbor Blvd., Destin, 32541. Call (850) 842-3333 to book!





By Cali Hvalac, To Do In Destin

The Tarpon have arrived! A bucket list fish for many anglers, Tarpon are most commonly found in South Florida, but Destin sees a passing migration during June and July. Tarpon are known for their massive size, can reach up to 8 ft. long and weigh 280 lbs. They also have an extremely long lifespan, averaging approximately 50 years with the oldest being estimated at 63 years. Their majestic appearance garnered them the nickname "The Silver King" and the reputation as one of Florida's most premier game fish.

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

Most people are surprised to see them swimming near shore, by the beaches in large schools. Often, you'll see them "rolling" on top of the water, while they feed and they are one of the only fish to break the surface to gulp breaths of air. Being able to breathe outside of the water is partly why they can fight for so long while being hooked up. Anglers will experience fights with Tarpon that can last 2-3 hours, wearing the fish down before trying to get him to the boat.

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

Off the Hook:

Tarpon Run in Destin! Check It Off Your Bucket List!





With our beautiful Destin already being a huge fishery, Tarpon adds even more to the area. Anglers can now target this bucket list fish during summer months on a boat, kayak or fishing pier and have a shot at the beautiful creatures. If you want the best shot at catching one,

hire a guide who has perfected the catch, since these bucket list fish are one of the hardest to get to your boat. Destin has a variety of talented fishing guides who can assist you with these majestic creatures to cross them off your bucket list!







Taylor Haugen Foundation Awards Six Scholarships

By Eddie Bird

Every year, graduating seniors of Northwest Florida apply for six prestigious scholarships across four counties to honor Taylor Haugen. The Taylor Haugen Foundation originally offered a scholarship to a Niceville High School senior after Taylor Haugen passed away from an abdominal injury sustained while playing football for Niceville High School in 2008. The Taylor Haugen Foundation has expanded the scholarships to be offered to one senior from each county of Santa Rosa, Walton, and Bay; with 3 scholarships awarded to Okaloosa County students with one being a Niceville High School recipient.

Applicants are asked to write an essay speaking of their perseverance and their "Don't Quit... Never Give Up" story. The criteria is based on Taylor's character traits of academics, athletics, leadership, community service and Christian faith as well as his motto of "Don't Quit...Never Give Up."

Caitlyn Stringfellow



awarded the Taylor Haugen Scholarship dedicated to a Niceville High school student. She graduates with a 4.2 GPA and over 200 hours of community service. Stringfellow won the state championship with the track and field team while also participating with the band. She faithfully volunteers by serving meals to the community and mentoring younger girls. She will attend Florida State University after a study abroad.

Caroline Seeling of Rocky Bayou Christian School won one of the two Okaloosa County scholarships. She will graduate as the valedictorian with a 4.5 GPA and 299 community service hours. She is an accomplished athlete in swim and cross country, even while suffering through disorders that affect her connective tissues. Seeling also competed and placed first in numerous state level academic competitions. Seeling plans to attend Covenant College in the

A Fort Walton Beach High School student, Colby Orcutt, received second of the Okaloosa County scholarships endowed by Roy and Clara Parisot. Graduating 3rd in her class with a 4.7 GPA and over 1,200 community service hours. She was recently named the national high school Heisman winner. She lettered in soccer, swim, track and cross country while also competing with the national youth modern pentathlon Olympic team. After

impressive athletic career, including multiple state championships and all state teams, Orcutt will join the rowing team Michigan State.

Emma Dawson of Milton High School is recognized as the Santa Rosa County Taylor Haugen Scholarship winner. She will graduate with 3rd in her class with a 4.7 GPA and 582 hours of community service. She lettered in volleyball, weightlifting, lacrosse, and track. Dawson faithfully gives back to her school and community. Serving as the FCA and SGA president she was able to provide over 30,000 pounds of food and organized Christmas toy drives. She will attend Trov University.

Alexia Fisher is named as the Walton County Taylor Haugen Scholarship endowed by Dugas Family Foundation. She will graduate top 10 in her class with a 4.2 GPA and over 250 hours

of community service. She captained the basketball team while also lettering in tennis and track. Fisher served as the FCA club president and was a part of numerous other clubs. Her commitment to show her friends the love of Jesus stood out to the scholarship committee. Fisher plans to become a physician's assistant after studying at Florida State University.

Charles Campbell, Jr., of Bay High School is awarded the Bay County Taylor Haugen Scholarship endowed by St Joe Community Foundation. He will graduate with a 4.2 GPA and 200 hours of community service. Campbell told an inspiring story of how he earned a spot on the FSU football team after being placed in foster care. He will play football at Florida State University in the fall.

As many locals know, the Taylor Haugen Foundation builds and recognizes youth leaders and promotes abdominal sports safety to honor the legacy of Taylor.



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In Good Health: Giving Back to Our Heroes

By Amy Milligan, OWNER, CRYO850

People often ask why we chose Destin as the site for our initial location. We've been Santa Rosa Beach residents for almost a decade. My kids go to school in Walton County. My community of friends and my village of parents was centered around South Walton. So, why put CRYO850 in Destin? The answer is simple—to ensure the U.S. military men and women in our area had access to all of the innovative technology we had to offer. Our business centers around mental and physical wellness, recovery and athletic performance. Who better to serve than the men and women who serve us?

My two boys and I relocated to the Emerald Coast in the fall of 2013 when they were in the 3rd and 5th grades. Shortly thereafter, we settled into a local neighborhood off Mack Bayou, Driftwood Estates, where we found ourselves surrounded by young Green Berets and their families. At sunrise, the garage doors would open to fully

DECREASE PAIN AND SORENESS

stocked home gyms, loud music and the sound of young athletes lifting and dropping weights. The evenings were filled with backyard gatherings where the young soldiers would play cornhole and share stories of deployments. As a single, working mom, I was so grateful to have these young men as mentors for my impressionable boys.

Fast forward to the onset of CRYO850. I knew the technology made sense for overall wellness, but I also knew it could be such a huge benefit for our military community. These guys work so hard and put their mind and their bodies through so much. To be able to help them feel better, even just a little, was part of our mission. When we opened the doors, our biggest supporter was our friend and neighbor, Cody Kavanagh, a former Green Beret who was also a part of the local CrossFit community. Later, through the Emerald Coast Honor Games, we connected with The Seventh Special Forces Association Chapter 7 and Johnny Moses. Johnny and his family frequent



Johnny Moses, Captain, Retired Green Beret and Amy Milligan, Owner CRYO850

CRYO850 and have become like family. With his help, we have been able to get involved

with fundraising for the SFA Ch7 annual Jingle Jog.

Through our two and a half

years at CRYO850, we've had the honor to have members ebb and flow from all four of our U.S. Armed Forces: Fighter pilots, Rangers, Special Operators and EOD students. We also continue to serve a number of retired veterans in an effort to relieve the aches and pains from years of service, help them sleep better, and stay even keeled. We've built a beautiful referral network within our little community to ensure our customers and members stay connected

My father served this country during Vietnam. The man I love served this country for 30 years. My oldest son is laser-focused on serving and now my youngest is showing interest. We are so fortunate to be surrounded and supported by heroes and I'm so grateful for their influence in our lives. If we can give back just a little, it's certainly worth a small commute to Destin. God Bless you all!

*CRYO850 offers a 10% discount for active and retired military.

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ST OF THE MIDBAY





On a Roll: Foam Rollers Ease Pain/Workout Recovery

By Marlaina Donato, Natural Awakenings Northwest Florida,

Natural Awakening Snwf.com

Foam rolling—rolling parts of the body on top of a light-weight foam cylinder—targets trigger points or painful knots in muscles and is a valuable tool for reducing chronic pain and enhancing workout recovery. From sciatica to pelvic floor dysfunction, there is a foam roller for almost every condition, including

low- to high-density, heated and textured types for massage-like benefits.

Research during the past several years shows that using foam rollers before or after exercise quells fatigue, improves joint mobility, lowers risk of injury and eases muscle soreness. Its effectiveness is attributed to the activation of the central nervous system resulting in better circulation and reduced inflammation.

"Foam rollers are used to re-

lieve tension in the fascia (connective tissue), 'roll' out sore muscles and provide a soothing, self-controlled, soft-tissue massage," says Amber Kivett, owner of Kivett Kinetic Solutions, in Monrovia, Indiana. "They can also be used for proprioception, balance, flexibility, core stability training and most importantly, natural pain relief."

Freeing the Body

Fascia, the body's all-pervasive connective tissue, tightens like an invisible net from injury and other stresses and can adhere to the underlying muscles, creating pain and restriction. "Foam rolling has the power to change and realign the 12 fascial lines responsible for human movement and support," says Kivett. "Those same fascial lines also sense and transmit pain and emotion far greater than any nerve or muscle and respond well to foam rolling. There's an emotional and spiritual release in the body when fascia is compressed and released. That response facilitates a structural change to human alignment and an immediate change in pain levels for all types and causes of pain."

Foam rollers offer an opportunity for self-care, according to Los Angeles fitness trainer Ashley Borden. "Foam rolling is one of the best ways to troubleshoot your own body, keep it healthy and mobile. Using an inexpensive tool like a foam roller not only feels good, but it also connects you to your body. Foam

rolling the entire body encourages circulation and an immediate feeling of relief afterwards. My clients who don't like to work out are usually surprised how good they feel post-rollout and feel encouraged to do more." She cites research that shows that a dynamic warm-up, paired with the use of foam rollers before and after workouts, amplifies recovery and aids in the repair of muscular micro-tears.

For Rafal Augustynowicz, founder of TeamRAF Fitness, in Kent, England, it's about counteracting lifestyle stresses. "The foam roller is a beautiful and great tool, especially in the 21st century, when we sit too many hours. It is a great tool to get our mobility and our posture back to normal."

Recovery, Joint Pain and Sciatica

Gently rolling targeted muscles below and above specific joints can help to resolve certain types of pain, including in the knee. "Many times, when a person has pain in the knee, it's more than likely they have tight muscles elsewhere—calves, inner thighs, hip flexors or glutes-and the pain shows up in the knee," says Augustynowicz. "Foam rolling and using a massage ball have saved me many times when I had a lot of problems with my back, neck, hip and a dislocated shoulder."

The practice can help ease sciatica, a sometimes-excruciating condition. "Most cases of

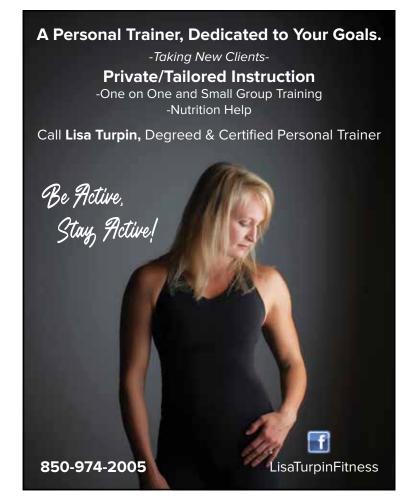


sciatic pain are caused by tight muscles deep in the buttocks, including the piriformis muscle," says Kivett. "The sciatic nerve travels through the piriformis, so if it's tight, it will cause a sensation similar to that of sciatica nerve pain. A foam roller can be used along the back, throughout the buttocks and the legs to relieve tension, soften tissues and calm the nervous system for instant pain relief."

Kivett, who was introduced to foam rollers during intensive physical therapy after a life-altering accident, found them to be a way to recover from severe fibromyalgia pain. "My nerves were hypersensitive from the injuries, and I used foam rolling to reboot the 'software' in my brain, which allowed me to engage in recovering."

Foam rolling is an all-around boon, Borden highlights. "The immediate relief, the muscle definition, the decrease in cellulite, all of these are added benefits."

Marlaina Donato is an author and composer.









How Old is Hormone Therapy?



By Dr. Richard Chern, M.D.

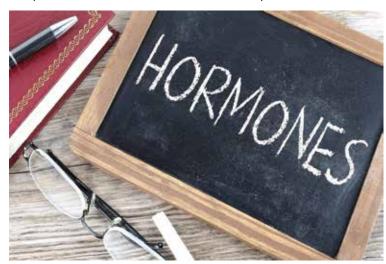
Hormone therapy can be traced back over 2000 years when the Chinese isolated pituitary and sex hormones for medicinal purposes. The hormones had not been identified, but the benefits were already known. Of course, many discoveries have occurred

toms associated with hormone imbalances to help identify those at higher risk. Symptoms can include fatigue, depression, weight gain, decreased libido, joint pain, poor memory, mood swings, low stamina and sexual dysfunction.

If you have ANY of the above symptoms, you should complete a symptom checklist and get tested. These symptoms are an indication that you may need treatment.

After identifying an imbalance, physicians and non-physicians may use pills, creams, supplements, tonics and much more.

At The Hormone Restoration Center we use what we consider to be the best of the best. We use bioidentical BioTE hormones which means the hormones are identical to what our body produces. That way the key fits the lock exactly as it should



since then and today we are not only treating symptoms but also using hormones to improve our overall health.

Health problems associated with hormonal imbalances can go on for years, often undetected by both patients and their physicians. Increased risk of cardiovascular disease, Alzheimer's, metabolic syndrome, diabetes and osteoporosis are only some of the problems associated with hormonal imbalances. And, like high cholesterol, you can't "feel" any of these to know you have a problem. Instead, you must get tested.

To make things more difficult, the symptoms of andropause, menopause and hypothyroidism are often so slow to occur that we discard them as part of the aging process. Fortunately, at The Hormone Restoration Center, we know what most of these symptoms are and can screen for them to see if there is a potential hormonal imbalance.

There are a number of symp-

The BioTE method uses hormone optimization created from hundreds of studies using hundreds of thousands of patients worldwide to successfully optimize the hormone levels of women and men once their body's production is no longer sufficient. Surprisingly, our bodies can stop producing sufficient hormones in our early thirties or before.

As shown in different studies, Hormone replacement therapy has been shown to reduce fatigue, improve sleep, improve libido in women and sexual performance in men, decrease muscle loss, reduce body fat, and reduce irritability, anxiety and depression. Also, the symptoms of osteoarthritis and rheumatoid arthritis are significantly reduced.

Long term, men and women will have a reduced incidence of Alzheimer's disease, heart disease, and osteoporosis. Also, multiple studies show a long-term reduction in breast cancer. Testosterone and estradiol also improve lipid

profiles, reduce triglycerides and increase HDL cholesterol which can have positive benefits on the cardiovascular system. Therapeutic testosterone levels can also protect the body from diabetes, prostate cancer and all-cause mortality.

Hormone replacement thera-

py by pellet implantation has been used with success in the United States, Europe and Australia since 1938, and has been found to be superior to other methods of hormone delivery.

All the practitioners at The Hormone Restoration Center are BioTE certified and have had extensive clinical and didactic training specific to the treatment of hormonal imbalances. This is to ensure the highest safety, efficacy and results for our patients. More than 96% of patients are satisfied with treatment when using BioTE.



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Three Years In A Row! Thank you Destin! Dr. Richard Chern, MD 12889 Hwy 98W, Suite 107B Miramar Beach, FL 850-837-1271



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By Kay Leaman, HealthyDay HealthyLife

Do you know someone who suffers from allergies? I know I do. And even though I've never experienced the effects of seasonal allergies, I know that it is something dreaded by all those who do.

Allergy - An abnormal immune response to almost any substance, pollen, dust, animal dander, etc. which ordinarily does not affect most people. Reactions can affect one or more areas of the body including the skin, respiratory tract, eyes, etc.

The inflammatory response of allergies is characterized by a release of free radicals which in turn further accelerate the inflammatory or allergic response. Our bodies release histamine and other inflammatory elements in response to the invader (pollen, etc.). Results of

Allergies?!

this process are over stimulation of mitochondria (energy producing part of our cells), mucus production, smooth muscle spasms found in the lungs and intestines.

Symptoms consist of runny nose, sneezing, coughing, burning eyes, rash or blisters, diarrhea, gas bloating and headaches.

Remedies:

Antihistamines - These products reduce the release of histamines, but they don't affect the release of the other inflammatory elements.

Honey - Locally sourced honey introduces small amounts of pollen into the system. These small amounts teach the body to recognize pollen as an 'ok' element which in turn can reduce or stop the allergic reaction.

Various essential oils - Essential oils are not created equal. It's also important to

remember that these oils have strong medicinal purposes and not all oils can be taken or applied in the same way. One oil to consider is Eucalyptus oil. You can apply a few drops on a towel; place the towel over your nose and mouth (avoid touching the skin where the drops are located), take several slow deep breaths, in through the nose and out through the mouth. Some research suggests the oil has anti-inflammatory and antibacterial properties and can make breathing easier.

Vitamin D - This nutrient helps to regulate immune system cells and the release of chemicals that can produce allergy symptoms.

Saline nasal spray - The saline cleanses the nasal passages and sinuses. This tends to be easier than a neti pot.

Peppermint tea - You can drink a cup of hot peppermint tea. Inhaling the steam and drinking the tea seems to work as a decongestant and expectorant (breaking up the mucus).

Grape seed extract - Anti-allergy and anti-asthma supplement (Dr. Lad McNamara). Using a potent and pure grasped extract with vitamin C has been one the most impressive supplements used to ameliorate symptoms of allergies and asthma.

Allergy medication is big business and it has its place. But, as with any medication, the side effects can far outweigh the benefits; just watch a few commercials. I know first-hand how some of these natural remedies have positively impacted allergy sufferers allowing them to manage their symptoms and be able to enjoy the outdoors again. You can contact me, Kay Leaman, suceed@healthydayhealthylife.com.

Here's to summer!

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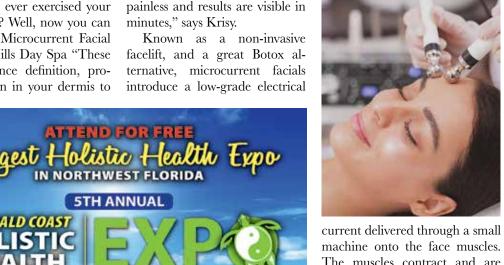
Dr.SheilaMohammed.com

Self-Care Corner

By Krisy Anderson

Have you ever exercised your face muscles? Well, now you can with a new Microcurrent Facial at Beverly Hills Day Spa "These facials enhance definition, produce collagen in your dermis to

plump the skin, they're virtually painless and results are visible in



The muscles contract and are meant to be trained—just like a gym workout—to lift and sculpt the face. Microcurrent is used to lift the eyebrows, define cheekbones, tighten and firm skin and stimulate collagen growth.

Benefits include:

- · Redefines and enhances your
- Produces collagen in the dermis
- · Erases signs of aging (helps erase fine lines and wrinkles)
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- Results are visible in minutes

"The microcurrent facial uses two handheld prongs that deliver precise dosages of energy to the skin and work simultaneously to repair and produce collagen in

Continued on next page







A Mindful Approach to Life Stress



By Stephenie Craig, JOURNEY BRAVELY

Have you ever had those times when life did not turn out like you expected? The Summer was supposed to be low stress, slower pace and relaxing. Instead, it's very busy, kids are nursing injuries, parenting is stressful and you're exhausted. Maybe you thought you were getting to some finish line in life, only to be met by another curve and several more miles to go when you're already beyond tired. The house isn't ready on time, an unexpected job change happens, your health is struggling or a relationship gets complicated. Shifting expectations to live life on life's terms can

feel disappointing and stressful. So, how are you supposed to accept your current reality while also remembering to be joyfully present in the current moment?

7 Steps for a Mindful Approach to Life

Notice your stress.

Listen to what your body is telling you. Notice tension, headaches, stomachaches, irritability. No-

tice unhealthy coping skills like substance abuse, overspending, avoiding. Your body and behavior will let you know you're stressed if you pay attention. "I'm having a migraine which usually indicates stress for me."

Name your stress. After noticing your state of stress, slow down, breathe and make an effort to determine the origin of your stress. "I think I'm stressed, because I was expecting to work at my current job for years and I'm suddenly transitioning unexpectedly."

Validate yourself. Say to



trol from what you can't. Notice and try to have an accepting attitude toward what is outside your control. Notice action steps that are within your control and take meaningful action on those steps. "I cannot control the house not being finished on time. I can control next steps about where I will live until the house is finished. Today I will make three phone calls."

Seek gratitude. While being honest about your feelings of stress or frustration, also notice things in your life that are good. "I'm thankful for caring friends I'm thankful for my home. I'm thankful for family. I'm thankful for my favorite hobby." Gratitude provides perspective and balance to difficult situations and

Engage in self-care and fun. Take time to

do things that are healthy and comforting for yourself. Take a walk, talk to a friend, pray, journal, spend time in nature, play an intense sport, punch a punching bag, listen to a podcast, read a book, take care of an animal, watch a funny show, create art, float on a raft, dance, color.

Remind yourself that walking through things often creates growth and strength. Once you've navigated hard things, you carry the experience into future hard situations and know you can persevere because you have

You only get one life. It's easy to slide into consistent frustration and irritability when life inevitably fails to cooperate with your agenda. Try slowing down and taking time to intentionally navigate life's disappointments while also squeezing the positive out of each day and each situation where you can find or create it. As you navigate your life journey, remember to connect with Journey Bravely at journeybravely.com for additional support.

emotions. yourself, "It's normal and okay to feel stress about this. Most people would be stressed about this. I'm not crazy or dramatic." Sort what you can con-

Journey Bravely COUNSELING & COACHING Stephenie Craig, LCSW 918-221-9987 | stepheniecraig@journeybravely.com Todd Craig Life & Leadership Coach 918-740-1232 | todd@journeybravely.com www.journeybravely.com



continued from previous page

the dermis, which is the deepest layer of the skin, while gently erasing signs of aging in the epidermis, which is the top layer of skin," says Krisy. "It firms your skin to define your features,

improves muscle tone, reduces puffiness, increases cellular activity and tightens pores. After treatment, many clients say it's like their skin has experienced the equivalent of a trampoline effect: it's bouncy, supple and flexible."

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ORTHODONTICS





"Gabby Bruce You Make A Difference" Award

By Donna Montalvo, A2Z Specialty Advertising

As A2Z Specialty Advertising Inc. continues to remember and celebrate the life of local legend, Gabby Bruce. Donna Tashik, Executive Director of Fresh Start for Children and Families writes: "Gabby was a founding member of the Emerald Coast Poker Foundation and Poker Run-now 30 years old. The Board met once per month, at lunch, at the Ramada/now known as The Island. Try as we might, we could never get there earlier than Gabby. He would greet us all sitting at the end of the table with his Caesar Salad (Gab traded for the famous Ramada Burger each year only during Boat Week)! He, of course, was our merchandiser, would design the shirts as well as the famous Poker Run Cooler—much coveted by the poker

runners!! Tank tops, hats, you name it, Gab designed, got it ready and delivered. Now his real work began. This crazy guy would go rent an 18 ft. Penske truck, fill it with all this stuff, and cart it all over during our Boat Week. He

and his buddy, Hugh Kendall, would set up the merchandise tent, sell all night, take it back down, and then do it again the very next day. Even when it was getting hard for Gabby to get around, there he'd be, in his loaded down Penske. As of the 2019 Poker Run, the Emerald Coast Foundation has donated over 2.5 million dollars to local children's charities, and Gabby was a part of every single one! The run returns this year, with a Board who misses him terribly



and is determined to make him proud.

In 2010, I also called Gabby when we first came up with the idea of Burning Up the Beaches (BUTB), a classic car show benefitting the ARC of the Emerald Coast. He met us at the Ramada each month, this time for breakfast. Once again, he was our Mr. Merch, switching up from boats to muscle cars! His guidance led to so much of our success, BUTB t-shirts became a collectors' item to the car guys. Some of my favorite hours were spent in Gab's office weeding through books and watching him come up with designs. As of 2019, the ARC brought in over \$250K through BUTB.

This is just a taste of the impact Gabby had and continues to have in our community!"

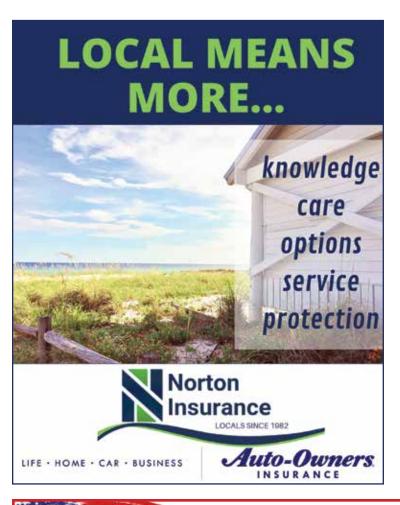
A2Z is presenting 12 awards, one per month, to local businesses who have made an impact by their generosity and that personifies Gabby's giving back to our community.

The third winner of the "Gabby Bruce You Make A Difference" award went to Eglin Federal Credit Union on June 11 at the Destin Chamber of Commerce's Breakfast. Eglin Federal Credit Union (EFCU) has been serving the financial needs of its members since 1954. Since that time, EFCU has grown to serve more than 121,000 members and continually strives to provide its members with five-star

service, support, and solutions to simplify their financial lives. They don't stop there...EFCU also embodies the true meaning of community and giving back through financial education, scholarships, event sponsorship, military appreciation and support. In 2020, they also established an "EFCU CARES" fund to help nonprofits and businesses negatively impacted by the COVID pandemic. They also sponsored Hope Squad, a peer-to-peer suicide prevention program being launched in Okaloosa County schools.

In June of this year, the Eglin Federal Credit Union Skate Park in Crestview became a reality with EFCU's donation to complete the project. This was an opportunity for EFCU to help support an important community service for Crestview area youth.

As you can see, Eglin Federal Credit Union is where members AND community matter most!



Residents of the Emerald City

By Daniel Jones

Sometimes we prefer the man behind the curtain to stay there. We don't care if the Wizard is really a munchkin as long as the lights stay on, the internet keeps working and our paycheck arrives on time. More than ever, this ignorant mentality is dominating decision making and expectations in our world.

There are many wizards in our lives. Take for example electric cars, which are futuristic, amazingly quick, emission-free, and everybody wants one "because of the wonderful things it does." While their carbon-heavy manufacturing process is kept behind the curtain, consumers happily thank the wizard as they zip along, not caring where or how the lithium was mined to

produce the batteries or where those non-disposable batteries go when we are through with them. As content residents of The Emerald City, decisions are not made based on logic, but rather on expectation.

There was a time not long ago when people understood what they were buying, or at least they wanted to. Maybe one could say times were simpler then, that a horse is easier to understand than a microchip. But the problem isn't actual understanding, it is the fading desire to understand. We don't want to know, preferring instead to trust, but not verify. We raise our expectations instead of our standards, relying on social media and the internet which is driven not by information but by emotion.

The world has advanced so quickly that our goal to fully understand it is now miles away, over a canyon, in the back of a cave on the top of a mountain. By the time most of us get there, we will only find the cold remains of a long-extinguished fire. So, we've given up and accepted things as they are—content we will never understand. In order to keep some control, we now allow expectations to govern decision making. It doesn't matter where or how my phone was made, the screen better be crystal clear. Does my insurance company maintain strong financial discipline in maintaining its reserves? Doesn't matter as long as my premium is low. What

Continued on next page

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The Purpose of Purpose



By Ricky Harper, C12

What is your purpose? More to the point, what is your business' purpose?

Almost every business has a Mission and Vision statement. The Mission statement is basically what the business does whereas Vision is an aspirational statement of what the business looks like if it is achieving its Mission.

A third, often overlooked but very important component of these basic business doctrines is Core Values. If your business has never established Core Values, you should consider doing so right away. While you are at it, you might want to re-visit Mission and Vision, as Core Values should be the foundation that Mission and Vision are built on.

Then there is Purpose. Think of Mission and Vision as the "what" and "how" of your business, whereas purpose is your 'why.' Your purpose statement explains your company's reason for existence and, more than ever, purpose is important for businesses.

Why? Studies show that today's consumers and employees seek out and reward companies



that promote a purpose other than profit. This is not a generational trend, but societal. Many think this trend is driven by millennials. But that is not the case as Daniel Goleman, author of Emotional Intelligence, says, "There is a common misconception that millennials are unique for wanting to do purpose-driven work. In fact, 70 percent of U.S. adults say it is important to them that their actions help make a positive difference in the world." More people than ever are making buying decisions based on a business's stated purpose, and that is one big reason why Purpose should be very important to all business owners.

Today, people are looking for purpose in their jobs as well. This is an area where there is a marked difference in the desires of millennials versus other generations. The 2009 Fortune 500 Business Survey found that 62 percent of millennials will not work at a business that does not have a stated purpose other than profit. In fact, a recent employee survey found that millennials rated "purpose" higher than "salary" when choosing their place of employment.

But here is the salient point you cannot miss—you must be authentic to your purpose! The biggest difference in millennials and other generations is that millennials will investigate whether you are actively working on your purpose or not. Recent studies suggest that millennials hold authenticity to a cause in higher esteem than the cause itself. In other words, they look for and respect a business that has a cause that is actively and transparently addressed. Whether your company's cause is shoes for African children, water for Haiti, supporting a Christian shelter, or any number of other causes, if you and your business are authentic to that cause, Millennials are more likely to shop and work at your business regardless of the cause you promote. That is an important piece of knowledge for business owners. By simply having a stated purpose that you are authentic to, you can attract and keep more customers and create "gravity" for current and prospective employees; and that is a

pretty good reason to have pur-

pose. So, what's your purpose?

Alan Murray, "The 2019 For-

tune 500 Survey Results Are In," Fortune, May 16, 2019.



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RESIDENTS

continued from previous page

am I actually getting when I buy crypto currency? Who cares as long as it is worth more tomorrow

If you don't want to read your insurance policy, at least get to know your insurance agent. Are they trustworthy? Can you rely on them to tell you what you need to hear, even if you don't want to hear it? 2021 has been a hard year for companies and getting harder. Now is the time that a good relationship with your insurance

agent or financial advisor pays off, when your policy is being non-renewed after you have done nothing wrong, or when your rate is increasing 20% and you don't know why.

We all need a Dorothy from time to time, someone to view things from a new perspective and lead us onward. Our area of the panhandle is blessed with the best of those who can help you discern the good from the bad and put you back on the yellow brick road. But beware, there are plenty of winged monkeys lurking.

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5 Ways to Resolve Your Insurance Claim: Part 1



By Matthew Vanderford,

Knowing how to resolve an insurance claim dispute can become tiring, even for the most experienced professionals in the Insurance Claims Handling Industry. Many people file claims on their own and are met with many different reasons WHY their insurance companies are not providing coverage, or even working with them to resolve issues when coverage is afforded early. There are several ways to handle issues like this: Continued direct negotiations with carrier adjusters, mediation, appraisal, legal action or doing nothing at all.

Today we'll talk about Appraisal. Appraisal is an Alternative Dispute Resolution that has been used for over 100 years to resolve insurance claims issues. The process is similar to arbitration allowing for a three-party panel to come together to set the amount of the loss. Once the amount is set, the insurance companies are bound to pay

the amounts awarded as provided through coverage. Below is a sample of some appraisal language that is found in most polices. Every policy differs in content. So, make sure to check if your policy contains this provision. You can even contact your insurance agent to see if your insurance policy contains this type of resolution process or what, if any variation exists. You might even want to think about a different policy that does contain this type of resolution.

Appraisal. If you and we fail to agree on the actual cash value, amount of loss, or cost of repair or replacement, either can make a written demand for appraisal. Each will then select a competent, independent, impartial appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a district court of a judicial district where the loss occurred. The two appraisers will then set the amount of loss, stating separately the actual cash value and loss to each item. If the appraisers do not agree, they will submit their statements to the umpire. Agreement by the umpire and either of the appraisers will be binding. Each party will pay its own appraiser and bear the other expenses of the appraisal and umpire equally. Even though we



may submit to an appraisal, we will retain our right to deny the

Appraisal offers certain benefits in comparison to litigation. For example, most policies require that appraisers be competent and disinterested, meaning that they are well versed in the areas of dispute and are not compensated directly from the outcome of the appraisal itself. Another benefit is that appraisal in intended to keep claims from clogging up the courts system while offering a real conclusion to the claim. As litigation can take years in some cases to finalize a loss, appraisal is meant to fast track the settlement process, usually resolving the dispute within 90 days.

Knowing when to invoke or

accept this process is also especially important as not every claim is "ripe" for appraisal. Because there are many factors to consider involving issues with coverage and damages, it's prudent to contact someone who can advise you (such as a public adjuster or attorney) if appraisal is the best option, when it should be used, or if the carrier has demanded the process forward and you need help to resolve the

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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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By JoDell Haverfield, Have Travel Memories

This month, as we remember those who served our country, I want to tell you about the South's hold on my heart. After all, I am a Southern Bell. I have two great, great grandfathers who fought on opposite sides in five battles of the Civil War including Bull Run. The Confederate soldier, Isaac Martin Roark, and Milo Charles Bennett, the Yank, are buried next to each other in Alpine, Texas.

Milo served with Wisconsin's Iron Brigade while Isaac enlisted from Denton County, Texas, and served in Hood's Brigade. He was mustered out in Austin in 1865.

Years after the Civil War, the two men met in Oklahoma Territory when Isaac's daughter, Virginia Roark, married one of Milo's sons William Charles Bennett. Family legend tells that the Rebel and the Yank did not approve of the marriage. However, in later years after the death of their wives in Oklahoma, the two veterans retired in Alpine Texas to live with their children, where they spent many long hours rocking on the front porch of the Bennett home on a Texas ranch arguing over the battles of the war.

When Isaac Roark died on January 17, 1926, Milo lost his best friend. He purchased adjoining lots in Alpine's Elm Grove Cemetery and asked that they be buried side by side when he passed. Milo Charles Bennett died just 10 months later, Oct 30, 1926, at the age of 85. Four years later, my mother was born in Alpine to William and Virginia's son Milo L. Bennett. My mother grew up on the Bennett family ranch playing on that same front porch where the old veteran friends relived their war memories. I even played on the Bennett family porch for the first three years of my life before the Navy took us away on new

The Old Front Porch

adventures, not to return until Virginia's death in the late 60s.

I am saddened as I hear about attempts to erase our American Heritage. I recently heard that not since the Civil War has this country been so divided. I have ancestors who came to America on the Mayflower, fought in nearly every war including the American Revolution. They fought to build and protect our great country and I am immensely proud of that.

In my search for my ancestors and family history, I recently discovered I have a family castle in Scotland. To be able to visit Scotland has been a dream of mine for a long time, but to add a castle that has been in my



family nearly forever takes my dream to a whole new level. I have so many tours and cruises on my list. The whole Covid experience has given me that "you don't know what you've got "til it's gone" mentality.

Even though cruising appears, finally, to be back in Florida, I said that last month, keep

in mind it might look different, at least for a while. Some of the changes are good and will hopefully be permanent such as virtual Munster Drills, more streamlined embarkation, onboard apps, stronger HVAC filters and improved medical facilities.

During the pandemic, I kept thinking someday things will be back to normal. Now someday is here, without the normal. Well, normal or not, my first cruise back in the water is scheduled for September, a 10-day cruise from Fort Lauderdale and I absolutely cannot wait! I know somewhere between indulgence and nature lies a place or cruise

that connects both. Plan a trip so you can make memories and stories of your own. Someone once told me "Every curve in the road and every bend in the river unveils something beautiful."

Next month I will share with you just how much William Bennett loved Virginia Roark and about a trip they took together. This month show your patriotic side. Make a deposit on your next trip. The future is bright! Our hope at Have Travel Memories Vacations is for a travel year that is much, much, much better than the one we've just lived through. It doesn't take much to be better than that!

Travel Tip: When it comes to packing for a trip, savvy traveler/Frillseekers co-owner, Heidi LoCicero suggests the "don't fold" method. Instead, she says to roll your outfits together by day and place them in a Ziplock style clear bag to keep them from wrinkling more. Remove all of the air from the bag as you pack it, write the day or occasion on the bag, such as "night out" or "beach day" and then layer the bags, as you pack them into the luggage. This will give you plenty of room left over in your bags, which means...you guessed it....you can shop more on the trip and bring home more treats! That's a win in our book.

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What Ever Happened to Logic?

By Myrna Conrad

When I listen to what is going on in our world today, I feel like the things I am hearing make no sense. Logical thinking seems to have been replaced by exaggeration, pontification, fabrication and ideas contrived to cause fear, increase power through compliance and steer people in a certain direction.

The definition of logic means a proper or reasonable way of thinking about something: sound reasoning; a science that deals with rules and processes used in sound thinking and reasoning. During most of 2020, we were asked to do or told not to do so many things that defied sound reasoning or logic.

The exposure to the COVID 19 virus was real, but was also used by many in power, through the media, to invoke fear and secure control. I think precaution was definitely needed, but some of the measures of precaution that were mandated made no logical sense. People could riot in the streets, yet people could not meet in churches to worship God. Restaurants were closed for

a while, but when they reopened, they had to close early. It was not logical to assume the COVID virus was nocturnal; that a person would be safe from exposure from 10 a.m. to 8 p.m., but be in danger of exposure after 10 p.m. It also defied logic to think that a person should wear a mask in an eating establishment until the food arrived, but then the person could take their mask off. Actually, that person was probably more exposed while eating than they were at any other time in their dining experience.

Or maybe someone could explain the logic that people must maintain a safe distance of six feet from each other, even when outside. However, when flying in an airplane, you could sit within inches of each other, in a closed environment, where people were allowed to remove their mask once again to eat or drink. Another mandate that seems illogical is that some schools are still closed when children are not at risk, unless they have underlying medical conditions, and we now have vaccines for teachers. Even in those schools that have

opened, children are required to wear masks for prolonged periods and disciplined if they do not.

These are just a few of the illogical rules and restrictions concerning COVID. It's almost as if this strange virus not only affected many thousands of people physically, but it also attacked the brain's frontal lobe of many of our decision makers, hindering the process of logical thought.

For instance, the government mandate, allowing boys, who think they are girls, to compete athletically with girls is not logically fair. Biologically, females have 37-68% of the muscle strength of males. Males generally have more upper body strength than females. Sure, there are many girls that work out and have more strength than males who do not. However, we are talking about people who have trained for the same sport or event. If you have studied even basic anatomy, it is impossible to logically say that males and females are anatomically the same just because they think they are.

Another illogical proposal, due to COVID risk in prisons, is

to release prisoners, who could be a danger to society, while at the same time reduce funding for our police force, who are the ones who risk their lives to protect us. Also, during this same time, people who had not been tested for COVID were allowed to pour across our border illegally, while legal citizens' travel was restricted unless they had proof of a negative COVID test within 48 hours of travel. Does that seem logical to you?

It makes no logical sense the way our leaders today are defining racism. I absolutely agree that there are prejudices and discrimination directed at every race to some degree. In fact, if we look deep and are honest, we all struggle with prejudices that we should pray God will help us be aware of and overcome. However, when we hear that organic food, the game of Monopoly, math, certain fonts, and Dr. Seuss books, just to name a few, are racist, where is the logic in that? What that does is water down and confuse the real issues of racism.

These are just a few examples of things that have made me

shake my head in amazement and wonder where logical thinking has gone in today's world.

So how should we interact or respond when faced with illogical mandates or illogical ideas?

Be Aware:

Understand where these ideas are coming from. Consider the source.

Know the difference between what is truth and what is manipulation.

Realize that we have been created with the ability to think and process without someone else telling us what we should believe

Be Intentional:

Think through an idea to its logical conclusion before accepting it.

Be prepared to stand for what is right, as crazy, illogical ideas are touted and spread.

If you are being told something that is contradictory to what you believe is true, research where the information is coming from, who is saying it, and what information there is to back it up.

I love what the Apostle Paul told Timothy in 1 Timothy 6:20 "O Timothy, guard the deposit entrusted to you. Avoid the irreverent babble and contradictions of what is falsely called 'knowledge."

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Shifting Gears

By Courtney Lindberg, Arborbrook Advisors

Since I was a very young man, I have loved fast cars and the thrill of driving fast. It got me into a fair amount of trouble, as you can imagine, with two speeding tickets the very first day I had my driver's license. I tried to explain to the officer that I was a new driver and had underestimated the supercharged engine in my mother's Buick Park Avenue. He didn't buy it.

When my parents had finally agreed to help me purchase my own vehicle, I strategically went car shopping with my mom. Her father had been a master mechanic, owned his own shop and her and my uncles grew up driving the quintessential vehicles of that time; big block Chevy's, Challengers and Mustangs. Yet, my mother, whether by my grandfather's design, or just happenstance, drove one of the tamest Mustangs ever made. To her, a Mustang was a safe bet. So, when we found what I was looking for in our price range, we went to look at it. We came home and she shared with my father that it was clean, seemed to be well taken care of and the mileage wasn't too high.

"What engine did it have?" My father asked her.

"Oh, I don't know, but the mechanic said there weren't any issues with it."

"Son, what engine did it have?"

"There's different types of engines?" I feigned.

He found a picture of it in the Auto Trader I had been scouring. He looked very closely at the picture and pointed to the small number on the front fender; 5.0. He looked at me, pointing at it.

"What?" I said, attempting an Oscar nomination.

He blinked. "Nice try."

It's probably for my benefit that I did not get that beast and ended up in a 4-cylinder Saturn. My father knew me.

When I lost him to cancer many years later, still in my 20s, I inherited his Lexus sedan. It was a very nice vehicle—for a man of his demeanor. It achieved its goal of comfort with excellence and was very reliable. But, I had no desire for this to remain my car, for reasons a young man wouldn't and not wanting to be reminded that this was his and he wasn't here anymore. I knew what I wanted and I searched the entire country for months looking for it. Yet, every time I got in contact with an owner, it had just sold. I gave up.

Then, a friend came to me,

sharing with me a story that could only have been orchestrated by God. Long story short, he needed to move to Rochester, but didn't have the means to get there. I had a vehicle with enough space to take us both comfortably and fit his stuff in the back. The drive took two days. I met the woman who would become his wife, rested for the night and left the next morning.

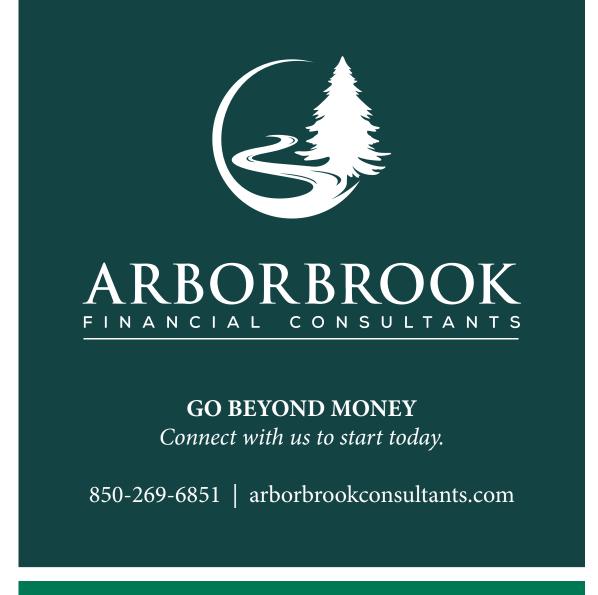
As I was turning onto the ac-

cess road to the interstate home, I noticed out of the corner of my eye, a roadster, Interlagos Blue, sitting on a platform. I yanked the steering wheel, pulled into the dealer and disbelieving my eyes, found myself looking at exactly what I had been dreaming of. It was mine soon after and an amazing deal on top of that.

Sometimes it is only when we let go of trying to make things happen in our own power, with ourselves at the center of our thoughts, and turn to the service of others, that we find what we've been looking for.

We believe the same can be said about finances, which is why we take a path very different from our competitors. If you'd like to learn more about how to see your finances in an entirely new light, we would love the chance to meet you.







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Musing



By Sean Dietrich

DESTIN, Fla.—I'm in a traffic jam. Standstill. Cars are backed up to the horizon. I am stuck among them, trapped on Highway 98, suffocating within a cloud of blue exhaust and unspeakable misery.

We are moving at 0.002 miles per hour. I look out my window and see a gopher turtle crawling past my truck.

Our town has been having bad traffic lately, ever since the city began highway construction shortly after the Civil War. There are a million-and-one orange construction barrels located on our roadways. And these barrels keep multiplying.

At night when everyone sleeps I'm convinced these barrels all get together and have wild parties and reproduce lots of little baby construction barrels.

The powers that be told residents these highway "upgrades" would be finished a few years ago, but things keep getting pushed back. Currently the Florida Department of Transportation does not expect current upgrades to be finished until the installation of the next pope.

Thousands of years from now, when Florida's coastline is underwater, archaeologists will find millions of petrified automobiles still stuck in Destin gridlock, miles beneath the Gulf, awaiting the completion of upgrades.

Most of the vehicles in today's congestion belong to sum-

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Destin



mer tourists. Such as the flock of Range Rovers Autographs ahead of me with Georgia plates. A few of these motorists strike me as the uppity type because they occasionally glance at my rusted, ugly Ford and wince.

Something also tells me they aren't crazy about my bumper sticker, which reads: "You mess with me and you mess with the whole trailer park."

It's hard to believe our town used to be a sleepy village, complete with captivating trailer parks. But there was indeed a time when Destin had about 7,500 full-time residents, and one small grocery store that played Hank Snow on the radio.

Today, the summer population here swells to somewhere between 40,000 and 60,000. And I firmly believe that most of these visitors bring their own construction barrels with them.

Truth be told, I don't recognize our city anymore. Don't get me wrong, I'm not complaining, but it's difficult watching this place get torn down only to be painstakingly rebuilt into a Wayne Newton stage set.

In olden days this town had one stoplight, four feral cats, and a few old guys on a porch counting cars. Everyone's kids looked like Opie Taylor, and October's annual Fishing Rodeo was the apex of civilized life.

The only traffic jams occurred whenever someone's chicken crossed Highway 98. The Shell station still did repairs. And every mom in town still shared casserole dishes with each other.

At church, during covered-dish suppers, I'd hear stories from the

elderly men who still remembered ancient Destin. They'd talk about when William Marler built the first post office facing Calhoun Avenue in '34.

"Built the whole dang thing himself," they'd say. "Every cabinet and joist from scratch."

Or they'd tell you about the legendary four fishermen in '29 who used nothing but hand shovels to dig out East Pass.

"Didn't use no 'quipment a'tall. Nothin' but their backs."

I was married in a little church on Matthew Boulevard, a place with a leaky roof and a busted Hammond organ. But it's only a memory now. Today the old church is dwarfed by surrounding multiplex high-rise condominiums with parking garages, poolside bar service, and a nightly Jimmy Buffet impersonator.

But I still miss the old chapel. I miss Easter Sunday mornings when the crowded sanctuary would transform itself into a fire marshal's worst nightmare. There were so many church visitors that when we sang "Up From the Grave He Arose," the light fixtures rattled.

Then everyone would leave church and head to the in-laws' house for Sunday dinner whereupon we'd eat carbohydrates until our pancreases gave out.

Those days are long gone.

And I suppose that's just how life goes. I realize nothing stays the same. You cannot stand in the way of progress, and you can't stifle "upgrades." Otherwise, you'll be living in the past, recalling an era when people still slowed down at yellow lights instead of speeding up.

No, if you don't embrace the steamroller of modernism you'll forever be stuck daydreaming about that little cinderblock house on 1st Street where your mother once lived, and her little tomato garden, and the pleasant glow that followed Sunday dinner.

And the next thing you know you'll be alone in a dark room singing "Precious Memories" to your longneck bottle.

Such things are not healthy. You don't want to be one of those nostalgic fools who is always talking about how great life was before cell phones, back when we still had Sadie Hawkins dances, hand-battered fried chicken, out-of-town gospel quartets, games of horseshoes, and homemade ice cream.

You can't just sit around and constantly reminisce about dirt roads, cars with chrome bumpers, AM radios, shelling peas, summer romances, neighborhood fish fries, or the way the sand dunes once looked, all covered in sea oats.

So I've decided I'm going to roll with the times. I am going to embrace all the changes life throws at me. No matter how this little town keeps altering itself, I promise myself that I'm going to be happy about it all and keep living in the present.

And I will do this just as soon as this highway construction finishes.









By PASTOR DAVE HOLLAND

"Be dressed ready for service and keep your lamps burning, like men waiting for their master to return." ~Luke 12:35.

Bursting through the clouds, the King of Kings will pierce the eastern sky, racing from east to west like a blaze of lightning. 1 Thessalonians 4:15-17, NIV, describes the scene, "For the Lord himself will come down from heaven, with a loud command, with the voice of the archangel and with the trumpet call of God, and the dead in Christ will rise first. After that, we who are still alive and are left will be caught up together with them in the clouds to meet the Lord in the air."

A Pastor's Ponderings:

Fireworks Like You've Never Seen Before

Jesus is coming, and He's coming for you and me!

"Listen, I tell you a mystery: We will not all sleep, but we will all be changed— 52 in a flash, in the twinkling of an eye, at the last trumpet. For the trumpet will sound, the dead will be raised imperishable, and we will be changed." (1 Cor 15:51-52, NIV).

Jesus is coming, and He's coming for you and me!

4th of July fireworks are amazing, but pale compared to the coming of Jesus. As a young Christian in 1971, I was zealous in my faith, and the coming of Christ was on the edge of every thought. I had been up late Saturday night and my church had an Easter sunrise service at 5:30 in the morning. Exhausted, I drug myself to the early morning resurrection celebration. I sat diligently through the pastor's dry remarks and followed that with the church breakfast, Sunday School and the normal worship service. At noon the preacher finally said the longedfor words, "Let's bow our heads for our closing benediction."

Finally, I thought. I leaned forward and placed my head in my hands, propped on my knees, closed my eyes, and breathed a sigh of relief. When I lifted my head, everyone in that enormous church was gone.

"Oh no," My heart screamed, "Tve missed it, the Lord came and left me." Then I looked at my watch, and it was 2:30 in the afternoon. I had slept soundly for over two hours. Relieved, but well rested, I went home. Later, my friends said I must have had a good time in prayer that morning.

ing.
"Oh yes," I replied, leaving the illusion of my spirituality intact.

Christ warned us in Luke 12:35-48 concerning His imminent return to gather His flock. He arrests the attention of His disciples with three strong warnings. First, watch for His coming to be ready for His sudden ar-

rival. The Early Church fathers took this teaching to heart, and they would not cross the road without looking to the eastern sky to see if Jesus was coming.

Second, believers are to wait expectantly for the Lord's return. The church has waited for over 2,000 years, and I fear the cutting edge of our faith is dull. Christ tells us we must be ready and waiting, because we do not know the hour of His return (Luke 12:40). It is a test of patience.

It was Corazon Aquino, former Philippine President and Christian believer, who embodied the essence of patience when she said, "Faith is not simply a patience that passively suffers until the storm is past. Rather, it is a spirit that bears things—with resignations, yes, but above all, with blazing, serene hope." It is this fiery hope burning in the heart of the Christian that sustains our witness while we long for Christ's return.

Finally, Christ commends those believers He finds working until He comes as "faithful and wise managers." (verses 42-44). The Lord enjoins us to work while it is day—to do the work of the Kingdom while time remains—to keep our lamps shining as lights in the darkness until every lost person finds their way home to the Father. Live in anticipation of Christ's return. Scan the skies until Christ blazes into view. Don't get caught sleepingeven in church. Jesus is coming, and He's coming for you and me.

Dave Holland pastored churches for 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke titled "Extraordinary Jesus: Ignite Your Season of Miracles." You can get a copy of this book from his website, DaveHolland.org, or at Amazon. com. Pastor Dave is available to preach and teach in churches and conferences. Contact him at DavidvHolland54@





Meet the Maestro!

The Northwest Florida Symphony Orchestra (NFSO), housed at the Mattie Kelly Arts Center in Niceville, has a new conductor. After 18 months of meticulous searching, Todd Craven has been named NFSO Music Director and Conductor right in time for

Craven hails from Flint, Mich., where he attended the Flint Institute of Music and then went on to the University of Michigan. As for his musical career, Craven has held the position of Assistant Conductor of both the Buffalo Philharmonic and the Florida Grand Opera

and was the Co-Founder and Music Director of the Orlando Contemporary Chamber Orchestra. He has also led many orchestras across the country as guest conductor, most recently at the Toledo Symphony Orchestra in Toledo, Ohio.

What do you most look for-



ward to in this area of Florida?

I look forward to being near the water again. Also, my wife and I are looking forward to getting to know the people and becoming a real part of the community.

What do you hope to bring to the orchestra that will be new and different from years past?

The first step for me is to program and lead outstanding concerts for the orchestra's 35th anniversary season. Beyond that, I imagine introducing projects that engage with the community on a deeper level. This will entail the musicians of the NFSO performing in different venues. I also look forward to introducing some new community and educational initiatives.

If you could pick only one style of music to listen to for the rest of your life what would it be?

My musical tastes are pretty eclectic, actually. I love to relax to jazz and some popular music. My passion lies in classical orchestral music. I never tire of listening to the music of the great American composers Copland, Barber and Bernstein or that of the European Masters Beethoven, Brahms, Mahler and Tchaikovsky.

What influential experience(s) made you decide to pursue a career as a conductor?

I began my professional career as Principal Trumpet of the Sarasota Orchestra. When I participated in my first conducting masterclass almost a decade ago, I was profoundly affected by the realization of how the



conductor can influence and shape the sound of an ensemble.

Do you play any instruments? If so which ones and do you have a favorite?

Obviously, I'm still drawn to the sound of the trumpet, but I have developed a knowledge and love for every instrument of the orchestra.

What is your favorite musical experience that you have had in your life thus far?

I have been fortunate to have had many wonderful musical experiences as both a player and conductor. More recently, I had the opportunity to conduct the Buffalo Philharmonic in a multi-media work called Ellis Island: A Dream of America by composer Peter Boyer. This concert also incorporated stories of local immigrants who found their way to the U.S. from war-torn countries under very difficult circumstances.

The NFSO's 35th season begins Sept. 18, 2021, with a concert entitled Festive Celebration. For more information on the upcoming season visit www. mattiekellyartscenter.org.



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The Destin Banner Art Project Back in FULL SWING!

By Ron Sandstead

Most people enjoy seeing art in their everyday lives — whether it is a painted mural on an elementary school, a carved tree on the Harbor, a mosaic on the wall of a bank, or even a colorful print on the back of a T-shirt. There are lots of ways to show art in public.

In 2013, a group of us started meeting and discussing ways to make Destin a better place to live. I have always loved art and seeing it makes me feel good. So, it was an easy decision to choose promoting public art as a project. We also wanted to promote our local artists. We decided that a good way to do both would be to print art on banners and hang them on the street so they could be appreciated by everyone. We called ourselves the Destin Banner Art Project and began talking to the city. The city already owned eight banner



poles in the medians on Main Street. So, it just made sense to use the existing poles. Our proposal to use them was approved by the City Council in 2017.

After a few delays, we were able to get our first eight banners up on the poles in January of 2019. We made it through 2020 and are now into our third year. Every four months, city workers arrive to remove the old banners and replace them with new ones. When this happens, our artists come to Flutterby Antiques on Main Street for pictures and local media interviews. It is a celebration – especially when the banners go on the pole!

Who are our artists? Basically, it is anyone with artistic talent who has made a permanent home in the Panhandle of Florida and wants to contribute their art. Our artists currently range from aspiring 5th graders to senior citizens. Some are professionals who display their work in galleries and others

paint as a hobby. The one thing they all have in common is that they love our area and want to make Destin a better city. How cool is that?

Our artwork theme is Coastal and our banners reflect life in Destin. Our current banners feature the Jettys and Marler Bridge, yoga on the beach, a sea turtle, a cartoon of an old man fishing, a cartoon of a fish on a hook, sand dollars, sandpipers on the beach and sailboats anchored at sunset.

Overall, I am happy with the progress we have made. Our banner project is a success and will continue for the foreseeable future. But, where do we go from here? Do we stop looking around or do we try something new — something different — something fun? Do we take on a new project?

Are there other art projects that our city would support? Do

we expand our scope to murals on buildings? Mosaic benches along sidewalks? Artist decorated cast sculptures? What do we do next? It is exciting to think of the possibilities.

Okay, so now I am going to ask you for your thoughts. Most of us have traveled to other cities and seen what they have done to promote their artists and make their cities more interesting and beautiful. I'd like to know what will work here in Destin. I'm looking for something unique. So, put on your thinking caps and let me know what public art project you would get excited about.

I want Destin to be everything it can be. Let's have some fun and do this! Contact me at ronsandstead@hotmail.com. Also, we are on Facebook at "Destin Banner Art Project."

Paint! "With a Twist!"

Painting with a Twist is FUN art, not FINE art! Connect with your friends in a warm, supportive and positive environment. Wine, art and fun combine, whether you're hanging out with friends, a date or the whole family.

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Never stuffy or routine, you can include everything you love about regular dates - your favorite BYOB beverages and finger foods, plus the fun that comes with trying something new. You'll take home a great painting and even better memories. You and your partner will create a complementary set of masterpieces—together. Upcoming date nights include Paradise for Two, Sat., July 24 at 7 p.m.; Our Love Trees, Sat, Jul 24 at 7 p.m., and Moonlit Palm Trees, Sat, Jul 31 at 7 p.m.

Girls' Night Out!

Right when you thought you were out of girls' night out ideas

— you found the most creative one yet! BYOW (bring your own wine)* to a paint party that's a toast to your girl gang.

Family Fun Events all Summer Long!

Bring your whole crew for a unique family outing they'll never forget. You focus on quality time and we'll handle the rest!

Set your kiddo's creativity free with a new twist on fun!



Book a birthday party, kids camp or Mommy & Me event!

The **July calendar** offers a variety of paintings— from seasonally-inspired landscapes to decorative DIY wood board signs, funny self-portraits, and more! Find a paint night theme that fits you, then sign up at **paintingwithatwist.com/studio/fort-walton-beach/calendar.**





Local Pro: Rachel Prescott, Owner studio6twenty5

"Ballet is so much more than ballet...it's about life lessons." ~ Rachel Prescott, studio6twenty5

By Lori Leath Smith

Meet native Destin local, Rachel Prescott. She loves dance! And her passion is to relay that passion through dance instruction to others in our community.

Raised in a performing-arts setting, Rachel received her early classical ballet training with Mrs. Bernadette Clements Sims, founder of our notable Northwest Florida Ballet (NFB). She then moved up the ranks to become an esteemed company member under Ballet Mistress

Mrs. Dorothy Daniels Lister, former company member of the Ballet Russe de Monte Carlo and head of the Children's Department at the Robert Joffrey Ballet for 25 years.

However, an extensive and notable modeling career with Model Management moved her from our area to New York City and Los Angeles for approximately a decade, where she continued her dance training with Steps on Broadway, Brooklyn Academy of Music,





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Pre Primary A Ballet (2-3 years) Pre Primary B Ballet (3-4 years) Pre Primary C Ballet (4-5 years) Primary Ballet (6-8 years) Level 1 Ballet (8-10 years).



Classes Begin Saturday, August 21

Registration open now through Aug. 31 or until classes fill up. Classes will run through the academic school year.

All levels are instructed by Rachel Prescott, Progressing Ballet Technique Certified

Classes limited. Sign up today! Email rachel@studio6twenty5.com.

Visit studio6twenty5.com for more information. **Located at 625 Harbor Blvd. Destin-upstairs**





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Westside School of Ballet and Alonzo King LINES Ballet.

So, when she returned in 2015 with her husband, Dylan, and young daughter, Beatrice, to be close to family and raise her daughter, she found there were very few options for formal classical ballet training for young children. The more it tugged at her, "the more I discovered my passion is to teach ballet the way I was taught," says Rachel. "I want to give kids an alternative to just looking at technology all day long."

For Rachel, dance is much more than dance training, however. "It's not just about taking ballet—it's about life lessons, too. There's so many tools a student will take away that will help them throughout life. Ballet involves your mind, your body and creativity. These multi-faceted aspects, along with discipline and focused learning are life-lessons a dance student will carry forever."

For example, Rachel says a student might simply walk and carry themselves differently and with more confidence through ballet instruction. "I grew up with my dance teachers telling me because I danced, I would make good grades! And sure enough, I did!"

"So, dance is about giving kids the training that will lend well for the kids," she says, "and I'm initiating the classical and formal ballet training largely unavailable here, but desired by so many."

Highly-qualified, Rachel has performed a large variety of roles in productions such as The Nutcracker, Don Quixote, Giselle, Coppelia, Sleeping Beauty, La Bayadere and Cinderella among many other classical and contemporary works locally with NFB, Northwest Florida State College and beyond. Throughout her career, Rachel has also been cast as a dancer in several music videos, SAG/AFTRA national television commercials and network live awards shows through her agencies.

Becoming well-ingrained back into the Destin community, in late 2020, Rachel opened a small dance studio, studio6twenty5 in the heart of Destin. The studio offers private training and small classes for all ages in classical techniques as well as full bodywork conditioning classes.

Rachel, and her highly-qualified instructors, teach children, adult and specialty classes and workshops at her new studio. She also serves on the artistic staff at Verve Dance Company, is certified with Progressing Ballet Technique and is pursuing ABT's NTC.

"I feel studio6twenty5 is fulfilling the timeless demand for classical performing arts," says Rachel, "and our students are developed as individual artists through well-rounded, classical curriculums and are supported by a nurturing, positive, curated environment. Our goal is to ensure that both classical ballet and contemporary dance are taught, as well as presented, in a way that inspires our beautiful and talented community and resonates within families."

studio6twenty5 is located at 625 Harbor Blvd. upstairs. Visit studio6twenty5.com for more information, to view a monthly calendar or to register.

Around Town

Ask Destinites:

Destin Overcrowding - Suggested Solutions

By Patricia Lee

In the past month, I have seen conversation in our Destinites "locals only" Facebook group (www.Facebook.com/groups/ Destinites) about our area being unusually overcrowded. This seems to have been taking place since the Pandemic and citizens now have growing safety issue concerns.

Below are just a few of the suggestions from locals regarding how to keep our community

- 1. No more apartment complexes/condos/homes should be allowed to be built here until safety and other issues are under better control.
- 2. One Destinites group member asked others if they would like to form a committee to help resolve safety issues and received several responders.



- 3. Marketing for our area needs to be halted.
- 4. More neighborhood watch groups need to be started.
- 5. More law enforcement personnel need to be hired and have more of a presence throughout the community.
- 6. More beach clean-up groups are now needed. Some of the trash left on the beach is actually dangerous for humans and turtles both. There are not enough volunteer groups to stay on top of it anymore.
- 7. More patrolling of the Crab Island area in general is
- 8. Random car check points should be set up, especially at

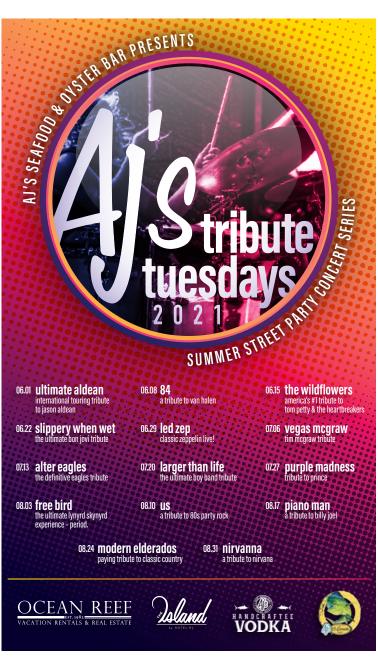
night and during holidays.

- 9. Invite law enforcement to a group forum or ask them to conduct one where concerned citizens can participate with safety ideas.
- 10. Okaloosa County should implement a gang task force.

A council member weighed in on the conversation saying they were working hard to get our city back. There is much to discuss and consider. If you would like to get involved or have a suggestion, attend a meeting or write to a council member (www.cityofdestin. com). It is also important we work together in whatever way we can ourselves. Be aware, volunteer to clean up beaches, call the proper authorities when you see something suspicious, form a neighborhood watch group, etc.. Let's work together!

Patricia Lee is the creator of www. Facebook.com/groups/Destinites and her at destinitesgroupbox@gmail.com.

owner of www.Destinites.com. Contact



Around Town

Destin Harbor Capacity Study

The City of Destin has partnered with the Army Corps of Engineers to undertake a Carrying Capacity Study through the Corps of Engineers' Planning Assistance to States Program. The Harbor Capacity Study will, among other things, focus on the following three goals:

Protect the environmental health of the harbor and surrounding waterways.

Promote safety and enjoyment on our local waters.

Promote the economic viability of businesses operating on or along the Harbor.

Between July 2021 and mid-October 2021, the City of Destin and the U.S. Army Corps of Engineers will be conducting a number of activities to support the Study. All questions should be directed to

the Community Development Department at (850) 654-1119 Option 2 or email Planning@ cityofdestin.com.

Strengthen Your Relationship-**The Marriage Course**

The Alpha Marriage Course is a series of seven sessions designed to help couples invest in

Continued on next page



Around Town

and build a healthy relationship. The course will begin July 19 from 6:30-9 p.m. at The Local Market in Destin and will run for six more Mondays. There is no charge for the course and dinner is included. Non-married couples in long-term committed relationships are also warmly welcomed. The course is designed to help couples build strong foundations and to: Communicate more effectively, understand each other's needs. resolve conflict, recognize how upbringing affects your relationship, and develop greater sexual intimacy. Each session involves video talks and discussion between the couple. Couples do not have to share with other couples - it is totally private! To participate, register at iacdestin.org/the-marriage-course.



Demetrius Fuller, Mattie Kelly Arts Foundation, and Rotary Club of Destin President Clayton Hicks.

There is no cost for the course and journals will be provided. For details visit iacdestin.org/



Lori Joyner, Harvest House, and Rotary Club of Destin President Clayton Hicks.

the-marriage-course or email ethan.iacdestin@gmail.com.

Rotary Club of Destin Donates to Local Charities

Outgoing Destin Rotary President Clayton Hicks proudly presented Harvest House Destin and the Mattie Kelly Arts Foundation with a check for \$5,000, supporting their missions.

City of Destin Seeking Citizen Input for Beach Experience Survey

The City of Destin is continuing its partnership with The Haas Center at the University of West Florida by conducting

a survey regarding public beach access and the public's experience with Destin's beaches. Beach patrons will see signage at each city operated beach park and trail with two ways to access the survey. They can visit www. uwf.edu/visitorsurvey or scan the sign's QR code with their mobile device. The City of Destin appreciates the public's time and effort in assisting us on this survey, which will aide city officials in making improvements for city residents and visitors.

Vets Helping Vets and First Responders

The community is invited to join A Superior for the next **Vets & First Responders Appreciation Lunch on Tuesday, July 13, 2021** from 11:30 a.m. to 1 p.m. at Faith Assembly Christian Church (a.k.a. The Rock & Roll Church), 306 South Geronimo Street, in Miramar Beach. Veterans and First Responders: To register to win an HVAC unit, apply online at ASuperiorAC.com.

For more information, see article on page 15 in the June edition of Destin Life at mydestinlife.com.



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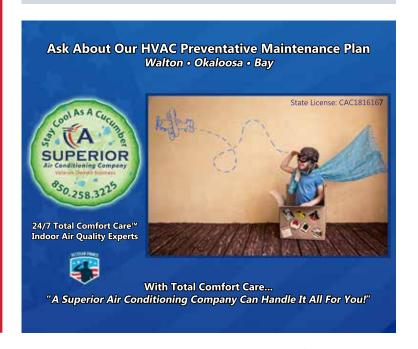
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