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DESTIN Life

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Keeping Destin Beautiful: Part One

BY RITA L. SHERWOOD

We all love living in Destin, as it's a special place because of the gorgeous turquoise waters of the Gulf and the stunning sugar sand white beaches. But what do we as locals do to keep the water and our beaches clean and free of trash?

Alex Fogg, Coastal Resource Manager for the Destin and Ft. Walton Beach Okaloosa County Tourism Development Council, explains, "Maintaining clean and healthy waterways around Destin is important not only to locals and visitors who use them every day, but also for all of the critters that live in and around these waters. Without healthy waters, our area would not be the destination that it is."

Alex goes on to say that one of the most important tasks the council has taken on is implementing artificial reefs for habitats for our local species of fish. Most recently in July, they deployed "The Brannon," a 65' catamaran, which they sunk in 190' of water, 16 miles southwest of



the East Pass in Destin. This created an artificial reef for not only fishing and diving for both locals and tourists, but also as a habitat for commercial and recreational fish we all enjoy eating, including amberjack, red snapper, grouper and more.

Back in May, the council also deployed a 93' military vessel, "Big Dawg," southwest about 15 miles from East Pass and sunk it in 105' of water. As a different approach, they also sunk 62 prefabricated ar-

tificial reef modules shaped like pyramids, 14 miles from East Pass. These pyramids are specifically designed to be artificial reef habitats for marine life.

By implementing these two different kinds of artificial reefs, Alex says they're not only promoting ecotourism, but also taking care of our local species of fish—ensuring they have plenty of underwater habitats.

But it doesn't stop there. Alex says his organization

also conducts biannual beach cleanup events, and works with the community to install sand fencing and plant vegetation to stabilize sand dunes. This protects the upland structures, but also provides essential habitats to a number of different species. They are also involved with the clean removal of derelict (sinking) vessels around our waterways, and are partnered with orga-

BEAUTIFUL
continued on page 2



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The Destin Fishing Rodeo: Celebrating 73 Years!

BY FRANK BERTE

57—the number of days, at the time of this printing, until the Destin Fishing Rodeo begins! For us locals, it's time to begin getting ready for this year's Fishing Rodeo season—part of what Destin is known for!

The Destin Fishing Rodeo 1948 – 2021

The Rodeo began in May of 1948 to bring people to Destin. It worked! Destin shortly became known as a summer tourist destination and "The World's Luckiest Fishing Village."

The Rodeo founders, people such as Howard Marler, Jewel Melvin and Willie Marler, decided that moving the Rodeo to October would length-

RODEO
continued on page 2



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 **Community**

BEAUTIFUL

continued from page 1

nizations on projects to benefit the Choctawhatchee Bay, such as living shorelines, water quality monitoring, and coastal zone improvements. Lastly, they are conducting marine debris removal events, and also working to develop more frequent activities to clean up local reefs.

Alex states, “Partnering with local organizations to keep Destin beautiful is an opportunity we need to continue to explore. Recent partnerships have proved to be extremely effective and the opportunity for additional collaborations are endless.”

Many of us locals have done our part to keep Destin beautiful with volunteering to clean up the beach, but have you ever thought to donate a tree? Bobby Wagner from Trees on the Coast



has done just that, and has even done the preliminary work for us. It’s called the “Honor Tree” program and it raises money in a self-sustainable way. Bobby has done the leg work and has permits for the locations to plant trees all around Destin,



and has streamlined the process online. To honor a loved one for a special occasion like a birth or anniversary, or to commemorate someone’s death, why not plant a tree? You can go online to treesonthecoast.com to Bobby’s “Honor Tree” page and do

so. It’s available for Okaloosa and Walton counties, and each “Honor Tree” comes with a displayed plaque. “I’m excited to come up with a way to improve our city without raising our taxes. This program literally pays for itself,” says Bobby.

Bobby also spearheads the Divers Down Pollution Project, a team of six professional divers who volunteer and donate their time to remove trash from our local waterways. He explains that the city of Destin is currently in a gridlock at the Harbor, and has no plan to clean and sustain the waterways by keeping them free of trash. He says there has to be a movement from local businesses to agree to not using plastic straws and cups, and to create awareness of all the trash they collect. Brendan, a fellow friend and diver, has the saying, “Say no to the straw man,” which they are

hoping will catch on.

Currently, Diver’s Delight in Niceville donates all of their air to dive, and local residents usually donate their boat for the day. All six divers have their own equipment and pay for their own gas. They are trying to acquire a pontoon boat now, and Bobby would like to put out a call to action, that if anyone would like to donate their boat permanently, that’d be great!

Divers Down also organizes a beach cleanup the second Sunday of every month. The next one coming up is on Sunday, August 14th at Norriego Point. To find out more information, join their Facebook group page The Divers Down Pollution Project.

We can all do our part to keep Destin beautiful. How will you get involved? Stay tuned for next month’s Part 2 on Keeping Destin Beautiful.

RODEO

continued from page 1

en the tourist season another month. Today the 73-year-old Rodeo is held October 1- 31.

Awards

Destin Fishing Rodeo awards are sponsored in good part by area businesses. Other awards are paid for by the Rodeo through entry fees and merchandise sales. Proudly called the “Luckiest Fishing Village,” that phrase could designate the size and amount of fish that can be caught off Destin’s shores, or the prizes that are won—even those won in those first Rodeos. The winning King Mackerel in the first Rodeo won the angler a new kitchen: a refrigerator, stove and even the kitchen sink! In 1950, the Rodeo was still awarding kitchen appliances, but the top prize that year was a lot in Destin, complete with survey, title and insurance! The lot was valued at \$500! Hhhmmmm, wonder what that prize would be worth today?! Of course, not all

the prizes could be that grand. For example, the largest Triggerfish in 1951 brought \$25.00, one windshield wiper, and 12 cans of beer to the lucky angler.

The Rodeo no longer awards kitchen appliances or beer to the winners. As far as the lot in Destin goes, the Rodeo would be happy to give one away if someone wants to donate it! Today the awards are mostly fine rods and reels, fishing trips, weekend stays and everyone’s favorite—cash.

The Fishing Rodeo committee is kicking around ideas for future prizes, and with new contacts, it hopes to add boats, cars and exotic fishing trips to the list of prizes in the next few years.

The Rodeo’s Rules Committee governs all activities related to angler and fish eligibility. In the early days of the Rodeo, there were 20 rules listed on one page. They were general rules covering eligibility of contestants and the types of fish that could be entered. 15 species could be entered in the Rodeo.



Today, rules take up five pages in the annually published Rodeo book. There are 75 separate rules covering 33 species in 29 divisions. As future state and federal fishing regulations change, so will the Rodeo rules.

Participation

Private boats and Charter boats must register to enter the Rodeo at least 24 hours prior to weighing a fish. There is no entry fee for anglers on registered vessels. Shore fishermen can participate by just bringing their catch to the scale. Hundreds of people watch the weigh-ins every day. When a shark or a big grouper or tuna is on the scale, the crowd reaches “standing-room-only”

status. The Rodeo has truly become a “spectator sport.”

Volunteers

The Rodeo has always depended on volunteers to make it successful. Volunteer help is the only way the Rodeo has succeeded for 73 years, and the only way it will continue to succeed. A volunteer Board of Directors that consists mainly of local business people with an interest in fishing runs the Rodeo. This Board governs all committees and the day-to-day activities of the Rodeo. Volunteers serve as Rodeo judges at the weigh-ins every day in October. Judging requires two to four people per shift for 31 days (two shifts per day). The Rodeo also has a merchandise booth that is manned by three to four volunteers October 1 – 31. Between the two, the Rodeo needs about 620 folks to donate two to five hours in October. The Rodeo has more than 2500 available hours of volunteer service. Call

Continued on next page



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RODEO

continued from page 2

the Rodeo office to volunteer—no experience required.

Record Keeping

Rodeo entries were kept by hand and calculated by hand until 1991. All entries were logged into a book and verified by the Boat captain, the Rodeo judge and the Rodeo director. At the end of each day, all of the entries were calculated by division and a daily winner was determined. The Rodeo director stayed after the weigh station closed every evening to calculate the winners, type a daily report and get it to the newspaper for the next day's edition.

Today, the Rodeo is as high-tech as any business. All catches are entered into a computer program on-line and are automatically calculated. Anyone with internet access can see who is leading in any category in real-time 24 hours a day 7 days a week. Reports are automatically generated and e-mailed to the press for publication. As technology advances, the Rodeo will as well.

Economic Impact

The Destin Fishing Rodeo has a significant economic impact on

Destin. In 2019 an estimated 36,518 anglers from 33 states and two countries (AL, AR, AZ, CA, CO, FL, GA, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NJ, NM, NY, OH, OK, PA, SC, TN, TX, VA, WA, WY, Canada, England). 13,421 locals participated in the Rodeo. Using TDC calculations of \$225.00 per person x 23,097 people (based on anglers alone, not including non-fishing companions), there was \$5,196,825.00 revenue into the community directly related to the Destin Fishing Rodeo.

Anglers provide an estimated \$3,831,600 income to the charter boat industry in October.

Fuel sales between the two largest fuel providers on the harbor in October is \$486,980 in October compared to \$119,807 in November – a 75% decrease.

The Gross Lodging Income in Destin in October was \$6,216,018 compared to November at \$3,723,790, a 42% decrease from October to November. **Let's go fishing!**



Thank you! You've continued to embrace Destin Life as your own, providing us the opportunity to represent the Destin community as a platform—your community voice. Naturally we want to celebrate the success of telling your stories about people, businesses and organizations in our community! Little did we know when we embarked on this mission three years ago, that there were so many heroes, business owners, organization leaders, students and others—fighters, overcomers, generous locals and organizations working to help others who've turned their circumstances into positive ones. All help to foster a connection to and within our dynamic community. We love that you tell us you adore reading about the locals within its pages and prefer

**From the Publisher:
Beginning our 4th Year!**

doing business with those in our local community. We've heard readers call us the 'feel-good' or 'happy' paper! We can all use a little positivity, right?

For those of us working at Destin Life, three years is a big deal, especially in light of the challenges we've all faced in the past year and a half. And, even though we've grown into six publications serving our region, we've not wavered in our mission to deliver impactful, meaningful and informative community messages directly to your mailbox. We feel it's important to come alongside our local businesses to foster awareness, generate more business and go the extra mile in offering value-added ways to do that.

Destin Life thanks its longtime partners, many we've had since the first issue, as well as new ones, trusting us to promote you and tell your stories. As we begin our fourth year, we plan to continue to relay your positive messages, reinforce your valuable businesses, extract those

little gems and inspirational stories and accomplishments, promote and highlight all the positive and valuable activities and events in the Destin community through direct mail and distribution of 12,500 copies each month. We provide an affordable, effective way to promote through valuable content and marketing with affordable rates.

Again, thank you to those who support us through advertising and editorial contributions. YOU are the flavor of Destin Life!

Visit www.MyDestinLife.com to access the online version of Destin Life, blog posts of feature articles, coupons and archived issues. Connect with us: Facebook/DestinLife or Instagram @MyDestinLife.

~ Lori Leath Smith, Publisher

Special Anniversary Offer now through Aug. 20 for new advertisers. Contact Scott at Sales@MyDestinLife.com or 850-688-9886.



Go Fishing!
On Charter & Party Boats

Weigh-Ins
10AM – 7PM
@ AJ'S Marina

Meet Miss Destin
Kaylie Sparks

Catch Fish + Win!
Rodeo Awards

**DESTIN HARBOR
EVERYDAY
IN OCTOBER**

Community

Cali's To Do In Destin! AUGUST 2021

- 5
Sunset Party | 5pm | Rhumcay Harborwalk
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
- 6
Free Beach Bonfire | 5pm | Royal Palm Grille
Sip & Stroll | 5pm | jLeon Gallery
Karaoke Night | 8pm | Village Door Music Hall
Latin Night | 9pm | Bric a Brac
- 7
42nd Annual Home Show | Emerald Coast Convention Center
Farmers Market | 8am-1pm | FWB Landing
Farmers Market | 9am-1pm | Grand Boulevard



- 8
42nd Annual Home Show | Emerald Coast Convention Center
Beach Church Service | 7:30am | Crab Trap Destin
Karaoke | 6pm | Village Door Restaurant (Baytowne)
Beach Church Service | 6:30pm | Henderson Beach State Park
- 9
Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille

- 10
Singto 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 Music Hall
Pittman Magic Show | 7pm | Rosemary Beach Amphitheatre
Trivia Night | 7pm | Village Door at Seascape
Game Night | 7pm | Landsharks Pizza
Music Bingo | 7pm | World of Beer
- 11
Bonfire on the Beach | 6pm | The Bay
Rock'n Bingo | 7pm | FATBoys Destin
Open Mic Night | 7pm | Enlightened Studios
Trivia | 7pm | World of Beer
Fireworks | 9pm | Okaloosa Island
- 12
Sunset Party | 5pm | Rhumcay Harborwalk
Karaoke Night | 6pm | Village Door Music Hall
Little Black Dress Ladies Night | 6pm | Palms Bistro
All American Thursdays | 6:30pm | Harborwalk Village
Fireworks | 9pm | Harborwalk Village
- 13
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
- 14
Farmers Market | 8am-1pm | FWB Landing
Farmers Market | 9am-1pm | Grand Boulevard
Karaoke Night | 6pm | Village Door Music Hall
Karaoke Night | 8pm | World Of Beer Destin
- 15
Beach Church Service | 7:30am | Crab Trap Destin

- 16
Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille
Music Bingo | 7pm | Pallet Bar and Grill
- 17
Singto Music Bingo | 5:30pm | LuLu's Destin
Karaoke | 6pm | Enlightened Studios FWB
Endless Summer Party | 6pm | Sunset Bay Cafe
Trivia Night | 6:30pm | Village Door Music Hall
Trivia Night | 7pm | Village Door at Seascape
Game Night | 7pm | Landsharks Pizza
Music Bingo | 7pm | World of Beer
- 18
Bonfire on the Beach | 6pm | The Bay
Rock'n Bingo | 7pm | FATBoys Destin
Open Mic Night | 7pm | Enlightened Studios
Trivia | 7pm | World of Beer
- 19
Sunset Party | 5pm | Rhumcay Harborwalk
Bubbly Baytowne | 5pm | Village of Baytowne Wharf
Karaoke Night | 6pm | Village Door Music Hall
Little Black Dress Ladies Night | 6pm | Palms Bistro
Emerald Coast Marine Raft Up | 6:30pm | Norriego Pointe
- 20
Free Beach Bonfire | 5pm | Royal Palm Grille
Name That Tune | 6:30pm | Village Door Music Hall
Karaoke Night | 8pm | Village Door Music Hall

- 21
Beach Church Service | 6:30pm | Henderson Beach State Park



- 22
Beach Church Service | 7:30am | Crab Trap Destin
Karaoke | 6pm | Village Door Restaurant (Baytowne)
Beach Church Service | 6:30pm | Henderson Beach State Park
- 23
Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille
Music Bingo | 7pm | Pallet Bar and Grill
- 24
Singto Music Bingo | 5:30pm | LuLu's Destin
Karaoke | 6pm | Enlightened Studios FWB
Trivia Night | 6:30pm | Village Door Music Hall
Trivia Night | 7pm | Village Door at Seascape
Game Night | 7pm | Landsharks Pizza
Music Bingo | 7pm | World of Beer
- 25
Bonfire on the Beach | 6pm | The Bay
Rock'n Bingo | 7pm | FATBoys Destin
Open Mic Night | 7pm | Enlightened Studios
Trivia | 7pm | World of Beer
- 26
Sunset Party | 5pm | Rhumcay Harborwalk
Stock the Pantry Party | 5:30pm | Food for Thought Outreach
Karaoke Night | 6pm | Village Door Music Hall
Dog Day Pawty | 6:30pm | Baytowne Wharf Marina
Little Black Dress Ladies Night | 6pm | Palms Bistro

- 27
Latin Night | 9pm | Bric a Brac
- 28
Farmers Market | 8am-1pm | FWB Landing
Farmers Market | 9am-1pm | Grand Boulevard
Paddle at the Park | 9am | Henderson Beach State Park
Karaoke Night | 6pm | Village Door Music Hall
Endless Summer Concert | 7pm | Harborwalk Village
Karaoke Night | 8pm | World Of Beer Destin
- 29
Beach Church Service | 7:30am | Crab Trap Destin
Karaoke | 6pm | Village Door Restaurant (Baytowne)
Beach Church Service | 6:30pm | Henderson Beach State Park
- 30
Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille
Music Bingo | 7pm | Pallet Bar and Grill
- 31
Singto Music Bingo | 5:30pm | LuLu's Destin
Karaoke | 6pm | Enlightened Studios FWB
Trivia Night | 6:30pm | Village Door Music Hall
Trivia Night | 7pm | Village Door at Seascape
Game Night | 7pm | Landsharks Pizza
Music Bingo | 7pm | World of Beer

- 27
Free Beach Bonfire | 5pm | Royal Palm Grille



- 28
Name That Tune | 6:30pm | Village Door Music Hall
Karaoke Night | 8pm | Village Door Music Hall
Latin Night | 9pm | Bric a Brac
- 29
Farmers Market | 8am-1pm | FWB Landing
Farmers Market | 9am-1pm | Grand Boulevard
Slacker Olympics | 10am-1pm | Boathouse Oyster Bar
Summer Haze Music Festival | 10:30am | Gulf Place
Karaoke Night | 6pm | Village Door Music Hall
Endless Summer Concert | 7pm | Harborwalk Village
Karaoke Night | 8pm | World Of Beer Destin
- 30
Beach Church Service | 7:30am | Crab Trap Destin
Karaoke | 6pm | Village Door Restaurant (Baytowne)
Beach Church Service | 6:30pm | Henderson Beach State Park
- 31
Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille
Music Bingo | 7pm | Pallet Bar and Grill



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It's Almost Time for the DUMW Fall Flair!

The almost 40-member Destin United Methodist Women (DUMW) are popular—known for their giant bake sales (did you say Chocolate?) and exquisite jewelry designs. This year's annual Fall Flair will be held from **9 a.m. to 5 p.m. Friday, Sept. 10 and 9 a.m. to 3 p.m. Saturday, Sept. 11 at the Destin Life Center** at Destin Methodist Church, 200 Beach Drive. This local arts and crafts show features more than 60 artists, crafters, homemade food vendors, jewelry designers, woodworkers, clothing designers, sculpture and painting artists, local authors and others in addition to a delicious assortment of baked items.

"Our organization is mostly known for its jewelry, which is made by our members and has even been featured in Southern Lady magazine," says Kathryn "Kitty" Ammons, member. "One of our major fundraisers is our Fall Flair Arts & Crafts show and we're excited since we couldn't have either one of our fundraising events last year."

United Methodist Women is



the largest denominational faith organization for women with approximately 800,000 members nationwide whose mission is fostering spiritual growth, developing leaders and advocating for justice.

"Our largest fundraisers are selling our handmade jewelry, the Fall Flair and the Chocolate Fare," says Kitty. "These projects have been such a blessing and have enabled us to donate almost \$500,000 to Missions." In fact, the DUMW have contributed to more than 50 different charities and missions. "We have been blessed to be able to contribute to the Destin Life Center, the Destin UMC Benevolent Fund, the church bus fund, missions through our conference, Hope House, Heifer Project, Shelter House, UMC

Children's Homes, Hispanic ministries, United Methodist Committee of Relief, Waterfront Mission, Joey Bauer, Mercy Ship, Children in Crisis, Milton Girls Home, Mission Love Seeds and the Cancer Kits, a project initiated by Jan Hinch and distributed to men, women and children receiving chemotherapy and children attending Lighthouse Cancer Camp each year," she says.

Some of DUMW's many accomplishments over the years include building a Habitat House and several homes in the Philippines, providing for improvements at Blue Lake Methodist Camp, supporting building of the Susannah Wesley House by the Children in Crisis organization, support of missionaries Austin Kidd, Lucille Crabtree

and Dan Gilliam, assembling cancer kits for chemotherapy patients as well as hosting its fall and winter events, collecting toys for children at Christmas and cooking for events.

DUMW meet the third Tues-

day of each month at 9 a.m. in the Atrium Room at the Destin Life Center for breakfast and an inspiring program. For more information, call 850-837-2021 or e-mail Sharon Horton at shorton@ipavilion.net.

Endless Summer:

A NWFL Coast Chapter FPRA Fundraiser!

Join the Northwest Florida Coast Chapter of the Florida Public Relations Association (FPRA) and presenting sponsor Okaloosa Gas as we celebrate summer with live music, lite bites, a stellar silent auction, cash bar and our annual champagne toast tradition!



The incoming '21-'22 NWFL Coast FPRA Board of Directors will be installed and we will celebrate the past year with FPRA members and friends. Dress in your summer casual attire and help us raise money for professional development and scholarships for Northwest Florida Public Relations and Marketing pros!

Tuesday, August 17, 2021

6-9 p.m. at Sunset Bay Café, Sandestin

Tickets are \$25 per person with cash bar available and can be purchased at <https://www.eventbrite.com/.../endless-summer-fundraiser...>



Thank You!

Jennie, Sara, Jennifer and I want to thank you for the trust you have placed in our family to continue serving the community we love.

We heard you loud and clear on your front porches, in your yards and in your driveways, and will carry your message forward while working for a greater Destin!



Jim Bagby

Newly Elected Member, Destin City Council

We will carry your message forward while working toward a greater Destin!

jamesbbagby@gmail.com

Political advertisement paid for and approved by Jim Bagby for Destin City Council.

 Community

Wiggin' Out For A Cause to Benefit the Kids

Are you ready to help benefit children in abusive situations, and have a fun evening at the same time? The Emerald Coast

Children's Advocacy Center (ECCAC) presents their 6th Annual Wiggin' Out For A Cause event presented by Great Amer-

ican RV Superstores on Thursday, Sept. 16, from 6 to 10 p.m., at Legendary Marina's showroom at the foot of the Mid-Bay



including photo booths, a silent auction, and more.

General admission tickets are \$90 per person. Limited VIP tickets that include a designer wig and attendance to a private VIP Pre-Party from 5 to 6 p.m. are \$150. Be sure to order your tickets today – this event sells out quickly every year and limits the number of guests who can attend. Proceeds benefit the Emerald Coast Children's Advocacy Center. Tickets can be purchased online at www.eccac.org, or call Mary Fomby at 850-833-9237, Ext. 256.

Bridge in Destin.

With a "Prom Night of Your Dreams" theme, come dressed accordingly in one's best (or worst) prom attire. This year, ECCAC is encouraging men to attend, too. The entertaining event, hosted by Velia Lala and Legendary Marine, will be filled with wine and punch cocktails, along with food, fun, and live DJ music and dancing.

Guests are encouraged to pre-purchase their tickets so they can make arrangements to pick up their wigs that are complimentary before the event. Both the ladies and gents will receive their own personal wigs. Then they can put on their wigs at home and come to the event all decked out. Wigs can be picked up at Destin Ice Market 30A, McCaskill and Company or The Center for Cosmetic and Family Dentistry. Wigs will also be available for guests at the event. Ladies and gentlemen will mix, mingle and partake in many activities throughout the evening,

Wiggin' Out For A Cause will benefit the impacted children ECCAC serves by raising funds to operate their two centers, one in Niceville/Okaloosa County, and the Pierce Family Children's Advocacy Center in DeFuniak Springs/Walton County. ECCAC has been in business more than 20 years and has provided over 150,000 services at no cost to 15,000+ children experiencing abuse, abandonment and neglect. A 501-C-3 non-profit organization, their child-friendly centers house a multidisciplinary team of child protection personnel, prosecutors, law enforcement, DCF, therapists, ECCAC staff and volunteers.

For further information about the Emerald Coast Children's Advocacy Center, to volunteer, or to make a donation, visit www.eccac.org or call 850-833-9237, ext. 256. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

Paddle at the Park
Sponsored by Destin ER
August 21 | 9 a.m.
Henderson Beach State Park

Kids' Fun Paddle 1-Mile Beginner Race
3-Mile Recreational Race 6-Mile Elite Race

PaddleAtThePark.com | (850) 837-6241

Logos for sponsors: Destin ER, BOTE, Florida State Parks, Destin Chamber, CONSTRUCTION, DESTIN Life, Eglin Federal Credit Union, The Islander, NEWMAN-DAILEY, DESTIN FORT WALTON BEACH FLORIDA, coast93.3, EMERALD BAY, vacasa, Stanley's STREET TREATS, DESTIN FIRE CONTROL DISTRICT, Lucky Beach, DestinPhoto, BUFFALO ROCK, 3RD PLANET, NASH FM 105.5, TROY UNIVERSITY, DESTIN BREWERY, Superior Air Conditioning, Liberty Watersports, 99ROCK.

BENEFITING
emerald coast
Children's
Advocacy Center

JOIN US

6TH ANNUAL WIGGIN' OUT FOR A CAUSE

FOR THE Prom Night OF YOUR DREAMS!

TO PURCHASE TICKETS: WWW.ECCAC.ORG

THURSDAY, SEPTEMBER 16 2021

5:00 - 6:00 PM (VIP PARTY) • 6:00 - 10:00 PM (MAIN EVENT)

AT **LEGENDARY MARINE**
4601 Legendary Marina Drive, Destin, FL 32541

Patriot Boat Parade Set for Sept. 5!

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 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."

Initiated by Chandra and David Rich (same as last year) and co-organized by Anne Ziegenhorn, an admin of 'I'm a Florida Trump Girl' and The

Continued on page 10

Rockwell and Tharp Have Come a Long Way!

By DAVID WHITE

The creative genius that is the combination of Kristi Rockwell and Cameron Tharp have come a long way from the Hawaiian Island of Maui, where they met by chance more than a dozen years ago. Cameron, a rather unassuming man, was working as an international business consultant, and Kristi was working as an intensive care trauma nurse. Both were born and raised in Alabama—Kristi in Birmingham and Cameron in Mobile. As fate, or perhaps faith, would have it, both were compelled to return home to care for their ailing parents. The experience would create a bond destined to transition their lives in a whole new direction.

Cameron says the idea of designing custom boot wear came from a desire to combine their natural creativity with their love of travel. On a trip overseas, they designed prototypes for friends and family members. “The original boots we produced were a beautifully embroidered, knee high design,” says Kristi. Cameron remembers the first time Kristi wore them. “We couldn’t get through the airport without ladies stopping us and asking where they could buy a pair. That’s when we realized we were on to something.”

The couple began selling a collection of 10 designs to boutiques throughout the U.S. and Canada. The business grew, and over the years, Rockwell Tharp has had the privilege of designing boots and handbags for hundreds of stores. The duo has been commissioned to design many boots for celebrities around the world, such as the bands Heart, Survivor and Quiet Riot – and their wives! Rockwell Tharp has been featured on The Today Show with Kathi Lee Gifford and Hoda, CBS News, The History Channel and American Idol.

In 2016, the couple decided to settle down and make Sandestin home and in 2017 opened the Rockwell Tharp Ladies Boutique, choosing the Village of Baytowne Wharf for its permanent location. This is the only store in the U.S., where you can see the entire collection of boots and handbags in one location, including limited editions.

“People flock here, because,



Rockwell and Tharp were married in February 2021 at the Chapel in Seaside followed with their reception at the fabulous rooftop of the new Hotel Effie at Sandestin Golf and Beach Resort.



from a fashion perspective, boots are so on trend; they make a beautiful statement. We enjoy helping ladies express their unique style, and by having ex-

clusive designs that everyone else doesn’t have, that’s our niche!”

In July, Rockwell Tharp celebrated 10 years in business! In

February, Rockwell and Tharp solidified their union with their wedding at the Chapel in Seaside followed by their reception at the fabulous rooftop of the new Hotel Effie at Sandestin Golf and Beach Resort. “It was an absolutely glorious day and God’s hand was on so many of the details. We were honored for friends and family to come for their first time to experience the beauty of Sandestin and Seaside Chapel. From the ceremony to the reception, it was all so breathtaking. My heart was filled with such joy and happiness, I could barely believe it was our wedding,” exclaimed Kristi!

The Rockwell Tharp reception was the first such event ever at Hotel Effie, which opened in 2021. The festivities took place on the Hotel’s Ara Rooftop pool deck, which features a bar, cabanas and a breath-taking view

of the Gulf of Mexico, the Bay and the Village of Baytowne Wharf.

It was truly a magical event, capping an even more magical 12-year journey. “There’s no place in the world like the Emerald Coast,” says Tharp. “The water is warmer, the beaches are better, the people are so nice here. You just can’t beat the southern hospitality! This area offers everything. It affords all the luxuries of a big city - restaurants, shopping, amenities and events all year long without having to live in the city. There’s really something for everyone here!”

Many days, you can find Kristi and Cameron tending to their local Boutique at 141 Fisherman’s Cove in the Village of Baytowne Wharf, located in the heart of Sandestin. For more information, call 850-837-1242 or visit www.rockwelltharp.com.



Rockwell Tharp Ladies Boutique
Sandestin Golf and Beach Resort
The Village of Baytowne Wharf

141 Fisherman's Cove, Miramar Beach
850-837-1242 - www.RockwellTharp.com

 Community

Trends & Treasures

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to suit even the pickiest palate! Try Smallcakes for yourself or give a gift of sweets! You'll be a hit when you take them back to school. Make your celebrations personal with custom edible logos and images to go on these tempting treats, baked fresh, with up to 18 flavors to choose from. As seen on the Food Network and Cupcake Wars, "ALL" cakes are perfect for birthdays, school events, grandmothers and grandfathers, moms and dads, anniversaries, celebrations, office or family reunions! All month long we will have Cookie Monster and Caramel Crunch available! Cookie Monster: Brown sugar and chocolate chip cake, topped with cookies buttercream and a chocolate chip cookie. Caramel Crunch: Devil's food cake with caramel icing, topped with pretzels and sea salt. Yum!

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Expand your Brand with a Destin location! Brian Locicero, REALTOR®



There are few people that know the Destin-30a-Seaside real estate market as well as REALTOR® Brian LoCicero. He specializes in selling, listing and marketing unique residential and commercial properties, in addition to finding key locations for new or expanding businesses along Florida's beautiful Emerald Coast. He is your local "go to" person when you're ready to expand your brand and need a prime location. In fact, Brian's featured property listing for June is Destin's City Market Bayside Shopping Center. The upscale lifestyle center features quaint architecture, lush landscaping, unique boutiques and an eatery, which all work together and is well known as a local's favorite. Only a few opportunities to join the City Market merchant family remain. If you've decided you're ready to become a local in the Destin-30A area, Brian can assist you in finding the property to buy that best meets your needs and budget. Named Top Realtor in Destin for several years in a row, Brian is known to have his finger on the pulse of the market and can quickly analyze your needs to identify what area will best fit your lifestyle at the beach.

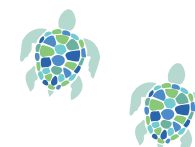
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Personalize Your Travel! Frill Seekers Gifts and Personalized Fabulous Finds



Summer is here and COVID-19 vaccines are out! So, it's finally time to travel! Whether you're hitting the road or flying to your favorite destination, you will want to have the best, most stylish bag by your side. What you pack your travel outfits in, is just as important as what you'll wear. Frill Seekers' Letter Luggage overnight bag has compartments to keep you organized from outside shoe pockets, to clear inside pockets, which allow you to grab items at a glance. The bag also has plenty of room to tuck in several outfit changes, a beach towel and a toiletry bag. The sturdy shoulder strap can be used for carrying or use the double bag handles for heavier loads. It's also great for a graduation or wedding gift, with a bride's new initials. Frill Seekers' Letter Luggage features a combination of elegant antique cipher letters in gorgeous color options on the front of each piece. Sold individually or as a set, with a variety of options, such as a large and small cosmetic Bag that features clear inner pockets to organize toiletry items by category. The Standard Tote is ideal for a day at the beach to pack a swimsuit, beach towel, lunch and change of clothes with exterior pockets for your cell phone, car keys and suntan lotion. The Ollie Tote is ideal to use a carry-on bag, because it opens wide, is light weight and folds down easily to take along on a shopping trip. Many clients use the Dawson zip-up mini bag inside for money and cellphone.

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 Community

Rock United Rocks!

Rock United, presented by Gulf Power Company, is back for its second year as a virtual event! This singing competition and fundraiser features Okaloosa and Walton counties' most



talented musical artists in head-to-head competition.

Money raised during Rock United will benefit United Way Emerald Coast (UWEC), a local volunteer-governed organization that works with corporate and nonprofit partners to fight for the health, education and financial stability of every person in Okaloosa and Walton counties. Last year, the competition raised more than \$50,000!

This helped UWEC impact over 26,000 individuals by serving 213,000 meals, providing safe shelter to 177 individuals, and supporting 733 students through tutoring and academic after-school programs.

Previously an in-person event, Rock United went virtual in 2020 due to the COVID-19 pandemic. While many bands were struggling to secure in-person gigs due to restrictions, this virtual competition became a safe way to boost spirits, promote local musicians, and raise money to support the most vulnerable members of our community. This year, Rock United returns with a new group of the Emerald Coast's most talented artists who will compete for \$2,500 and the opportunity to perform at the Sound Waves Music Series featuring Cole Swindell at the Gulf on Okaloosa Island. Several local businesses have also contributed to the grand prize including a photoshoot with Blacksuit FM

Photography, a digital billboard feature from TierOne Media, studio recording time with the Immanuel Music Project, and a custom t-shirt package from Fresh Prints of South Walton.

Contestants will face off in a single-elimination tournament, advancing through the bracket as fans vote by contributing to the Rock United fundraiser. The winner of each match-up will be based on the amount raised during that round, each \$1 counting as one vote.

Rock United officially kicks off this August and the final rounds will conclude in mid-September. Follow the Rock United Facebook Page (@RockUnitedUWEC) for the latest updates and to view contestant music videos. Vote for your favorite artists at united-way.org/rockunited.

Visit united-way.org to learn more about United Way Emerald Coast, and how you can get involved to make a difference in our community.



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PATRIOT PARADE

continued from page 6

American Spirit Party Boat, the Patriots United Trump Flotilla World Record attempt costs only \$22 per vessel to register. Once registration, accountants

and other incidentals are paid for, funds raised will benefit the TITS Committee 501c3: The Implant Truth Survivors non-profit charity.

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primary sponsors and hosts. Additional sponsors include the American Spirit Party Boat, About Face: A Therapeutic Skin Care Center, Dock & Deck Techs, James O'Donoghue of Nautilus Civil Technologies, Fubar, Chem-Dry by the Emerald Coast, Okaloosa County Republican Executive Committee, Waterside Landscape, Life Media 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.

Registration is open until Sept. 4, 2021. Please visit the website at www.patriotsunit-edtrumpflotilla.com for registration, all the details and last-minute changes. Additional updates and race information can be found at Patriots United Trump Flotilla FB Group www.facebook.com/groups/patriotsunit-edtrumpflotilla.

Upcoming Events Abound at The Village of Baytowne Wharf!

Save the Date for the Baytowne Beer Fest! Friday, Oct. 8 - Saturday, Oct. 9

Tickets on sale now! Time to roll out the barrel and discover unique suds and ales! The Village of Baytowne Wharf at Sandestin presents the 13th Annual Baytowne Wharf Beer Fest on October 8-9, 2021. American specialty beers from around the nation will be available for participants to sample and savor.

Friday, October 8 Beer From Around Here 6-8pm | Baytowne Wharf Events Plaza

www.baytownebeerfest.com
We are bringing back one of our favorite events during our annual festival, Beer From Around Here. Local breweries will feature their product for a more intimate night of learning about craft beer culture. And, our restaurants here in The Village showcase their best dishes – combining their unique lite bites with the many complimentary flavors of a good brew. This event is more intimate—limited number of tickets available.

Saturday, October 9 Grand Craft Beer Tasting 2-6pm | Baytowne Wharf Events Plaza

The main event will feature more than 50 breweries, offering close to 200 domestic and international craft beers for sampling! Brewery representatives will be available to discuss the different types of lagers and ales, teaching about the variety of styles. All ticket holders will be provided a Baytowne Wharf Beer Fest tasting glass for sampling. Enjoy live music from Shenanigans 2-4 p.m. and Six Piece Suits 4-6 p.m.!

For tickets, a lineup of beers coming in September and additional information, visit www.baytownebeerfest.com.

Perfect Hues: Baytowne Art & Food Fest!

Friday, Sept. 3 - Sunday, Sept. 5 Time: 5pm-10pm Nightly Cost: FREE

This Labor Day Weekend, join us for Perfect Hues: Baytowne Art & Food Fest! Each evening from 5-10 p.m., stroll The Village streets as you browse a variety of artwork



from local and regional artists, and savor bites from some of the area's best restaurants and food trucks. Enjoy LIVE music throughout the festival and a spectacular fireworks show over the lagoon on Sunday at 9:30 p.m. We love kicking off the fall season with such a unique, moonlit weekend!

Music Line up:

- Friday**
5-7:15pm: Casey Kearney
7:30-10pm: Jared Herzog
- Saturday**
5-7:15pm: Mike Whitty
7:30-10pm: Ken & Andi Johnson
- Sunday**
5-7:15pm: Chris Alvarado
7:30-10pm: Jarred McConnell

Autos in August Saturday, Aug. 14th Time: 11am-3pm Location: The Village of Baytowne Wharf

Calling all muscle cars, jeeps, vettes, 4x4s, exotics and imports for a day of fun, sun and cars! Sponsored by 3M and High noon, registration fees benefit Alaqua animal refuge.

Prizes will be awarded. Visitors are welcome to walk around The Village of Baytowne Wharf and look at the cars. Open to the public. To participate, email ecdestin@gmail.com or call 850.424.3821.

Bubbly Baytowne Thursday, Aug. 19th Time: 5pm Cost: FREE

Bubbly Baytowne is BACK! Who's ready to sip and shop through The Village

streets?! Join us for an evening full of FREE champagne and shopping during Bubbly Baytowne. Check in by the fountain to receive your complimentary Baytowne Wharf glass and a map outlining specific merchants to visit starting at 5 p.m.

* This event is free and for 21 and up only. The village will be open to the public during this event.

Wednesday Night Concert Series Wednesday, Sept. 1st - Wednesday, Sept. 29th Time: 7pm-9pm Cost: FREE

This fall sit back and relax, and enjoy live entertainment. The concert series will feature both local and regional talent from a variety of genres. Concert begins at 7 p.m. on the Events Plaza Stage.

- Live Music Schedule**
September 1: Forrest Williams Band
September 8: Chris Alvarado
September 15: Will Thompson Band
September 22: Cadillac Willy
September 29: Jessie Ritter



 Community

It's August—What A Crazy Year in Real Estate!



BY GAIL PELTO

Normally, I give you an update about the real estate market in January, a review of the prior year. However, since 2021 has been such a crazy year, I felt you might want to know how it's been year-to-date and where the real estate market looks to be heading.

It's been and still seems to be, a seller's market. A few year-to-date residential real estate stats as of July 29th:

10,340 residential properties have sold compared to 7719 sales in 2020 – that's a 34% increase...Huge!

The median sales price in

2020 is 19.9% higher than 2020...Huge! Historically a 10% increase over prior year is a great economic sign!

The average days on market before going under contract in Okaloosa and Walton Counties this summer has been less than one month. Remember that's "average." Many sales are happening before the property is technically active, i.e., "coming soon," or within a day or two.

All good news if you're a seller, right? Now, here are few more interesting points to ponder:

Inventory is still low compared to two years ago; back then, we hovered around 5,000+/- available properties for sale.

Earlier this year, we had 1,107 available properties for sale and stayed around that number for months.

I've noticed that inventory has been increasing by about 100 properties every week; today we have 1,863 available properties available for sale; that's almost 60% more available properties than in the spring!



Full disclosure, I have no crystal ball nor a DeLorean to transport myself into the future to tell you exactly what's going to happen. That being said, I do know the theory of supply and demand: As supply dwindles, prices go up; as supply increases, prices go down. Granted, even with 1800+ properties on the market for sale, that is still a low inventory number for us. However, supply is increasing on a daily/weekly basis. Plus, in the last week, I've received more notifications from fellow agents

letting me know about available listings that have dropped the sales price because the house hasn't yet sold. Buyers are also expressing fatigue in writing offers that lose out to other buyers. What's all this mean? In my opinion, if you want to sell, I probably wouldn't wait too much longer...jus' sayin'. Will prices continue to go up? Maybe...go down, maybe. Do you want to stick around until the prices drop, or strike when the iron is hot? Decision time, folks.

The great news for buyers is

that interest rates are still really, REALLY low and all indications point to it staying that way for a while. Again, I don't have an inside track on what the future will bring; I do know you can afford way more house now, than when the rates go up.

Have a question about your specific neighborhood or condo complex? Call me. I'm happy to share that info or answer any other questions you might have. Of course, if YOU are looking to buy, sell or invest and you need a great agent, I'm available for that, too! Call or text me, 850.374.0454, or email gail.pelto@kw.com.

Gail Pelto is a Board Member with The Rotary Club of Destin and the Mattie Kelly Arts Foundation—and yes, a powerful, full-time real estate agent with Keller Williams Realty Emerald Coast. Call her with any real estate questions you have, and she'll guide you in the right direction. Call her direct at 850-374-0454 or email to Gail.Pelto@kw.com. Want to know what the value of your property is today? Go to www.DestinAgent.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. ~ Micha K.

Community



FROM CATHERINE CARD, CITY OF DESTIN PIO

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. You can visit www.uwf.edu/visitorsurvey or scan the sign's QR code with your mobile device.

City of Destin Seeking Citizen Input for Beach Experience Survey

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.

Destin High School Officially Opens!

Destin High School has opened! It's the first new high school in Okaloosa County in more than 50 years. The school, located at the former Grace Lutheran Church site, 4325 Commons Drive West, begins its school year with 9th, 10th and 11th graders on August 10.

Dr. Prebble Ramswell, President of the DHS Governing Board commented, "After a five-year journey dedicated to opening a high school in Destin, our Board is beyond excited to have this community dream become a reality. We are thrilled to see the doors about to open! Of

Cruikshank. "These past few months readying for the big day have been so exciting for not only the students ready to go to DHS, but also for our accomplished staff of teachers and coaches."

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.

For additional information



Destin High School, a tuition free public charter school, hosted its Public Grand Opening Celebration on Thursday, August 5, from 6 to 8 p.m. Pictured in the brand-new DHS school bus, generously donated by Alan and DeeDee Phillips, are the Governing Board and Principal Christine Cruickshank.

course, none of this would have happened without the support of the community and we thank them."

"I couldn't agree more," added Principal Christine

on registering, donating or volunteering, please call (850) 424-1664, email info@destin-highschool.org, or visit www.destinhighschool.org.

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Managing Your Destin Garden

BY RON SANDSTEAD

Summertime is definitely here. For those of you who are new to Florida, summertime is when most of us older folks are trying to stay inside. That isn't always easy—especially when there is a yard to mow, weeds to pull and a garden to tend. Yes, a garden! I always seem to be outside when the humidity is 90 plus and the temperature is the same. Can you say Heat Index? Yep. That means it is Florida hot.

And that means gardening in Florida in the summer is a challenge. But, it isn't all bad.

Actually, gardening is one of the few pleasures where you don't have to apologize to anyone. You can plant what you want. You can grow flowers, vegetables and herbs—whatever you want! Well, maybe that isn't entirely true. There are a few things that are illegal to grow (and your neighbor will turn you in). But basically, what you grow is up to you. You can be in a hurry – or not. You can do as much or as little as you want. It is your choice. If you get too hot

or tired, just grab a bottle of water, go sit in the shade and admire your progress. How fun is that? There is a peace - and joy - in not having to answer to anyone.

I started gardening early. I was probably age 6 or 7 when I began helping my Mom work in the garden pulling weeds and picking flowers and vegetables. I enjoyed helping and what little kid doesn't enjoy digging in the dirt? She started calling me "her little gardener." I guess I have been hooked ever since.

Today, I grow a variety of things with varying success. Some things I plant do well – and others do not. I am always learning. For me, gardening in Destin is still an experiment. Basically, I am learning what not to do. I used to let my failures bother me, but I have learned to be grateful for my successes. Also, there is a simple pleasure that comes with watching plants grow. I am always excited when the seeds sprout and new life



comes from the barren soil. It reminds me that all life is a miracle.

I came to Florida from Colorado after growing up in mid-state Illinois. Both places had soil that had nutrients and min-

erals. All a gardener had to really do was clear out a patch and plant some seeds. Then you best get out of the way, because you were going to be feeding the neighborhood.

Here in Destin and along our coast we do not have good topsoil. After all, we are basically a sand dune and have a lot of salt in our air and rain. Down here, what passes for topsoil is so sandy that water runs right through it. And forget fertilizer. Whatever nutrients that you happen to fertilize with, usually goes away after a few days. It can be frustrating.

So, what to do? It doesn't take a smart person or one that knows a lot about gardening to figure out that gardening success here is almost entirely dependent upon creating good soil. So how did the "old timers" do it? I've talked to some of them and basically they brought in many loads of horse manure and dug it in. This obviously worked. For some of us, the easy way is to

buy some top soil and have it delivered. Unfortunately, when you have a large garden, this can get expensive and there is no guarantee the soil will have the right nutrients for your flowers or veggies.

For our Community Garden, we decided to use as much organic material as we could and create our own soil. We accomplished this by adding many bags of leaves, several large piles of wood chips, 1500 pounds of biochar, many trailer loads of horse manure and over 50 cubic yards of mushroom compost. Our soil is still not where we want it to be, but it is certainly getting close. Our success at growing vegies, flowers and herbs was amazing this last year.

Oh, yes—did I mention that I am garden manager at the Destin Main Street Community Garden? Okay. I didn't. So, since this is my first gardening article, I will just leave it here – other than to mention that there will be more articles coming about gardening on the Emerald Coast.

Happy gardening, y'all!



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 Community


BY JOE CAPERS

Whether you are a sole proprietor, partnership, LLC, joint venture or corporation, the type

What's in Your Business Insurance Program?

of business insurance you'll need depends on the type of business you own, the services you provide, and how many employees you might have. All of this information will be used to help provide you with recommendations for the type of business insurance you'll need. Other basic criteria to determine the proper business insurance program will be your specific trade, physical location, number of employees, estimated revenue and the services provided.

If you plan on running a successful business, then one should definitely plan on getting business insurance. Without this coverage, you might end up having to pay out-of-pocket for property damage, accidents, or lawsuits from unhappy clients. Needless to say, all of these very-real possibilities can be devastating for both your business and your personal finances if you don't have business insurance. Depending on what you do, some clients won't want to

work with you unless you are insured, especially if you're in a business where you work on a client's property and are at risk for causing damage. And in some cases, the state may legally require you to carry some type of business insurance coverage, like workers' compensation or general liability coverages.

For small to medium-sized businesses, **Business Owners Policies or BOPs** as they're referred to, are a great product combining protection from major property and liability risks in one package, similar to your homeowners' policy. They cover things such as:

1. Property insurance for both the building and contents owned by the company. This includes furniture, fixtures, and inventory. Your policy should always be written on the Special Form which is broader coverage, changing the policy from a named peril to an open peril policy.

2. Business Income & Extra Expense insurance, which covers the loss of income resulting from a fire or other catastrophe that disrupts the businesses operation. It can also include the extra expense of operating out of a temporary location.

3. Liability coverage which protects your company's legal responsibility for the harm done to others. This harm can be triggered by you or your employees for what they do or fail to do in your operations that may cause bodily injury or property damage due to an error in providing a service, faulty installation or defective product. It also covers the cost of your defense as businesses can be sued even if they are not negligent or did nothing wrong.

In conjunction with the BOP, there are additional coverages that can be purchased depending on the type of business you have and your exposures. You should always consult your agent and purchase the correct coverages for your particular risk.

And other exposures and additional areas of coverages for a business to consider:

Business Auto coverage to protect your owned business vehicles, hired and non-owned auto and your employees when they drive on company time.

Crime Insurance to protect your business against burglary, forgery, computer fraud, employee dishonesty and other crimes.

Cyber Liability coverage for computer attacks and damage to electronic data and computer systems.

Employee Practices Liability Insurance (EPLI) to protect against employee lawsuits.

Professional Liability insurance (E&O) to protect against lawsuits for negligent acts, errors and omissions that result in financial losses during business activities.

Inland Marine coverage to protect property, goods or equipment in transit and over water or land.

Umbrella coverage to obtain higher limits over underlying policies you have in place.

Workers' Compensation to protect employees against accidents and diseases at your workplace.

(Information gathered from: <https://www.nationwide.com/business/insurance/business-owners-policy-bop/>)

Being a business owner is stressful. Make sure you have all the coverage and protection you need, so you can focus on being successful instead of worrying about what might happen to your business if disaster comes to visit. Business Insurance can also help in recruiting and keeping talent, find the right office or industrial space and enhance the ability to get more customers.



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Meet our Hometown Hero: **Michelle Rathmann** An Inspirational Representative of Teachers in our Community

By VICTORIA OSTROSKY

“Don’t cry because it is over. Smile because it happened.’ 35 years, 6,300 days, two schools, two grade levels and one county. I’ve lost count of how many students. I’ve made wonderful friends along the way. Now it’s time to say... that’s a wrap!”

Michelle Rathmann has been teaching, and loving it, her entire life. “It’s what God designed me to be.” Her teaching vocation began when she was just a young girl. She attended a private kindergarten, and in the evenings, she would teach her friends what she had learned that day. She remembers one time in 5th grade she went home crying because a boy she had been tutoring and teaching to read had learned to read without her. “He didn’t need me anymore.” Teaching has its ups and downs.

After 35 years, Michelle retired from formal teaching, and for her last year she “took time to have fun, to laugh, to smile. I made last year as fun as I could.” Now, she wants to do some traveling, starting with somewhere in the northeast U.S. so she can see the fall colors.

Never a fan of school desks in rows, Michelle placed her students in clusters and groups, encouraging them to be the facilitators of their own learning. “We want them to be successful in life. Our goal is that they be happy and successful at what



they choose to be.” Teaching her students to become independent in their thinking and learning has brought her joy. Over her many years as a teacher, she’s taught first grade, second grade and gifted students, loving the opportunity to watch their minds open up while learning at their own pace. “When they have that ‘aha’ moment and the light turns on, you know they’ve got it. Then they can soar.”

Michelle doesn’t like to talk about them, but she has received multiple awards, among them Teacher of the Year twice, and the Emerald Coast Chapter of National League of Junior Collation’s Best Mannered Teacher, because of an essay written by one of her former students Sta-

cie Roberson. In Stacie’s own words, she wrote, “I am nominating Mrs. Rathmann for Best Mannered Teacher, because she is a positive role model, excellent teacher and a genuine inspiration to all ages...She had the right balance of discipline and encouragement that leaves her students wanting to learn more.” And Stacie goes on to explain in more detail exactly what sets Michelle apart as a teacher: “She takes a genuine interest in her students’ extracurricular activities. She goes to graduations, baseball games, basketball games, football games, cross country events, swim meets, baptisms and way too many more to name.” I’m certain that Stacie’s words of

praise have been echoed by many of Michelle’s students over the years.

For teachers, their students are more than bodies sitting at desks. “For that year of their life, they become one of our children, and some of them never leave. Some of them are part of who we are forever.”

Teachers, in this country, have played an integral part in inspiring and encouraging generations of children in public schools for almost two centuries. As parents, we hand over our most precious possessions, entrusting these dedicated es-

sential employees with a tough duty. A duty to help mold our children into the best they can be.

“The teacher said to the students: ‘Come to the edge.’ They replied: ‘We might fall.’ The teacher again said: ‘Come to the edge.’ And they responded: ‘It’s too high.’ ‘Come to the edge,’ the teacher demanded. And they came, and the teacher pushed them, and they flew.” (author unknown)

Destin Life thanks all the passionate teachers in our community for their selfless commitment, time and responsibility.



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 Education

From Okaloosa Superintendent Marcus Chambers



Welcome back to a much-anticipated new school year in Okaloosa County! One of the greatest advantages of being in education is that we have the opportunity to reflect on the previous year and make im-

provements and changes in the new one. We learned a lot about what we are capable of achieving last year and plan to build upon that for the best year yet!

I appreciate the grace and compassion afforded by all students, parents, teachers, staff and administrators as we navigated the pandemic last year and continue to this year. Everyone had their share of challenges, but we made it through, setting an example to many across the nation of what could be done considering the circumstances. While we are not completely back to normal, I am proud of the efforts made to continue educating our students at the highest level possible. Our students con-

tinued to make gains and grow regardless of the unusual conditions in which we found ourselves. While we look forward to returning to normal, it should be a new definition of normal as we implement the things we learned from the changes we were forced to endure.

We have so many things to look forward to as we begin this year. Thanks to our community passing the half cent sales tax, we have made improvements to every school in the district and will continue to for years to come. Some schools have received safety updates with a single point of entry and protective fencing around the perimeter of the campus, which has been a

priority of mine since day one. Others are getting much needed renovations to improve the quality of the environment whether that be more classrooms or a cafetorium to accommodate growing populations.

Parents, as we begin this school year, I want to thank you for helping your student through a difficult year. Your support at home is important and I would like to encourage you to extend that support to become connected to your child's school. Volunteer through the School Advisory Council, booster clubs or the PTO. Your input is a valuable piece of the partnership between you and the school as decisions that impact your

student are made.

Students, one of the biggest things we learned about you last year is that you are resilient. This is one of the most important character traits to possess and I challenge you to grow your resilience even more this year. Be persistent in pursuing your passions and communicate with your teachers and administrators how we can help you. You are the next generation of Okaloosa County Schools and you are the reason we are here!

Let's work together to make this school year the best yet as we all continue to strive for excellence and be better every single day.

Welcome back!

Florida SBDC at UWF Presents Valuable Business Series

Florida SBDC at UWF/FWB Presents "Starting a Business"

Are you thinking about starting your own business? The Florida SBDC at UWF/FWB offers "Starting a Business" on Aug. 12 from 10 a.m. – Noon. In this two-hour workshop, we will take an in-depth view of your business concept and discuss the steps to a successful start: Is there a need for your

product or service? Can you make money at it? Are you the right person to bring this to market? Is this business compatible with your personal goals? What rules, laws and licensing apply to your business? We will discuss funding options for your business, basic marketing strategies, legal business structures, taxation and the nuts-and-bolts of actually launching your new venture. Presenter: Diana

Jernigan, Business Consultant, Florida SBDC at UWF. Location: Destin Chamber of Commerce, 4484 Legendary Dr., Ste A, 32541. No fee. This is a rare "no-charge" event, but space is limited so advance registration is required. To register online: www.sbdc.uwf.edu and click on "Training & Events" in Fort Walton Beach.

"Sources of Funding for Small Businesses" - Online Webinar

If you've been in business for at least one year and need assistance finding a loan or other financial assistance for your busi-



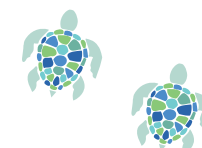
ness, join the online webinar, "Sources of Funding for Small Businesses" Aug. 11 from 10 – 11 a.m. No fee. Register at www.sbdc.uwf.edu under "Training & Events." A link will be sent to those who register. Presented by: Ayesha Haider, Assistant Director, Florida SBDC at UWF

Florida SBDC at UWF Presents "Sell Online with E-Commerce Tools" - Online Webinar

Learn how to sell your products online! Walk through listing your products for free with Google My Business (GMB) linked to your Merchant Center account on Aug. 18 from 9 – 10 a.m. No fee. To register, visit www.sbdc.uwf.edu under "Training & Events." A link will be sent to those who register. Presented by: Matt Weber, President and CEO of ROAR! Internet Marketing

Florida SBDC at UWF Presents "Gaining Customers and Maximizing Sales" - Online Webinar

Join us on August 25 from 11 a.m. – 12:30 p.m. for this one-hour session which includes relevant sales topics and a panel discussion covering the variety of ways to bring people to your business and create a relationship that brings you revenue growth. No fee. To sign up, visit www.sbdc.uwf.edu under "Training & Events." A link for joining this no-cost webinar will be sent to those who register. Presented by: Jenny Kunz, Business Consultant, Florida SBDC at UWF.



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 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 Emerald Coast Autism Center. “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 Emerald Coast Autism Center 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 are going out into the community and performing 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 at the Mattie Kelly Arts Center, 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 trans-



scribe 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 Mills.

Every student in the Transition to Work program sets their own course, Mills 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.

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,” Mills 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 about the Transition to Work Program, visit www.ecautismcenter.org.




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 Environment



Beach Time – ECES Style

ENERGY TIPS

by Emerald Coast Energy Solutions

By CHRIS BALZER, ECES

When planning your next beach day, take some extra time and enjoy the beach ECES style

(Emerald Coast Energy Solutions). Of course, we like the traditional beach things; sitting by the water, watching the waves curl ever so slightly, look-

ing for that pod of dolphin fins, listening for and watching low fly bys or watching a sea turtle grab breakfast. You know, the ordinary beach stuff. Going to the beach here is anything but ordinary; we are blessed to have air and sea shows on a regular basis almost every time we go to the beach. Here are a few more things to think about on your next beach day.

One of the first things you should know is what the heat index is. The heat index is the “feels like” temperature to the body when relative humidity is combined with the air temperature. It could be 93° with a “feels like” 102°. Heat indexes of 103° or higher are considered dangerous; use caution when planning beach days or outings with a high heat index.

While checking the weather forecast and heat index, be sure to check the UV forecast. Checking UV (ultraviolet radiation) should become as much of a habit as checking the weather. UV forecasts include many factors, so don’t assume cloud cover or lower temperatures mean low UV. Anyone who has gotten a sunburn on a cloudy day understands. Checking UV is par-



the Gulf of Mexico and continues today. These unique quartz particles created our shorelines and beautiful white beaches.

Share the shore. Our beaches are great, but they aren’t ours—we’re all just visitors. Snorkeling, diving and even sitting, one can experience a whole world coexisting at the beach. Share the shore and take the pledge that you will find out how to keep yourself and the marine animals around you safe. As tempting as it is, keep your distance from marine life and leave that shell souvenir behind. Some shells play a vital role in our beach ecosystem and taking some washed up items can actually be illegal. If you are looking for that perfect souvenir, try an airbrushed t-shirt reading, “My friends visited the beach and all I got was this lousy t-shirt.”

The next time you plan to go to the beach, do it ECES style: Check the heat index and UV forecast, use reef safe sunscreen, enjoy the sand, share the shore and Beat the Heat!

Chris Balzer is Founder and President of Emerald Coast Energy Solutions (ECES) 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 and Beat the Heat.

ticularly important if you plan to spend several hours outside and even more so at the beach where UV radiation can be increased by reflecting off our white sands and water.

Wear reef safe sunscreen. The best way to protect yourself from UV radiation is by staying in the shade or wearing protective clothing. Another way is slather on reef safe sunscreen. Be sure to check the back of the sunscreen bottle. Some sunscreens contain chemicals that can harm marine life including corals, fish and even dolphins.

Get to know the sand between your toes. We have some of the whitest beaches in the world and all thanks to the Appalachian Mountains and the Apalachicola River. 20,000 years ago, when the world temperatures began warming after the last Ice Age, large volumes of water were carried by rivers to the world’s oceans. The Apalachicola River carried small quartz particles to



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What Makes a House Need Roof Repair?

By ERIN BAKKER, SRI

If rain is coming into your house, it's obvious that you need roof repair. However, it is often possible for a professional inspector to spot problems long before this happens. Then, repairs can be done before leaks, and water damage, ensue. Here are a few of the things roofing experts look for:

One of the first things roofing experts look at is the flashing, or connecting material,



between the roof and "protrusions" – things like chimneys and attic vents – that are sticking out of the surface. Here, the

experts will be checking to make sure that it and any sealers are still intact and in good shape. If they're in poor condition, getting them quickly repaired can stop trouble from happening.

Next, the inspector will look for things like damage from overhanging tree limbs, fallen limbs, and other sources of direct injury to the roofing surface. Overhanging limbs can eventually scrape right through shingles, and fallen objects can

break through the sealing surface underneath the shingles. In these cases, the next step is to look for rot under the damaged areas. Then, repairs involve replacing all damaged materials. Damage from long standing leaks can run all the way down to the roof edge.

Finally, roofing experts look at the overall condition of the roof. In some cases, it will be determined that it's time for all-new shingles rather than a

patch-type roof repair. This is especially likely if the old roof is near the end of its warranty life. Even with the best of care, the weather will eventually wear a roof out. Therefore, re-shingling is actually a form of standard maintenance, even though it usually only needs to be done every 20-30 years.

Contact Specialty Roofers at 850-974-ROOF for an evaluation.

Solar Works for You and the Environment



By GINA WEIDIE

If you're active in and concerned about our community and environment, perhaps you should consider going solar!

I work with Powur, the first solar company to offset 100% of the emissions from the man-

ufacturing and installation of a solar system. With a vision to accelerate the adoption of sustainable energy worldwide, we strive to live by our values, and set an example for others to follow. For transparency, we publish the details of every project we support monthly in our open ledger, so everyone can see exactly what we are doing. Visit powur.com/offset.

In addition, Powur has partnered with Offset.Earth to offset the carbon emissions.

HOW? Carbon offsets can be purchased to counter the emissions produced through the manufacturing process.

WHY? While solar is a clean

energy technology, the industrial process used to manufacture the panels and inverters still relies on dirty energy. This is a problem we need to solve.

WHEN? Every month, Powur calculates the total number of solar systems installed, and the total carbon used to create those systems. We then support as many projects as we need to offset 100% of those emissions.

WHAT? Powur supports diverse projects across the globe ranging from funding for additional renewable energy projects, preventing deforestation, limiting methane pollution and simply planting lots of trees which is the #1 way to get the carbon

back from the atmosphere.

The reductions from these projects can be calculated and matched to the original emissions.

Did you know?

- Powur was named one of the fastest growing private companies in the U.S. by Inc. 5000 magazine;

- Powur is the one of the largest residential solar providers in the U.S.;

- Powur has installed thousands of systems and offers the best in financing options and warranty services;

- Powur is the 1st solar company to offset 100% of solar manufacturing and installation emissions;

- Powur is a Public Benefit Corporation with a mission to do good by our community and the environment.

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— Thomas Edison*



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 Bookshelf

The Man in the Arena

BY LORI LEATH SMITH

“This was a righteous fight—a fight for truth. There’s God and truth. I couldn’t have faced this without God and the truth.”

When local resident and retired Navy SEAL Chief, Eddie Gallagher, was suddenly arrested on September 11, 2018, at the medical facility where he was receiving treatment for traumatic brain injuries, he had no idea why. “We were told to take you to prison,” said the authorities. Eddie kept saying, “This is a mistake,” completely confused.

Little did he know at the time that he and his wife, Andrea, would be in the fight of their lives the next 10 months. He was taken to a military brig and held in solitary confinement without being told what he had been arrested for or how long he would be there.

Eddie joined the Navy at age 19, his dream to become a U.S. Navy SEAL. For almost 20 years, he served as a Navy Corpsman, Marine Scout Sniper and, yes, Navy SEAL earning a stellar reputation along the way. Eddie deployed eight times, including to war zones in Africa, Iraq and Afghanistan. In 2014, Eddie “Chief Gallagher” was named the Sailor of the Quar-

ter and then Sailor of the Year for NSW Group One (all West coast-based SEALs). During his career, Eddie was awarded two Bronze Stars with V for Valor, Meritorious Unit Commendation, Presidential Unit Citation, two Navy Commendation Medals, three Navy and Marine Corp Achievement Medals—one with V for Valor and five Good Conduct Awards. On his last combat deployment to Iraq in 2017, Eddie led a platoon to successfully defeat ISIS in Mosul. For his performance and leadership, he was highly commended upon returning home. He was named the #1 Navy SEAL Chief, nominated for a Silver Star, and slated for promotion to Senior Chief. He was then awarded a coveted training billet for his ‘twilight tour’ as a SEAL.

However, despite this record of success and impeccable reputation, Eddie would spend nine months in prison largely being denied medical treatment, access to legal counsel and regular visits. In the initial few days of his arrest, he knew he was in a very different fight. A turning point came two months later during a phone call with Andrea when, “We both realized that the only people that could fight were us. I gave everything to God and was willing to accept His out-



come,” says Eddie. “And at that moment, I literally felt a weight lifted off my shoulders—I had a peace knowing God was taking care of me.” Andrea’s faith led her to acknowledge they were going through this ordeal for a reason and should listen to God. From that time on, they did. Eddie says being locked up puts you in a darker place mentally. “But, over 100 different times, God showed me this would be o.k.” And he tried to keep his mind in the right place by serving. “I was able to mentor some of the younger guys by doing workouts with them. I could really see a difference in them.”

Andrea fought tirelessly to raise awareness about the injustice they were facing. “She took all of her professional knowledge and applied it to me while also taking care of our three children

and everything else. She is my hero,” says Eddie.

In the end, Eddie was proven innocent and acquitted of all serious charges. “The amount of people that supported us was amazing. People like Bernie Kerik, former NY police commissioner, were very influential in helping us,” says Eddie. “And I was continually praying. I even prayed that God would have the president step in.”

The magnitude and terror of the ordeal that Eddie and his family went through will never leave them. “We learned how broken the system is, that our service members and first responders can be unfairly and unjustly targeted, and how vital outside help can be in fighting back against this kind of corruption,” says Eddie.

So, Eddie and Andrea have



founded The Pipe Hitter Foundation (pipehitterfoundation.org), a non-profit dedicated to support men and women in both the military and law enforcement who are facing similar injustices. “The Pipe Hitter Foundation is committed to defending the rights and freedoms they risk their lives to uphold.”

They have also written a newly released book, **The Man in the Arena**. The book features never-before-revealed details of Eddie’s experience fighting for his freedom. He holds nothing back when explaining how and why he feels several malcontents in his SEAL platoon conspired to frame him for war crimes. Eddie also explains exactly what happened that May afternoon in Iraq when after a fierce battle with ISIS, a terrorist was brought to the SEAL compound for medical aid and died in their care. Andrea wrote several chapters from her perspective, comparing Eddie to the Old Testament’s Joseph, who was betrayed by his brothers and sold into slavery in Egypt.

Their book has already become a “Best Seller” on Amazon, number one in several categories, and the number three bestselling book overall. You can personally meet Eddie at his upcoming book signing hosted by Clemenza’s at Uptown Station, Thurs., Aug. 12, 2021, from 6 – 8 p.m. (75 Eglin Parkway, Suite 126, Fort Walton Beach, 32548). The event is free and open to the public. Bring your own book (order on Amazon.com) or purchase the night of. You can also purchase signed and personalized copies at eddiegallagher-book.com if you can’t make the event.

“We didn’t want to play the victim—we learned and grew from the situation; it was a nightmare, but we want to turn it into a positive. Not playing the victim role will serve you well. I now have more of an appreciation of being around my family and a whole new outlook on life. We’re just moving forward...” —Eddie Gallagher



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New Café to Host Grand Opening Celebration and Ribbon Cutting

Destin's newest coffee and sandwich shop, **Cissy's Scenic 98 Café**, is set to host a grand opening celebration, complete with a ribbon cutting from the Destin Chamber of Commerce, on **August 19** from **4 to 6 p.m.**

time," said Menendez. "We're looking forward to celebrating with everyone."

Located on the corner of Scenic 98 and Matthew Boulevard in Destin, Cissy's Scenic 98 Café offers delicious Amavi-



GRAND OPENING & RIBBON CUTTING



LIVE MUSIC, CHAMPAGNE & LITE BITES



"We've put a lot of work into creating this adorable new café," said Wanda Menendez, manager of Cissy's Café. "And we're excited to officially share it with the community."

da coffee, freshly made pastries, tasty sandwiches and crispy flatbreads crafted by its award-winning chef, Rafael Sanchez, and the shop's team of spectacular baristas. "The food is absolutely fantastic," said Menendez. "My personal favorite is the Cissy's Cuban Sandwich, and I hope that everyone comes out to try it and support our new business."

The celebration is free and open to the public. Attendees can expect to enjoy the music stylings of Rob Romans, complimentary champagne, a coffee tasting bar and lite bites featuring all the delicious items Cissy's has to offer. Plus, partygoers can support the Emerald Coast Children's Advocacy Center and enter for a chance to win sought-after raffle prizes including a two-night stay at Henderson Park Inn.

Cissy's Scenic 98 Café is the perfect place to grab a quick bite to eat, specializing in coffee, pastries, sandwiches, flatbreads and more. For more information about Cissy's or its grand opening party, visit www.cissyscafe.com, it's Facebook page or call 850-424-1688.



at Cissy's Cafe

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AJ's Seafood & Oyster Bar

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 daily specials and live music every night, AJ's Seafood & Oyster Bar is where you want to be.

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

LIVE ENTERTAINMENT

Live music every Friday and Saturday from 7-10pm.

(850) 842-3200
125 Poinciana Blvd.,
Miramar Beach
Austonson98.com

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.

LIVE ENTERTAINMENT DAILY

See ad for bands and times. Music schedule subject to change. Follow us on FaceBook for updates! Enjoy...

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

Austons on 98

Offering a raw bar, happy hour and live music, Austons is home of the 102-foot bar including 32 beers on draft. Some of the specialties include little neck clams, freshly shucked raw oysters, New England style clam chowder and jumbo shrimp cocktail! Sports fans, Auston's is ready for you. There are big screen TV's all around, so not a bad seat in the house. Auston's on 98, of Nashville roots, also features its very own "Real Deal Nashville Hot Sauce!"

Check out more specials, beer selections and a full menu at austonson98.com.

SPECIALS

Endless Mimosa and Bloody Mary Brunch featuring our amazing chicken and waffles every Saturday and Sunday from 11am - 3pm.

RAW BAR!

Sunday - Thursday

11 AM - 9 PM

Friday & Saturday

11 AM - 10 PM



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Friday and Saturday
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HAPPY HOUR!
3-6 pm Daily

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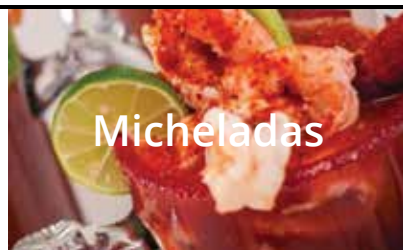
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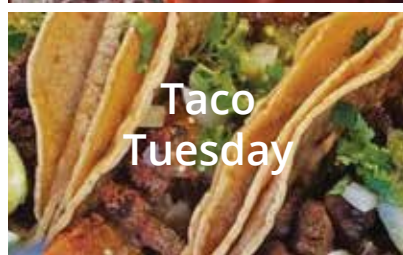
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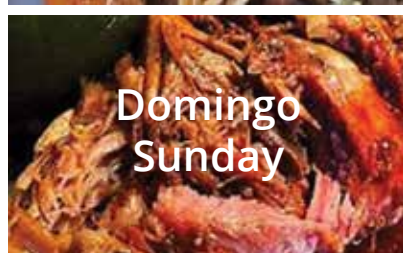
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Bric a` Brac Restaurant & Night Club

Now celebrating seven amazing years in the Destin community, colorful, eclectic fun is to be had at Bric a` Brac! They can help with your parties, promotions, birthdays, business events or really any private event! Voted "Best Crab Cakes in Destin" five years in a row, Bric a` Brac is the true definition of something for everyone—a family friendly, kid friendly, American-style restaurant well known for its tasty and colorful food selections served up in a fun, artsy atmosphere by professional and friendly staff. Locally-owned and operated since 2014 by twin brothers Rodolfo and Fernando Petit, their hands on, fun loving style, engaging charisma and true passion set them apart. But it doesn't stop there. Enjoy delicious locally-approved entrées while you listen to some lively tunes, dance or sing along. There's something for everyone!

SPECIALS

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

LIVE ENTERTAINMENT

Thursday: Live Music from

6pm to 9pm

Friday: Jones & Co from 7pm to 10pm

Saturday: Live Music from 6pm to 9pm

(850) 424-6369

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

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 lattes. 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. TWSOday 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 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

Continued on page 27



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Frozen Dune Ice Cream & Taiwan Ice Cream & Poke!

By RITA L. SHERWOOD

heard of that? And what about Rolled ice cream? Who's ever

Hawaiian poke? Well, believe it

or not, they finally have made their debut in our very own Miramar Beach and Destin.

Alex Ou, originally from China, has been in Destin for eight years, and in the U.S. for 17 years. He's worked as a sushi restaurant manager in Alabama and New York, and even as a volunteer Chinese interpreter for the U.S. Coast Guard Auxiliary for the past 10 years.

It's always been his dream to open up a coffee shop in Destin. But when asked why he hasn't, Alex says, "I decided that it was just too warm with our weather." Instead he says, "Once I found the rolled ice cream, I decided to open up an ice cream shop, and just add coffee."

What's interesting about his story is the research he completed to be able to offer something different and exciting in our area. Alex decided to travel during the off-season and visit different areas like Japan, Thailand, Hong Kong and Taiwan. He discovered rolled ice cream in Thailand, and brown sugar Bobo tea and Taiwanese shaved ice in Taiwan. Then in Tokyo, Japan, he learned how to make Hawaiian poke.

And the rest was history! Alex started his first ice cream shop, Frozen Dune Ice Cream, in Miramar Beach in 2017, and the



second Frozen Dune Ice Cream with his partner in Panama City Beach. Alex opened Polar Bear Ice Cream & Poke in Crestview in winter of 2019 and Taiwan Ice Cream & Poke on Mother's Day of 2021. By the way, it's the only place in Destin to serve Hawaiian poke.

For fun, Alex likes to do long distance precision shooting, which is shooting targets more than 1000 yards away.

Alex resides in Destin with his family; his wife Hannah and their two boys, Eric who's eight, and Stanley, who's six; what perfect taste testers for his rolled ice cream!

Check out their two locations in Miramar beach and Destin, for a taste of the world brought right here to our beautiful area.

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- Sundays:** 12pm Kelly Byrd
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Facebook: www.facebook.com/BoathouseOysterBar
www.boathouseoysterbardestin.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

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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 1/2 Rack \$12.95 or Full Rack \$21.95.

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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.

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 Off the Hook

Off the Hook: Shark Week



BY CALI HVALAC,
TO DO IN DESTIN

It's August and that means it's time for everyone's favorite: Shark Week! This year, Shark

Week runs August 9 to 13 and with that comes Discovery Channel entertainment, restaurant specials, and more. Sharks are an integral part of our eco-system. So, let's learn a little more about a few of the popular species around our area.

Probably the most noticeable is the Spinner Shark. They are one of the most fun to catch and can be easily recognized by their ability to jump out of the water while spinning in circles.



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They are large and slender, with a pointed snout, black marked fins, gray skin and a white belly.

Next up is a Blacktip Shark, which can grow up to 8 feet long and have black markings on the tips of their fins. They can be found in warm coastal waters around the world and frequent bays, estuaries, coral reefs and shallow waters off beaches and river mouths – all the places to encounter people. However,

Blacktips are typically non-aggressive towards people unless provoked or threatened.

Mako Sharks can also be found in our Emerald Coast waters and is known to be the fastest shark on Earth – reaching speeds of up to 20 mph. Their body is cylindrical, and females usually grow to be bigger and stronger than males, between 10-12 ft. long. Interestingly enough, 92% of a Mako's diet is Bluefish, and it will consume 3% of its body every single day.

Bull Sharks also reside in our area and are known to be one of the most aggressive. They

are opportunistic predators that can eat almost anything they find, and often hunt alone. Bull Sharks get their name from their short, blunt snout and their tendency to head-butt their prey before eating it. They are often found hanging around shallow, heavily populated areas in tropical climates, and while they may be aggressive, humans typically are not on the menu.

We've also had some Hammerhead sharks make appearances. While they typically reside in deep waters offshore, they will migrate in the summer months in search of cooler water. They are easily recognized by their hammer shaped head and are usually gray-brown or olive green in color. Most hammerhead sharks are fairly small and are considered harmless to humans.

Fishing for sharks has become popular in the recent years. Typically, it's a long fight, one that really tests your strength against the shark's strength. You can take a Shark Fishing Charter with a Captain, or you can catch them yourself off the beaches. A good variety of the sharks in our area are protected, making them Catch and Release only – but perfect for the trophy angler.

Now that you're an expert on sharks, I'll leave you with one more fun fact: Many of the scenes from Jaws 2 were filmed from Destin to Navarre and up to the town of Shalimar, filming enveloping the Emerald Coast back in the summer and fall of 1977. It was the highest grossing sequel in history, until Rocky II was released.

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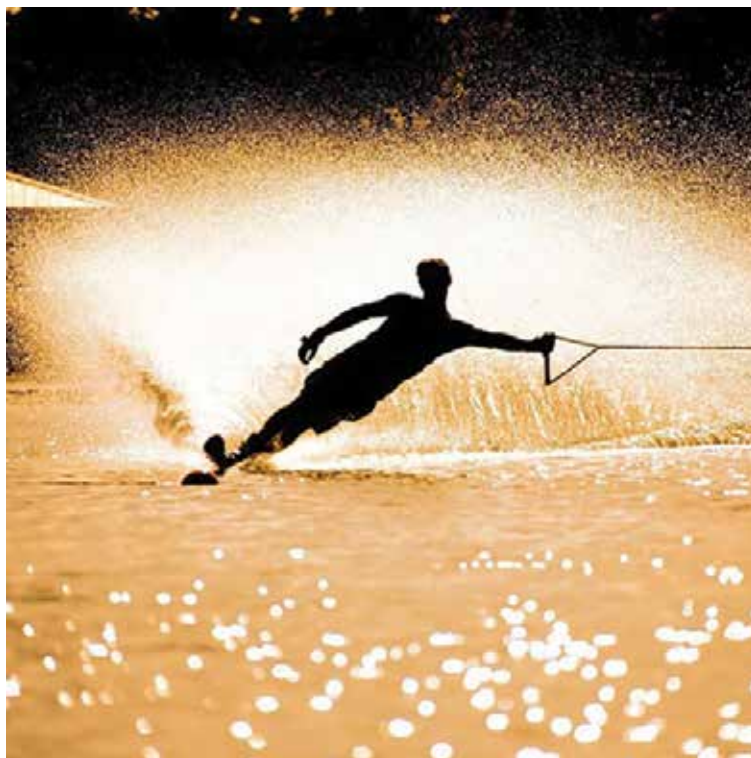
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2021 World Junior Waterski Championships Come to South Walton!

Pickos Ski School, located at 105 Jump Street, announced in December 2019 that they would be the official host for the 2020 International Waterski & Wakeboard Federation (IWWF) World Junior Waterski Championships. Due to COVID-19, the original competition date was rescheduled to August 22-29, 2021.

The IWWF World Junior Waterski Championships are held every other year around the world in various locations including Spain, Peru, and Chile. Due to the worldwide pandemic, the 2020 competition was postponed until it was deemed safe for participants to travel and be around one another. Each country has the opportunity to send their best skiers, typically a six-person team, to the event. Twenty-one countries are slated to attend this year's competition including Ukraine, Czech Republic, Morocco, and Hong Kong. This will be the IWWF's 18th World Junior competition. These junior water-skiers are some of the best in the world and are looking to win a world title and continue onto the IWWF World Open Championships the following year. The skiers will be competing in several divisions, including Boys Overall, Girls Overall, Boys Slalom, Boys Jump, Boys Trick, Girls Slalom, Girls Trick and Girls Jump. Additionally, each competitor will be competing for their own individual scores that are posted on the world ranking list as well as course records.

The week-long competition, sponsored by Visit South Walton, will begin with check-in on Friday, August 20th. Friday and Saturday, August 20-21, will be the official "Familiarization Days" consisting of allotted practice time for each team and distribution of all competition materials such as bibs, backpacks, and itineraries. The final rounds of competition will be held on Wednesday, August 25 for the Under-17 division while the final rounds for the Under-21 division will be held on Sunday, August 29 and will conclude with an awards ceremony. The public is welcomed to attend all of the competition



days throughout the week held at Pickos Ski School. To see the full schedule, visit www.iwwf.sport/u17u21worlds/.

Those competing in the IWWF World Junior Waterski Championships are exclusively towed by the award-winning Ski Nautique. There are multiple sponsorship opportunities available at all levels. Those in-

terested in sponsoring the week-long event, please email caitmccginty@gmail.com.

To learn more about the 2021 IWWF World Junior Waterski Championships, visit www.iwwf.sport.

Pickos Ski School was founded by 24-time world record holder and skiing icon, Cory Pickos and his

wife Rose. Cory has been running ski schools across Florida since he was 16 years old. Cory and Rose moved to the panhandle in 1992. The couple met and partnered with a local developer to create three man-made lakes specifically designed for waterskiing. Since its inception, the school has transformed from a family-owned business to a world-renowned training center.

Pickos Ski School is one of the top

destinations for water-skiers from all over the world. Each year, welcoming over 40 locals and 350 international water-skiers to train and compete at their state-of-the-art facility. During the school's busiest season, Cory, Adam and team can be found pulling skiers on all three lakes from sunrise to sunset having over 100 ski lessons per day. To learn more about Pickos Ski School visit www.skipickos.com.

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Wellness

Take a Chill Pill: CRYO850 Offers Cool Technologies That Boost Natural Healing

By ALLISON GORMAN, NATURAL AWAKENINGS

If you've been a reader of Destin Life for any period of time, by now you know Cryotherapy—a brief, controlled exposure of the body, or part of the body, to ultra-low temperatures—has become a popular way to reduce inflammation and pain associated with overworked muscles and sports injuries. Amy Milligan, CRYO850 owner, says whole-body cryotherapy is based on the same science as the traditional ice bath. “It’s designed to significantly lower

your body-surface temperature in just three minutes,” she says. “While an ice bath chills the tissue to increase blood flow and release endorphins, cryotherapy tricks the nervous system into the same response. The result is the same.”

Of course, modern cryotherapy is much more sophisticated, and that’s especially true of the technology used at CRYO850. The “Emerald Coast Igloo,” as Amy fondly refers to her cryotherapy chamber, is the only one in North Florida that uses electricity rather than liquid nitro-



gen for refrigeration. The effect is more even cooling of the body with no risk of nitrogen burns, and re-oxygenation of the brain for a mental “reset,” she says.

Amy says the physiological response to this super-cooling is immediate: The metabolism speeds up and blood vessels rapidly constrict, sending blood from peripheral tissues to the core, to regulate body temperature. Then the body’s natural fil-

tration system kicks in, expelling toxins and inflammatory agents in the blood. After the session, as the body warms, highly oxygenated blood flows back into the brain and extremities. The body releases adrenaline, endorphins and norepinephrine, reducing pain and providing a burst of euphoric energy.

There’s also a more prolonged, nuanced response. “As the process of restoration occurs over the next 48 hours, range of motion increases, depleted energy levels are replaced and antioxidant levels expedite the body’s natural ability to heal. The body and the brain are reset,” says Amy.

CRYO850 also offers localized cryotherapy—the more sophisticated equivalent of an ice pack—to treat one specific area of pain or inflammation. While a standalone treatment will bring results, localized cryotherapy used in tandem with a whole-body session brings “exponential healing,” Amy says.

Beyond Athletic Recovery

When cryotherapy is built into a health and wellness regimen, its benefits extend beyond the realm of sports therapy, Healthline reports. Clinical evidence suggests that it can reduce migraine symptoms, ease anxiety and depression, relieve arthritis pain and treat some dermatological conditions. There are also ongoing clinical studies to determine whether cryotherapy might help prevent dementia and Alzheimer’s disease.

Amy notes two more popular benefits: a revved-up metabolism and rejuvenated skin. Clients burn between 500 and 800 calories per session, she says, plus super-cooling stimulates collagen and elastin, the two most important components of a healthy, youthful complexion.


Location: 4495 Furling Ln., Ste. 10, Destin, FL. For more information, call 850-279-4145 or visit Cryo850.com. Courtesy Natural Awakenings Magazine.

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What Menopausal Women Don't Know



BY DR. RICHARD CHERN, M.D.

The most basic definition of menopause is 12 months with no period. There is no mystery here. All women will eventually experience menopause and most see menopause as an event you must go through and once the hot flashes or other symptoms end it's over. Unfortunately, this part is wrong.

These are well known symptoms such as hot flashes, vaginal dryness or moodiness are experienced by most women and they come to expect these during the peri-menopausal time when the body is transitioning to menopause.

The thought that menopause ends when these symptoms end is unfortunate, because in reality this is just the beginning of menopause. The truth is once menopause starts it never ends. Menopause signifies the ovaries going into retirement and once they stop working they never restart. Just because hot flashes stop does not mean you are in the clear and, in fact, this is when things get considerably worse.

The ovaries' job is to produce estrogen and testosterone! When this production ceases, you lose both of these hormones as well as protection they provide against numerous diseases. During menopause, the body begins its slow decline into old age. Both estrogen and testosterone protect against heart attack, cancer, strokes, osteoporosis, Alzheimer's and so much more. Breast cancer, stroke, and heart attacks happen to be the top three killers of menopausal women, and the reason is because of the lack of testosterone and estrogen. We previously discussed the recent study showing that testosterone pellets in women decrease the risk of breast cancer in post-menopausal women by more than 50%!

In our clinic, the majority of post-menopausal women we see have a common complaint. They cannot stay asleep all night and routinely wake up much earlier than they want and then can't get back to sleep. This is from a lack of estrogen and actually happens to men as they lose their estrogen. Yes, men have estrogen! Estrogen plays a major role in maintaining sleep. No estrogen = No sleep. And no sleep is associated with all sorts of problems such as anxiety, depression, increased risk of cancer, Alzheimer's and more. Hair starts thinning, skin gets thinner, fatigue happens faster, memory starts failing. These changes all occur because of a lack of hormones.

Did you know that testos-

terone is the most prominent hormone in the female body throughout their entire life? Testosterone plays a major role in the prevention of disease, it improves mood and can reverse osteoporosis.

Dr. Richard Chern, M.D.

has been providing BioTE bio-identical hormone therapy longer than any other physician in the region. He trains providers throughout the U.S. on hormone therapy for men and women. He is a key opinion leader for BioTE and has partic-

ipated in studies on the efficacy of both testosterone and estrogen in the prevention of disease.

Dr. Richard Chern, M.D. and Sue Griffin, APRN are currently accepting new patients. Please call 850-837-1271 for an appointment.



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 Wellness


By KAY LEAMAN,
HEALTHYDAY HEALTHYLIFE

We've all heard that we need to drink a lot of water every day with varying opinions as to how much that should be. So, what does drinking water do for us?

Water is used by every cell, organ and tissue that makes up the body and nearly all of the major systems in the body depend on it. It is also the medium for most chemical reactions in the body, especially those metabolic reactions involved in energy

What Does Proper Hydration Do For You?

production. It's necessary for all digestion and absorption functions, and lubricates mucous membranes in the gastrointestinal and respiratory tracts. It also:

- Transports oxygen, nutrients and waste in and out of the cells
- Regulates body temperature
- Moistens tissues such as mouth, eyes and nose
- Protects body organs and tissue
- Serves as a cushioning component between joints, in the spinal cord and in the brain
- Lessens the burden on the kidneys and liver by flushing out waste products
- Carries nutrients and oxygen to cells
- Helps dissolve minerals and other nutrients to make them accessible to the body
- Helps prevent constipation
- Composes 75% of our

brain, 83% of our blood, 75% of our muscles and 22% of our bones

Our bodies lose water through breathing, sweating and digestion. And, when our sugar levels are high (what are we eating?) the body needs a lot of water to leave via the kidneys (ratio of 6 molecules of water for every molecule of sugar). If water is not being drunk, the body's cells are being used to compensate and dehydration sets in. Signs of dehydration are:

- Feeling thirsty (Sometimes when you're feeling hungry, your body is really saying I'm thirsty.)
- Skin looks dull and wrinkles and fine lines are more apparent
- Tired or sleepy, dry mouth
- Decreased urine output
- Headaches and/or dizziness

The current trend for how much we should drink is half our

body weight. However, if you're a very active person (exercising, playing sports, running, hiking, etc.) your intake should increase. And, coffee, tea and other beverages made with water should not be counted toward your daily intake. These drinks are not recognized by the body as water and are not processed the same way water is.

60-80 ounces is a good range. (Urine should be light yellow to clear when you're hydrated.) To increase your intake, start with one extra glass a day and increase it every week or so until you reach your goal. (Take time to measure how much water your favorite glass holds.) Let's say your glass holds 10 oz. and your target is 70 oz. You'll need to drink seven glasses each day. A great reminder is to place seven rubber bands at the top of

your glass. Every time you empty the glass move a rubber band to the bottom. This visual lets you know whether you're drinking water or not. (I drink a 12 oz. glass of water as soon as I get up which makes my goal much easier.)

If you're one of the many people who don't really like water, consider purchasing a diffuser bottle. This allows you to add flavor by adding berries, melons, lemons, limes, etc. to the water. Play with mixing different flavors to find your favorite.

As with any lifestyle change, consistency is key and progress (smaller steps toward your goal over time) can produce amazing results.

To Your Health!

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Self-Care Corner

By KRISY ANDERSON

Ever heard of Microneedling?

Well, now you have! Also known as collagen induction therapy (CIT) and percutaneous collagen induction (PCI), microneedling is a cost-effective, minimally-invasive treatment for a number of skin conditions.

In the past few years, it has increased in popularity due to its ability to improve skin texture and firmness, and diminish scars, pore size and stretch marks. One of the greatest benefits of microneedling is that it can be used anywhere on the body to improve texture, reduce scarring and diminish the look of discoloration.

Even areas such as the delicate skin around the eyes can be treated (carefully!) as well as on sunken areas of the skin such as acne scars. It's also safe for treating fine lines, wrinkles and scars. Because the epidermis remains intact, the procedure can be repeated safely and is also suited to skin areas where laser treatments and deep

chemical peels are not typically performed, such as around the eyes and mouth, hands and chest. These controlled injuries trigger the skin's natural repair processes, stimulating collagen and elastin production.

The technique involves a series of small needles passed over selected treatment areas, creating

tiny "micropunctures." This minor "injury" to the skin generates a healing response producing collagen and other skin building blocks that can improve color and texture.

The pores created by the microneedles can make more effective other topical therapies such as antioxidants and lightening creams. Because it keeps the skin's protective barrier essentially intact, treatment with micro-needling has less risk of adverse effects than other skin resurfacing procedures and is safer to use in patients with naturally darker skin types.

Treatments are quick, with only mild discomfort. Recovery time is minimal; return to school or work next-day with only mild redness. As with most in-office procedures, microneedling will increase your skin's sensitivity to the sun.

I use a pen with a new head for each client and recommend a series of three sessions at time when sun exposure will be minimal. You'll see gradual improvement after each session.

Visit www.beverlyhillspaspa.com or call me at (850) 654-8544 to book your skin-tightening treatment. 114 Palmetto Dr., Suite 6, Destin, 32541, on Tuesday - Saturday 10 a.m. - 5 p.m.

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Summer Haze Music Festival

Southern Sound Music Alliance is so proud to present the inaugural Summer Haze Music Festival on August 28 & 29, 2021! This two-day event will feature over 15 of SoWal's favorite bands, food trucks, craft beer and art vendors. A portion of event proceeds will benefit the Cultural Arts Alliance and Food For Thought. "We love all the music festivals and events

that come our area, but we wanted to create an event that focuses primarily on our local musicians," said Naomi Alvarado. Summer Haze kicks off on Saturday, August 28, at Gulf Place at 10:30 AM.

Come out and enjoy a full day of music from Shawn Hartung & Scott Rockwood, Luke Langford, Tim Jackson, Chris Alvarado, Boukou Groove and

more! Food trucks and various art vendors will also be featured. Ticket options include general admission, VIP and our Summer Haze cabanas!

The Official After Party takes place on Sunday, August 29, at North Beach Social starting at 11 a.m. Musicians for the day include Mari Gleason, Will Thompson, Electric Duck Phat and more. After another full

day of local music, the Summer Haze After Party closes out with legendary New Orleans trombonist Big Sam Williams!

In addition to the weekend's festivities, the event will also be live streamed by XO TV. Tickets for the live stream can be purchased at <https://xotv.me/channels/477-summer-haze-music-festival>.

Summer Haze is present-

ed by Southern Sound Music Alliance, XO TV, and the Tip Jar Society. For more information on the artists, ticket sales and sponsorship opportunities as well as becoming one of our vendors, visit www.southernsoundalliance.com/summer-haze-music-festival.



Still Time to Register for Paddle at the Park

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, be-

ginning 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](https://www.facebook.com/PaddleAtThePark).

 Business

Why Is Inflation Rising Yet Treasury Yields Are Not?



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The latest reads on inflation have it running at levels not seen in over three decades—CPI at 5.4%, PPI at 7.2% and PCE at 3.9%. One report after another sends the signal that inflation is taking hold. Many economists and even the Federal Reserve (as well as the White House) strongly suggest that this is transitory. That it is the result of the economic reopening and the supply chain disruption. That supply chain disruption, as we understand it now, includes the labor supply. The U.S. seems to be facing a labor shortage in some industries. That has led to wage inflation as well. Wage inflation is usually the last thing to follow

price inflation. As we have mentioned before, we feel present-day inflation is the result of the stimulus – the creation of additional dollars by the Federal Reserve. This is also known as monetary inflation.

With inflation and the economy “running hot,” would it not seem to follow that it would 1) put pressure on the value of the dollar (downward) and 2) put pressure on bond yields (upward) and mainly Treasury bond yields? The strange phenomenon occurring, however, is that inflation is rising, yet bond yields are declining. To many that does not seem to make sense. The financial media are full of thoughts as to why this might be occurring. Here are a few thoughts for you.

CNBC recently reported that some (unnamed sources) say that investors and institutions have locked in the significant gains they have seen this year and are selling their stocks and parking those gains and funds into Treasuries. Other reports point to de-risking by investors in anticipation of economic slowdowns due to the spread of the coronavirus. We have been researching other periods of high debt rela-



tive to GDP. One thing we take note of is the post WW2 period where the U.S.’ debt to GDP ratio was 108%. A rate many would argue was not sustainable. What happened over the next decade, for several reasons, was that the debt to GDP ratio shrank to 40%. The U.S. inflated its way out of that high debt ratio. In other words, the economic growth far outpaced the debt.

That begs the question: Is that potentially happening again? In other words, is one of the ends in mind is to inflate the country out of the high debt ratio we are currently in? Actions by the Fed - and words from The White House - give us reason to consider that the Fed’s easy monetary policy is likely to continue, and that inflation is real and not transitory. Inflation ran at under 2% for the past generation and a half and now could be running at 50 – 100% higher than that for the foreseeable future. We figure that to make inflation 3-5% over the next few years.

What this means to investors is to look at their holdings in terms of not only risk, time frame and objective, but also in terms of real return. Real return is the rate of return left after the rate of inflation. Current CPI rates would mean an investment returning 5% has a real return of -.4%. That means shrinking vs. growing purchasing power. Higher rates of inflation typically bring higher rates in yields and savers and income investors have yet to see that. That is so because there are more buyers than sellers for bonds, mainly Treasury bonds. The near-term impact (with the caveat that corrections could literally happen any hour of any given trading day) could mean that, along with the tremendous amount of liquidity out there, stocks, real estate and commodities have greater upside

potential than downside risk given the strength of the economic recovery and the increased earnings corporations are experiencing. You need to go a step further with stocks and focus on those that are inflation resistant or inflation resilient. Those would be the value stocks and funds like cyclicals, industrials, financials and the like. Real estate could mean buying land, dwellings or perhaps utilizing REITs in the stock market.

Such scenarios have not always favored growth-oriented investments such as technology stocks. Do take note that over the most recent short-term technology has had a strong recovery when considering the 2Q of this year. Investors do not want to ignore the innovation and profitability that technology can bring. We think investors should add to or begin building value-oriented holdings, but not necessarily rotate out of growth-oriented holdings.

Should rates resume their rise again (The U.S. Treasury 10-year note was at 1.77% in March and is at 1.29% at this writing), we believe, based upon historical reactions, that rates would need to rise to 2.75% for investors to begin to see the negative long-term effects that would have on equities (stocks). The 10-year U.S. Treasury note is an often turned to barometer for the stock market as well as for mortgage rates. The 30-year is more associated with inflation.

This, of course, addresses investments as a class vs. looking at certain sectors or segments of the market. We still believe in the words Warren Buffet spoke when he urged investors to focus on buying great businesses vs. just buying investments. We would add to that to be a buy and hold investor until your objectives, risk tolerance and time frame change.

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Meet our Local Pros: **Wayne and Jennifer Bernheisel** **Overhead Door Company of NW Florida**

By RITA L. SHERWOOD

What's an Air Force veteran to do after working in the aerospace defense industry in Boston when he wants to move to our beautiful beaches? Well, why not open a shutters and garage door company? That's exactly what Wayne Bernheisel and his wife Jennifer did back in 2011, and the rest is history.

With his background in construction and in owning his own business, Wayne saw the potential of growing the garage door side of the business, and loved the idea. That combination 10 years later has led to employing 23 people.

Wayne says his mission is "to help people live life beautifully secure." He says that most people's assets are their homes or businesses, and at Overhead Door, they strive to protect those assets, make them secure and also add curb appeal.

Their products range from hurricane shutters and garage doors for the home to commercial grade sheet doors for storage units and large rolling steel doors for the commercial customer. They are the local distributor for Overhead Door Corporation, the oldest manufacturer of doors in the country, as they've been in business for 100 years. They are also growing by adding gates and access control products to install, meaning they can be opened by a remote control or a code.



And what's a typical day for their staff? They do it all from getting the install guys out the door every morning, making sure they're loaded up for installs, problem solving if something goes wrong, posting jobs, hiring people, quoting jobs, running sales calls, and, of course, filling in when someone is away. Wayne's role is president of the company and that includes sales, scheduling and community outreach.

He says their company truly is a team effort with his wife Jennifer, as they both are involved in the day-to-day operations of the business. Some of her responsibilities include HR, permitting, purchasing, marketing and advertising. She also volunteers at the Church on Bayshore in Niceville, has served on the personnel committee and has helped out with the building project.

Wayne is committed to com-

munity involvement as well and, since 2011, has served in the Destin Rotary Club, and was Sergeant at Arms last year. He also served as the chairman of the TecMEN group for a year and vice-chair prior to that, which is part of the Okaloosa Economic Development Council. Wayne volunteers at the Church on Bayshore having served as a Life Group leader in the past and serving on the Stewardship Committee. Wayne says he strives to maintain good relationships with his clients, as reputation is everything. He's also a member of the Walton County,

Bay county, Niceville and Destin Chambers of Commerce.

Wayne and Jennifer are thrilled that their first granddaughter, Josie, 20 months, has made the move to Miramar Beach with their oldest daughter and son-in-law. They also have another daughter and son in law who live in Navarre. When not working, they like to spend time with family boating, or cruising for vacation.

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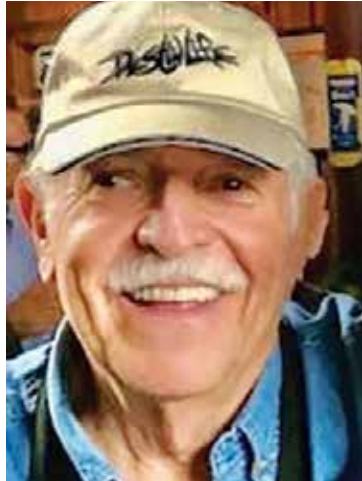


Business

"Gabby Bruce You Make A Difference" Award!

By DONNA MONTALVO

As A2Z Specialty Advertising Inc. continues to remember and celebrate the life of local legend, Gabby Bruce, Trisha Marks, Client and Community Relations Manager with SimpleHR writes, "There are many things in our community that make me smile and remember Gabby Bruce! I consider myself blessed to have known Gabby and am grateful to have also called him my friend. Losing a loved one is an emotional roller coaster, but being able to share and honor their memory makes each day a little brighter. This is what Gabby Bruce was, and continues to be about. After speaking to him about ordering team T-shirts in memory of my son, Robbie, for the American Suicide Prevention walk, he did not hesitate to make sure my order was not only delivered on time, but also would not allow me to pay for



them. He continues to be a ray of sunshine through his wife, Debbie, and A2Z Advertising by presenting the "Gabby Bruce You Make a Difference Award" throughout our community. Thank you Gabby, Debbie, Donna and A2Z Specialty Advertising for all that YOU do!"

Each month we will include a story from someone who has

worked alongside Gabby, so you can see the kind of impact he had and continues to have in our community! By May 2022, we will have presented 12 awards to local businesses who have made an impact by their generosity and personifies Gabby's giving back to our community.

The next winner of the "Gabby Bruce You Make A Difference" award will be presented to the White Wilson Medical Center at the Destin Chamber of Commerce's Business Before Hours on August 13th.

White Wilson Medical Center (WWMC) has been providing health care services to Florida's Emerald Coast for over 75 years. In 2012, they formed the White-Wilson Community Foundation to help improve healthcare in Okaloosa, Walton and Santa Rosa Counties through service and education.



The Little Black Dress Party, WWMC's annual fundraiser, was formed in 2010 to raise awareness regarding the importance of preventive healthcare, specifically in regard to women's health. There has been a drastic decline in preventive healthcare nationwide, and they believe that the most effective way to

offset diseases like breast cancer, heart disease and osteoporosis is through early detection.

WWMC's vision is to make our community the healthiest place on earth, and they are well on their way!

Their next Little Black Dress Party is set for September 2022.

FPRA NWFL Coast Chapter Announces Image Awards

The Northwest Florida Chapter of the Florida Public Relations Association (FPRA) recently announced the winners of the 2020 FPRA Image

Awards. Conducted annually, the Image Awards competition provides PR practitioners a platform to be recognized in their local markets for their out-

standing public relations strategies, programs and campaigns. The awards also work to give entrants insights for entering their work, if they choose, into



BY SAVVY LEIGH PHOTO

FPRA's statewide competition the Golden Image Awards, which have become a standard of public relations excellence in Florida.

Seven total Image Awards were awarded this year by the NWF Coast Chapter:

Image Award: Whitney Lee with Social Lee PR & Media Co., Jackie Blue and Scott Russell for "Misty the Mermaid Brings the Island Hotel to Life!"

Continued on next page

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BY RICKY HARPER, C12

I recently watched the movie ‘Greater,’ a true story about Arkansas Razorback football player Brandon Bullsworth. When he was in junior high, his football coach told him that he would never amount to anything. He proved that coach wrong and became a standout high school player. But when he tried out to play college football, he was told by his beloved Razorbacks that he was too small to play in the SEC. Brandon proved them wrong, too, and went on to become an All American at Arkansas. In addition to his football success, Brandon lived an extraordinary, but sadly short life that inspired many.

The great Vince Lombardi said, “Perfection is not attainable, but if we chase perfection, we can catch excellence.” Brandon Bullsworth found excellence in football and life.

As businesspeople, we should be like Bullsworth and chase perfection. We should strive to be extraordinary. But how?

Author and historian Kevin Kruse studied some of the most successful people in the world

to learn what made them excel. He interviewed entrepreneurs, Olympians, astronauts—extraordinary people from many fields. He wanted to know what made them ‘extra’ ordinary and he found it came mostly from the way they managed their time.

His research revealed 15 common traits of these extraordinary people and resulted in his best seller, 15 Secrets Successful People Know About Time Management. Here are those 15 secrets:

They focus on each minute of each day. They do not block out hours or half hours on their calendars, they block minutes. They make each one of the 1,440 minutes in each day count.

They focus on one thing. As Gary Keller said in his seminal work, *The One Thing*, “Multitasking is a lie.” Do one high priority task at a time.

They do not have ‘to do’ lists. Rather, they put tasks on their calendar.

They do not procrastinate. Kruse says that your future self will let you down. Do it now.

They make it home for dinner. Life is about priorities, and family should be high. Very high.

They use a notebook. Studies have proven that the act of writing notes makes you three times more likely to remember something, even compared to typing.

They check email no more than three times each day and then only for 21 minutes per session.

They avoid meetings ruthlessly.

ly. And when they have meetings, they start on time, have and follow an agenda, and end on time. There is no other way to have a meeting.

They say ‘no’ to almost everything. They know that every yes is a no to something else.

They follow the 80/20 rule. Also known as the pareto principle which states that 80% of outcomes are the result of 20% of activities, they know that done is better than perfect.

They delegate almost everything. They never ask, “How can I do this?” Instead, they ask, “How can this get done?”

They have theme days each week. Example: Meeting Monday, HR Wednesday or Financials Friday.

They touch something only one time. If it can be done in 10 minutes or less, do it immediately.

They practice a consistent morning routine. This time is not work; its focus is body, mind and spirit.

They know that energy is everything. They live a life of rhythm, they nurture their mind, faith and body by not skipping sleep, meals, quiet time, exercise and other needs.

Be extraordinary. Chase perfection by using these time management practices. It is not

as hard as you think. Jimmy Johnson said, “The difference between ordinary and extraordinary is that little extra.”

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FPRA

continued from previous page

Image Award: Tracy Louthain, APR, CPRC, for Newman-Dailey Resort Properties for COVID-19 Response Landing Page

Award of Distinction & Judges Award: Whitney Lee with Social Lee PR & Media Co., Jackie Blue and Scott Russell for “Misty The Mermaid Brings The Island Hotel to Life!”

Award of Distinction: The entire team at the Frances Roy Agency for Hello Frances Podcast “Enneagram in the Workplace Series”

Additionally, three annual Community Awards were presented:

For-Profit Communicator of the Year: Sean Dietrich

(Author + Storyteller)

Non-Profit Communicator of the Year: Shervin Rassa (CEO, Boys and Girls Clubs of the Emerald Coast)

Social Impact Award: Jared Williams (Get the Coast)

Honorees

For-Profit:

Lori Leath Smith

Danica Phillips

Bill Lindsley

Non-Profit:

Zhalman Harris with Athena’s Legacy

Corey Dobridnia

Myra Williams

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The Importance of Insurance Loss Documentation



By MATTHEW VANDERFORD, CLAIMOLOGY

The most common thing that makes it difficult to recover from property damage, whether it's water damage to your home

from a broken pipe or smoke damage ruining your antiques to mold damage destroying everything in your business, is the fact there are so many details in accurately preparing and filing insurance loss documentation, recalling effected items (not just property), and what needs to be replaced by the insurance company. Frequently, when I've had to ask insureds about what contents were damaged, what the house contained, what types of materials were used, what backup systems their business had for record keeping, unfortunately a lot of times...the answers are the same. "I'm not sure," "I have to see," "I don't really

know," or "I have to make some calls." YIKES!

When it comes to property and business damage – there is really one thing to remember—be prepared. In business, it comes a little easier to be prepared and have strategies in place in the event major wind damage allows water in the building or a fire damage ruins a portion of the property and the company needs to relocate to keep operating. But you'd be surprised how many business owners can't find one of the most important pieces of information when a loss occurs – THE INSURANCE POLICY! Homeowners and Condominium Associations have the same trouble too; when an emergency happens, everyone starts to scramble to find out the details of their insurance policy! Properly recording damages and prepping insurance loss

documentation is vital to ensure that if you have the right insurance coverage, you receive what you've paid premiums for! So, here's some helpful tips on what to do before the storms of life makes things hectic.

- Have on file a Complete Copy of your insurance policy. This can be requested from your insurance agent or insurance company directly.

- Keep a copy of the insurance policy online. Ask your insurance agent or insurance company to email it to you if possible.

- Keep all your most important papers, records and valuables in safe and secure place; a safe is a GREAT place!

- Take the time to photograph your property once a year – especially after remodeling, updating home or office furniture and electronics.

- See if you can find a copy

of the blue prints or architectural drawings – you may want to pay someone to draft a copy for general purposes.

- Write down a list of what things cost when you purchased them – in this age you can digitally keep receipts.

- New gifts for the holidays or major purchase at the end of tax season? Document it and add it to your files.

Let's be honest, most people find it difficult to do the tedious things, but one thing I've come to learn and appreciate is the value of details, and, detailing those details...and I think I just came off as Ned Ryerson (Google it)! After years of being involved in insurance claims and property damage restoration, I can say one thing for sure, there is great importance and value in being prepared and setting the stage for recovering what is owed in a legitimate insurance claim; accurate insurance loss documentation, should lead to accurate indemnification.

For a fast and easy way to keep all your important files and photos, check out Google's app called Google Drive (there's a direct link to check it out – many companies and professionals use it for its ease).

Here's an old Cub Scout motto to motivate: "Always Be Prepared!"



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Heartland BancCorp Establishes Loan and Deposit Production Office in NW Florida

Ashley Vannoy to Lead New LPO/DPO

Heartland BancCorp, (“Heartland” and “the company”) (OTCQX: HLAN), parent company of Heartland Bank (“Bank”), today announced the establishment of a Northwest Florida Region Loan and Deposit Production Office led by Ashley Vannoy, Senior Vice President. This new market in Destin will allow for a focus on strategic growth for the bank.

“Our new Loan and Deposit Production Office in Destin is a fantastic opportunity to enter a business-friendly growth market. Fortunately, we have a

community banker in Ashley Vannoy with roots in the area to carry out our mission and share our commitment to value,” stated G. Scott McComb, Chairman, President and CEO.

Ashley brings over 30 years of banking experience in the Northwest Florida market to the Heartland team, utilizing her numerous capacities including retail, business banking, commercial lending, private banking and marketing. Her expertise in financial analysis, client management and customer service contribute to her focus on col-



laboration and communication

to assist her clients with accomplishing their banking goals.

Dedicated to the Northwest Florida community, Ashley has served on several local boards including the Okaloosa Economic Development Alliance (now known as One Okaloosa), the Caduceus Society of Emerald Coast Sacred Heart Hospital, Destin Rotary, the Mentoring Emerald Coast Board of the Walton Area Chamber of Commerce and the Seaside Institute. A Pensacola native, she is a graduate of Leadership Walton, Leadership Okaloosa, Leader-

ship Santa Rosa and Graduate School of Banking at LSU.

“Our team is energized and ready to share Heartland’s personalized financial services and technology solutions with Northwest Florida,” Ashley said. “For over 100 years, Heartland has lived its values in supporting individuals, businesses and organizations to enrich lives in their communities. We are committed to serving the needs of our clients and growing our organization in this exciting market expansion.”

A Tale of Two Trees

BY COURTNEY LINDBERG,
DIRECTOR OF INNOVATION,
ARBORBROOK CONSULTANTS

Mark grew up wanting to be an artist and indeed he became one—a graphic designer for a newspaper. Then one day not too many years ago, as the newspaper industry continued to decline, Mark was delivered the unfortunate news that cuts needed to be made and he no longer had a position.

This isn’t a scenario any of us ever want to be in and we all respond differently. But as time passed, Mark sought the Lord for direction. An answer arrived one morning as he awoke and he had a knowing that he could not understand – that he was to go into nursing.

There was no doubt in his mind. He just knew, as if the answer was a resolute truth that had been downloaded overnight. It was simply there, where it hadn’t been before, without question.

Those closest to him argued against the idea, and assured him that he did not want to go into nursing, go back to school at this point in life. But to Mark, it was not an idea, not something to be deliberated. It was the truth. The only decision for him was if he was going to follow said truth, or not.

The question of financing this journey soon came to the forefront. Had he asked an average advisor where to go for funding, the vast majority would

have suggested against withdrawing from his retirement account. Especially in light of his age and current unemployment. However, it doesn’t take very much reading in the New Testament to see that Jesus’ view of money was often contradictory from what we would think. Mark used his retirement and when it was all said and done two years later, he had just enough, almost to the dollar.

It was unfortunate the circumstances that brought me, my wife and child into the hospital that weekend, but having been on the receiving end of Mark’s calling, I can assure you that he was made for this. It is one thing to see someone good at their job; it is another entirely to see someone called to it. And that difference is measured in heart, from his, to ours. It’s one of those things you realize in the wake of calamity; how important some things truly are, how important so many things really aren’t.

Our situations and lives are unique to each of us and like commandments and callings, there are some that apply to us all; do not murder, do not steal, and then there are some that are designed specifically for us individually, like to go and become a nurse, or leave the land of your father, or stand up to a Pharaoh, or build an ark.

There are, of course, good financial principles to follow, but as we believe and why our

clients have chosen to work with us, is if we rely completely on the knowledge in this world and do not consult that great Spirit beyond this world, we settle for much less than what could be. We, in essence, choose the Tree

of Knowledge over the Tree of Life. As I recall, that didn’t work out too well.

Mark could have chosen to view his retirement account, his money, as the goal, making decisions for his life around it.

Instead, he viewed the calling as the goal and used money as a tool to achieve it. He looked beyond the money into something greater.

My hope for you is that you will Go Beyond Money, too.



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 Musings

What Ever Happened To: **Humility?**



BY MYRNA CONRAD

Many people mistake humility for weakness, passivity or insecurity. However, a humble person is anything but weak, passive or insecure. It takes a person with tremendous inner strength to realize and admit his or her limitations and to live free from the ever-present pull of pride and arrogance.

In today's internet saturated society, we are told that we need to promote ourselves. Social platforms seem to encourage vanity, self-promotion and the need to be liked or followed. People today are being told they need to focus on their own identity and who they want to be.

The real question should be, how much time are we willing to spend with God so that He can show us who He wants us to be?

We do not see much humility exemplified by the leaders of our day. Instead we are bombarded with "look at me" and "I did this or that." It seems that the very dangerous attitude of pride prevails in our world today. Pride focuses on "who is right," while humility focuses on "what is right." I don't hear many people within our government or leadership today talking about the great things someone else has done. Instead there is a lot of time spent degrading the other person, so that they will look better. I saw a shower curtain once that had this phrase printed all over it, "It's all about me." That pretty much sums up a lot of people in society today.

While some think of humility as being passive, a humble person is very active in finding ways to serve others. It's important for us to think past ourselves and accept that we are not the most important person in any given scenario. Finding ways to serve



others can help us do this. The humble person knows how to give with a generous heart, yet how to receive with a thankful heart. I love this quote by Rick Warren, "Humility is not thinking less of yourself, it is thinking of yourself less."

A humble person has learned to admit they do not know it all. It takes a person who is secure in who they are to be able to embrace humility. A humble person is quick to admit when they are wrong and eager to learn from their mistakes. Because a humble person is able to accept their own limitations, they are better able to feel a deeper com-

passion for those around them.

Many more benefits stem from humility than from pride. Humility frees a person from the stress of having to be perfect or hiding their imperfections. Humility also fosters an attitude of gratitude while pride tends to lead toward entitlement.

Humble people are quick to take responsibility for their actions. A humble person accepts that they are not always in control and they are okay with that. They realize their need for other people and most importantly they realize their need for God.

Abraham Lincoln said, "We have been the recipients of the choicest bounties of Heaven, but many have forgotten God. We have forgotten the gracious hand which preserved us in peace and multiplied and enriched and strengthened us; and we have vainly imagined, in the deceitfulness of our hearts, that all these blessings were produced by some superior wisdom and virtue of our own. Intoxicated with unbroken success, we have become too self-sufficient to feel the necessity of God's re-

deeming and preserving grace."

Do you want to develop an attitude of humility? Here are a few strategies:

Be Aware:

Determine if you have the correct understanding of humility.

Pride creeps into all of our hearts. Examine your attitude each day.

Be aware of your insecurities so that you don't use others to cover your own mistakes.

Be Intentional:

Develop a heart of serving others. Find ways in your home and community to serve.

Always be willing to take responsibility for your actions and quick to ask for help when you need it.

Look for ways to encourage and help others rather than promoting your own self.

Focus on what is right instead of who is right.

"Most of the shadows of life are caused by standing in our own sunshine." -Ralph Waldo Emerson

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The Little Girl



BY SEAN DIETRICH

There once was a little girl who lived in a tiny town, in the far-off land of south Alabama. A beautiful little girl. A girl with braided brunette pigtails, chocolate eyes, skinned-up knees, and a cherub smile.

Hers was an era when men wore fedoras and women wore summer dresses. An era when bulbous, chrome-covered Fords and Chevys traveled 12 mph on the main drag. When distant radios sat in window sills, playing Bing Crosby, Eddie Fisher, and of course, Les Baxter.

From her earliest years, the girl's favorite activity in the world was dirt. Oh, how she loved playing in dirt. She loved to put her hands in dirt. She loved squeezing dirt. She loved smelling dirt. Other girls played with porcelain dolls, others liked coloring books. She preferred straight mud.

Her daddy owned the hardware store. Her mama was a math teacher. They were your typical small-towners. Her father spent his days sitting behind a shop counter with a floor fan aimed at his sweaty face, selling roofing nails, fishing rods, and toilet lids. Her mother sat at a blackboard, teaching kids the cosine.

Meantime, if the little girl wasn't playing in dirt, she was usually eating. She has always been a great lover of food. Namely, cake. Cakes of all kinds. But also candy bars. You never saw anyone love candy bars more.

Her favorite candy bars were as follows: Pay Days, Baby Ruths, Snickers, Almond Joys, Butterfingers, Heath bars, Milky Ways, Hershey's bars, Mounds, Crunch bars, Kit Kats, Mars bars, Three Musketeers, Twix, Reese's Peanut Butter Cups, and pretty much anything else that comes in a wrapper and isn't good for your teeth.

And don't even get the little girl started on ice cream.

One of the girl's inherent gifts was the ability to make flowers grow. She was good at it. Some people just are. This is why throughout the girl's lifetime her fingernails were often dirty, her skirts were stained with soil, and her arms were usually tan.

When she got a little older she went to Huntingdon College, a Methodist school. She left her Alabama hamlet, driving in her first-ever automobile. She took Highway 31 straight up to Montgomery, seated behind the wheel of a giant gray Plymouth that looked like a seasick Moby Dick.

The car was junk. Sometimes it didn't even crank. And once you got it going, if you braked at an intersection the engine would die. So, she learned to completely ignore stop signs. A lifelong habit she would carry into old age.

Going to a Methodist college was fun. Like all good Methodist girls, she would often sneak beer into the dorms, icing longneck bottles in the lavatory sinks, trying hard to ignore the framed portrait of Jesus on the wall.

Late at night, the girls would all congregate in someone's room, sitting on filthy dormitory floors, eating homemade cookies and smoking unfiltered cigarettes. They would burn the midnight hours laughing and discussing the philosophical topics that all devout Methodist girls discuss.

Methodist boys.

But mostly the girls just rode around in that hideous car. They took famously fun trips through town. And whenever the ugly car would approach a busy intersection, local traffic cops, who recognized the vehicle, would halt traffic to let the girl's Plymouth blitz through the stoplight so she wouldn't have to tap the brakes.

When the car rolled by, five or six beautiful girls leaned out the windows, blowing kisses to the patrolman, hair flying in the wind, all screaming, "Thank you, officer!"

And it was probably the greatest day of that officer's life.

The girl eventually married. She settled down. She had kids. Three of them. Two girls and a boy. She had a cute house. A nice backyard. Many colorful flowers.

She did the usual mom stuff. She changed cloth diapers, attended school plays, went to Little League games. She was in Civic League, she made ridiculously good deviled eggs, and she could whip up a tomato chutney that made grown men see visions.

And then she grew old.

It all happened so fast that hardly anyone noticed. Why does age work like that? Why do the years get shorter? Why does life itself whirl past us at a breakneck tempo?

Her lifetime went by like a veritable blur. Often she wonders where it's gone. It seems like only yesterday afternoon

that her lean, youthful body was seated behind the great wheel of that godawful Plymouth.

Today, however, she lies in her hospice bed, drifting in and out of consciousness. She stares out her bedroom window, looking at her rainbow of geraniums, begonias, pansies, lantana, impatiens, and hydrangea-like clusters.

I'm sitting beside her, writing this.

My thoughts are interrupted when she struggles to speak through the confusion that overwhelms her mind. But eventually she gets the words out so that we can understand her.

"Please," she says. "Don't for-



get to water my flowers."

We won't, of course. We will never forget. Because we all know how much this girl loved playing in the dirt.

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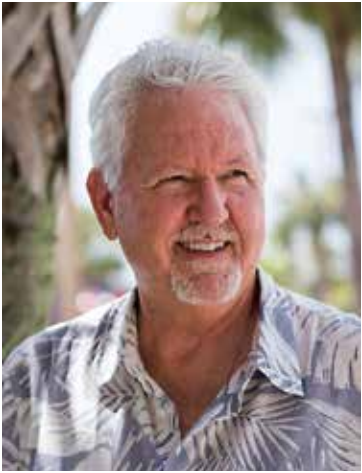

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 Musings

A Pastor's Ponderings: The Parable of the Fig Tree



BY PASTOR DAVE HOLLAND

"Then he told this parable: 'A man had a fig tree, planted in his vineyard, and he went to look for fruit on it, but did not find any. So, he said to the man who took care of the vineyard, 'For three years now I've been coming to look for fruit on this fig tree and haven't found any. Cut it down! Why should it use up the soil?'"

'Sir,' the man replied, 'leave it alone for one more year, and I'll dig around it and fertilize it. If it bears fruit next year, fine! If not,

then cut it down.'" (Luke 13:6-9, NIV).

The three trees I planted looked dried out and sucked up. What did I do wrong?"

Years ago, I pastored a church that built a new facility. The congregation and I did the landscaping as money had run dry. I bought and donated three healthy pine trees for the project. Each tree stood over four feet tall and showed every sign of health.

I dug holes and plopped the trees in, carefully backfilling with good soil and watered liberally. I planted them with their root balls wrapped in burlap as I assumed the wrapping was biodegradable. Watching those trees over two years was discouraging as their branches drooped and their color lightened. They looked drawn in—as if they were holding their breath.

Leaving the burlap bag around the roots was the critical mistake, and the trees were starving from a lack of nutrients. I had to dig them up, remove the burlap and replant them. Jesus

would call this "repentance." Today they are thriving and are over 20 feet tall.

Christ encounters a similar human situation and gives a stern ultimatum in Luke 13:1-9, "Repent or Perish." This sounds harsh, but He tells the parable of the barren fig tree to explain.

Jesus likens God to a landowner who expects a harvest from his farm. He describes a tree that is taking up room and soil in the Lord's vineyard but is not producing fruit. The parable shows that uselessness in the Kingdom of God is unacceptable and invites disaster. The story also shows the patience of God as Christ the Gardner works on the tree to bring it to a condition of fruitfulness.

Jesus is calling attention to our urgent need for true repentance as fertilizer for our soul. If we are not growing and changing, we are dying. Only by turning to God and drawing life from Him can we develop fruitfulness.

William Barclay says in his "Daily Study Bible, The Gospel

of Luke," "There are two kinds of people in this world—those who take out more than they put in, and those who put in more than they take out. In one sense we are all in debt to life." The fig tree in our story is taking up space and not giving in return.

Christ's story begs the questions, "Of what use am I in the world? Am I being fruitful for the Lord?"

Jesus will dig around in our lives and fertilize it with His Presence, His Spirit and His word—if we give Him permission through repentance. Christ is the creator, sustainer and Lord of the universe and yet, He bows down to dig in our dirt, remove the burlap of our hard-heartedness to add fertilizer, so we can bring forth the fruit of the Spirit.

The great Puritan preacher, John Bunyan, addressing the tree in a sermon says, "Barren fig-tree! See how the Lord Jesus by these very words, suggesteth the cause of thy fruitless soul. The things of this world lie to close too thy heart; the earth with its

things has bound up thy roots; thou art an earth-bound soul."

Feed your soul with the word and the Spirit to produce fruit in your life. Allow Jesus to dig around and fertilize your soul. Repentance is nothing less than a radically changed life that has uprooted worldly habits. Loosed to bear the fruit of love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control—life becomes an amazing adventure.

Dave Holland pastored churches for thirty-eight years before retiring in Destin, Florida. 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 DavidHolland54@gmail.com.



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Young Banner Artists with a Bright Future

BY RON SANDSTEAD

Creating art seems to satisfy an artist's inner need. The feeling comes whether an artist is a hobbyist or a professional. As an observer of art and artists, I have always wondered about this inner need. It seems to compel them to create. Artists often can't explain why they create other than to say that it brings them peace. I understand this. There does not need to be any other reason. Peace is good enough.

The two artists I am writing about today are young. They are at the beginning of their lives and are learning many new things. In a way, they are like young birds in a nest thinking about joining the rest of us in flight. They are just starting to stretch their wings and preparing for the journey ahead. They might not know where they are going yet — but they do know that art will be a part of their adventure.

I first met Jenna Rodrigues over a year ago when she and her mother came to our Banner Art Auction. We were selling the previous year's banner artwork to raise money for the continuation of the Main Street Banner Art

project. They wanted to know if Jenna could create a painting for a banner. I told them "absolutely" and asked Jenna if she had any drawings she could show me. She immediately pulled out her sketch pad from her backpack. I was impressed that she was so eager to join us. And her sketches were really good!

Jenna was 11 when she painted her "Pelican on a Dock." Then, because of the Covid shutdown, it took us almost a year to get her banner displayed. It was on Main Street for four months and is now hanging at the Community Center.

Jenna is now 12 and going into 7th grade at Ruckel Middle School in Niceville. She enjoys school and participates with her school band. She plays the alto saxophone and is also learning to play the bass guitar. For sports, she likes playing volleyball and soccer. Still unsure about what she wants to do for a profession, she does know that she loves sketching and expects to be creating art for the rest of her life.

Jenna's favorite artist is Jackson Pollock even though her personal art style is quite different. She likes painting flowers and



Jenna Rodrigues



Trey MacDonald

nature scenes. She created her pelican painting using alcohol markers, but is now experimenting with water colors. She likes the way water color looks on her sketches. She carries everything in her backpack so she can draw or paint whenever she has a chance.

Trey MacDonald was only

10 when he painted his "Sea Turtle" swimming in the Gulf. Like Jenna, Trey used alcohol markers to paint his turtle. Trey's banner is currently displayed on Main Street. It is the first one you will see as you travel north from Hwy. 98. During his summer break, Trey has been practicing his sketching ev-

ery day. His favorite subjects are boats and football players. After being shown a picture of one of his boat sketches, I asked him to paint a boat for his next banner.

Trey is now going into 6th grade at Valparaiso STEM School. He loves sports and enjoys playing basketball, Lacrosse, football and golf. When I asked him what he wants to be when he grows up he didn't hesitate. He wants to be a basketball player. There goes his art career.

Besides sports and art, Trey loves the piano, has been playing for over three years and is quite accomplished. According to his piano teacher, Brandon Boutwell, he has advanced beyond his peers.

In talking to both of these young people, I am struck by the balance they have in their lives. They are pursuing a variety of interests. Yet, art seems to be that one thing they do to relax and feel good about themselves. Good for them!

Their flight — and future — awaits.

Savvy Leigh

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 Arts & Music

MKAF Names 2021 Festival of the Arts Poster Art Contest Winner!

Mattie Kelly Arts Foundation (MKAF) announces talented artist, Estelle Grengs, this year's Festival of the Arts poster contest winner. Born and raised in New Hampshire, Estelle is a self-taught artist that molds a unique and whimsical folk-art style that embraces her experiences growing up in New England as well as her adventures as an Air Force spouse. Estelle uses mostly acrylics, but enjoys the versatility that mixed media

art offers her pieces. Through vivid, bold colors, Estelle continues to create lively and happy artwork for her each and every customer. You can find Estelle's work on her website estellegrengsart.com, at her new gallery located in Freeport, FL, and at many galleries along Florida's Emerald Coast.

"Winning this prestigious award back in 2018 blossomed my art career. To win the Mattie Kelly poster contest again in

2021 is a complete honor. I am forever grateful to the Mattie Kelly Arts Foundation for continuing to support my dreams as an artist," says Estelle.

As the annual poster art contest winner, Estelle's award-winning art receives a cash prize of \$500. The winning poster becomes the signature artwork to promote the 26th annual festival poster, postcards, the festival guide, t-shirts, and souvenirs, on the MKAF website,



Estelle Grengs, 2021 Poster Art

shows, the MKAF Festival of the Arts is one of the most anticipated cultural events of the year. The 26th annual event is set for Oct. 30 - 31 at the Mattie Kelly Cultural Arts Village in Destin. This event is FREE to attendees.

During the Festival, artists from across the U.S. will offer up their original artwork in the form of oil, watercolor, acrylic and glass paintings; photography, sculpture, pottery, wood, paper, fiber, mosaics, mixed media, jewelry designs, and more in order to compete for \$10,000 in cash prizes in 27 award categories, including the coveted "Best in Show" and "People's Choice Award" which is selected by festival fans. The Festival also features a Collaborative Art Exhibit, which showcases select artwork of more than 60 community adult and student artists.

A celebration of art, music, food, and family fun, special features of the Festival include a live music lineup, arts, and craft activities for children, souvenir posters, t-shirts and more.

For more information on MKAF events, community outreach programs, volunteering, or investing in the arts, visit online at MKAF.org or call (850) 650-2226 to get involved.

social media pages, and more. Festival attendees are invited to view Estelle's winning art at this year's Festival of the Arts, where the artwork will be available for purchase. In addition, the art is featured on this year's official poster and a festival t-shirt.

"We're excited to have Estelle's vibrant, colorful artwork this year for our posters and t-shirts. This represents Estelle's fourth win in the poster competition. All festival goers can find her original artwork in booth #1," says Deb Nissley, MKAF Festival Producer.

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dancers, instilling foundational elements of movement through creative experience, expression and play. Both boys and girls are highly encouraged. Classes occur once a week on either Tuesday or Saturday.

These classes run through the academic school year and require annual registration. All levels are instructed by Rachel Prescott. Classes begin Sat., Aug. 21 and Tues., Aug. 24.

There will be two performances featuring all levels: December Winter Showcase and End of School Recital.

Register online at studio6twenty5.com. Please email any questions to rachel@studio6twenty5.com.

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ECTC Launches 9th Annual Season

With its ninth annual season Emerald Coast Theatre Company (ECTC) presents 14 (and counting) reasons to escape to the theater to have a laugh and be entertained. "Season nine marks a new era of growth for Emerald Coast Theatre Company," says ECTC co-founder and producing artistic director Nathanael Fisher. "This past year we thrived because our community gathered around us and supported us. We are excited about offering children and adults even more opportunities to get engaged in our tribe and experience the comradery and joy of live theater."



ECTC's professional 2021-2022 Professional productions includes six offerings: a zany musical comedy, a musical adventure, a charming holiday musical classic, two dramatic comedies and a retro musical revue.

The season lineup includes the return of the Storytelling series and the Professional Second Stage series featuring Cabaret Revue and Listening Lounge. The full line up of these offerings will be announced in full at a later date.

All professional production schedules are Thursday through Saturday at 7:30 p.m. with Sunday matinees at 2:30 p.m. (unless noted otherwise). All ECTC productions will be staged at ECTC's space located upstairs at 560 Grand Boulevard in Grand Boulevard Town Center, located in Miramar Beach.

Enjoy a sampling of the season and special subscription rates at Taste of the Season launch party with the ECTC tribe on Thursday, Sept 9th from 6:30 p.m. – 8 p.m. at ECTC's performance space located at 560 Grand Boulevard in Grand Boulevard Town Center. The event is free and open to the public.

The full schedule and registration information for Professional Main Stage and Second Stage productions, Professional Theatre for Young and Very Young Audiences and Teen Players Present can be found at www.EmeraldCoastTheatre.org.

Tickets for musicals are \$36 per person for adults; \$34 for seniors (55 years old and up) and military and \$30 for students (must show ID). Non-musical professional productions are \$34 per person for adults; \$32 for seniors (55 years old and up) and military and \$28 for students. Tickets for Theatre for Young Audiences (TYA) productions are \$18 per person for adults; \$16 students, \$12 for children (12 and under); ages three and younger are free. Tickets for Field Trips are \$10 for students and chaperones;

teachers are free (minimum 20 students). Theatre for the Very Young (TVY) productions are \$15 for adults, \$13 for students, \$10 for children four through twelve, and free for three years old and younger.

Tickets for Educational Program shows are as follows: ECTC Kids Program tickets are \$14 for adults, \$12 for students, \$8 for children 4 to 12, free for 0-3 years old and they must sit on an adult's lap; ECTC Teen Program tickets are \$16 for adults, \$13 for students, \$12 for children 4 to 12, free for 0-3 years old and they must sit on an adults lap.

ECTC VIP Memberships are on sale now. VIP memberships are \$400 per person and up. They include: one ticket to each of the six Professional Productions, and four Flex Pass* tickets to use for any Theatre for Young Audiences, Theatre for the Very Young, or Educational Theatre production. Other benefits include a VIP name tag, VIP reserved seats (advanced reservations required) to the productions, access to the VIP Lounge, eight complimentary drinks (wine, beer, or water) for the season, recognition on the ECTC website and in the printed programs, and 10 percent off all classes, camps, and additional tickets for shows. *Does not include tickets for the Storyteller Series, Cabarets, Special Events and Fundraisers. www.emeraldcoasttheatre.org/support.

To purchase tickets or VIP

Memberships call (850) 684-0323 or visit www.emeraldcoasttheatre.org.

To make a tax-deductible donation, volunteer or learn more

about Emerald Coast Theatre Company, find them on Facebook, call (850) 684-0323 and visit www.emeraldcoasttheatre.org.

06.01 ultimate aldean international touring tribute to jason aldean	06.08 84 a tribute to van halen	06.15 the wildflowers america's #1 tribute to tom petty & the heartbreakers
06.22 slippery when wet the ultimate bon jovi tribute	06.29 led zep classic zeppelin live!	07.06 vegas mcgraw tim mcgraw tribute
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TASTE THE Sunshine

AJ'S EL DORADO SUNSHINE LAGER



By PATRICIA LEE

During this past month there has been a lot of talk in our locals only Destinites Facebook Group about additional trash on the beach, as well as all around the area. Roll back to last month when my monthly article addressed overcrowding in our area and you'll find the culprit. We have more visitors and new residents than ever before. Sta-

Ask Destinites: More People; More Trash

tistically speaking, it's a given that we would be seeing more trash around our beautiful area and on our beaches. And, just who do we see about that? You guessed it. Look in the mirror. This is everybody's problem and we are the solution.

I have seen more beach clean-up volunteer group efforts than in the past, but it is still not enough. More people need to volunteer. If you are a new resident here, this would be a great way for you to meet your neighbors, make new friends and get involved with the community. The following are few names you can contact on Facebook to get connected with beach clean-up days: Bobby Wagner, Wendi

Townsend, Ebby Bond Stratton, The Divers Down Pollution Project, Erase The Trace Okaloosa and Coastal Community Cleanup. God bless these folks!

I have seen a lot of our group members say that the areas in front of the beach front restaurants are particularly heavy with trash; especially straws. We would all like to see restaurant owners take extra clean up measures, but they are short staffed right now. They don't have enough workers to wait on tables much less go pick up trash. I'm sure they would appreciate a group who would be willing to help them out—a group who would be willing to focus on the restaurant front areas maybe.

Grab your friends and neighbors and start one!

Toy bins: We need toy bins at all the beach entrances both public and private. So many visiting families do not want to take their beach toys home with them and just leave them on the beach. Toy bins would at least help that situation. Hotels or condo resorts could maybe have a bin in the lobby whereby they would weekly donate to a local charity. That is already being done in some other cities and we could do it here too—anything to keep people from leaving their toys and chairs out on the beach. Keeping our beaches clean is not just about preserving the beauty, but also to keep our turtles safe.

While we are on the subject of clean up, it's not just the beaches that need extra attention. Parking lots all over the city are seeing more trash as well. Many of our group members have expressed

wanting to see store owners be a little more aware and diligent about overseeing their property and keeping it clean. Meanwhile, if you step out of your car and see trash at your feet, please pick it up. Help the store owner out, who is also short staffed and would appreciate your kind gesture. We all need to step up our game on this trash issue to help our community stay safe and beautiful.

If you are a local and want to find out more about how to get involved with beach clean ups or community in general, please join our locals only Destinites group at www.Facebook.com/groups/Destinites. We have roughly 5,000 members now. So, any help you need can probably be found there.

Patricia Lee, Owner - www.Destinites.com

Creator - www.Facebook.com/groups/Destinites

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