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DESTIN Life

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The 26th Annual Festival of the Arts Serves Our Community

Saturday, October 30th | 9 a.m. - 5 p.m. • Sunday, October 31st | 10 a.m. - 4 p.m.

BY LORI SMITH

Mattie May Kelly (1912-1992), a member of one of Destin's pioneer families, wanted to leave a legacy. So, a handful of visionaries established a new non-profit in her honor, the Mattie Kelly Arts Foundation (MKAF), to provide resources for the promotion of the Arts in Okaloosa and Walton Counties through cultural events and educational opportunities. Mattie Kelly had bequeathed a 52-acre parcel of property reserved for the future development of a cultural and educational facility for the residents and visitors of the community which now features the Cultural Arts Village on a portion of the land. Annual Concerts in the Village are held here as well as the upcoming 26th Annual Festival of the Arts, the largest juried fine art festival in our area!

Known as one of Northwest Florida's premier fine



This year's Festival of Arts poster winner is Estelle Grengs, 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. Visit estellegrengsart.com or her new gallery located in Freeport.

arts shows and one of the most anticipated cultural events of the year, the MKAF Festival of the Arts is happening Oct. 30-31 at the Cultural Arts Village in Destin. "The festival is a celebration of the wonder of arts and culture," says Deb Nissley, MKAF Director of Operations and Festival Producer. "We will feature new surprises this year including free entrance to all festival-goers! I encourage everyone to stop by to enjoy beautiful art, live music and great food!"

During the festival, more than 100 artists convene each year from throughout the U.S., who 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. They compete for \$10,000

ARTS FEST
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Breakfast | Lunch | Espresso

985 Highway 98, Destin
(850) 424 6777 | CafeDestin.com

Newly Reopened! See coupon pg. 47.

The Destin Fishing Rodeo is Underway!

BY CALI HVALAC, TO DO IN DESTIN

2021 marks the 73rd Annual Fishing Rodeo in "The World's Luckiest Village" and with it comes the return of many events that were canceled in the previous year, prompting community excitement.

Since its inception in 1948, the Destin Fishing Rodeo has expanded into one of the largest fishing tournaments along the Emerald Coast. The rodeo is all month long, spanning October 1-31st. More than 30,000 anglers compete each year!

Back for 2021: Shark Saturdays, the Destin 5K Rodeo Run on October 3, the Kids Fall Movie Festival on

RODEO
continued on page 2



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Community

ARTS FEST

continued from page 1

in cash prizes in 29 award categories, including the coveted “Best in Show” and “People’s Choice Award” which is selected by festival fans. The festival will also feature a Collaborative Art Exhibit, which showcases select artwork of more than 60 community adult and student artists.

Hosting the annual festival is one of the most significant ways MKAF is able to continue its commitment to provide inclusive arts education programs for children and adults of diverse abilities and backgrounds. These include an array of high-quality visual and performing arts programs such as Arts for All Abilities, Arts Empower and Warrior Arts. Arts for All Abilities is a



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

program committed to helping people with disabilities learn a variety of art programs. Arts Empower, led by accomplished artists, serves K-12 students, at-risk youth, and children and adults with special needs. Warrior Arts seeks to offer therapeutic art classes for veterans/active duty military in order to heal both visible and invisible injuries. Warrior Arts’ signature program

is the Zentangle, an open-ended drawing activity that increases focus and creativity, while alleviating stress and anxiety. MKAF’s outreach program has been recognized by The Florida Department of Education with the Award of Distinction.

MKAF also offers a comprehensive model of artist residences, hands-on workshops and public education events featur-

ing music, theatre and the visual arts. Programs are offered free of charge to participants made possible by grants, private and corporate gifts; and supported by MKAF event fundraising. For signature events, a portion of profits from Concerts in the Village and Festival of the Arts help to fund these community outreach initiatives.

Now in its 26th year, MKAF bridges the gap to those who either lack access to the arts or could uniquely benefit from the experience. Since 1995, these outreach programs have inspired more than 337,800 children and adults in over 75 schools and partner agencies in Okaloosa and Walton counties.

For more information, visit MKAF.org or call (850) 650-2226.

To read more about Mattie Kelly, her family and her living legacy, see February 2020 Destin Life at MyDestinLife.com.



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RODEO

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October 11, Ringing of the Bell on October 16 and Halloween on the Harbor on October 31.

The weigh-ins happen on the docks behind AJ’s Seafood and Oyster bar located on the Destin Harbor and this year’s Miss Des-



tin, Kaylie Sparks, is right there alongside long-time weigh-master Bruce Cheves. They are free to the public and are open daily from 10 a.m.-7 p.m. To participate, charter boats and private boats must be registered at least 24 hours prior to weighing in a fish. There is no fee for anglers fishing on a registered vessel (pri-

vate or charter) and shore fishermen can participate by simply bringing their catch to the scales. You can fish by kayak, paddle board, pier, bridge, jetty, shoreline and surf – whichever you prefer. When a shark or a big grouper or tuna is on the scale,

Continued on page 29

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

2021 Destin Fishing RODEO
SEVENTY-THIRD ANNUAL

Our Hometown Hero: Destin's American Legion!

BY LORI LEATH SMITH

More than a century ago, men coming home from a declared war joined their neighborhood American Legion Post. It was a place to tell war stories and find camaraderie.

Times have changed, but the mission hasn't. The non-profit American Legion exists to help veterans in need as well as people in the community—its motto: Veterans Strengthening America.

A local landmark, and perhaps hidden treasure, Destin's Davis-Sikes American Legion Post 296 brings this same spirit to our piece of paradise. Chartered in 1955, Post 296 was named after two of our fallen World War II American Heroes—Elborn M. Davis and Rolen C. Sikes. Elborn M. Davis was born on September 4, 1912, in Point Washington and was killed in action on July 17, 1944, at the invasion of Normandy, France. Rolen C. Sikes Jr., a Purple Heart and Bronze Star recipient, was born in 1959 in Destin. He was listed as killed in action on June 11, 1944, at

the Invasion of Normandy.

Post 296 has a membership of more than 200s. "Service is our mission," says Corlene Ziegler, the Post's Commander and a Marine Corps veteran. "We're here to serve our veterans, military and families in several ways." For example, our Legion sponsors Boys and Girls State (where high school juniors learn how our form of government works) and Blood Drives.

Recently, the Destin Post's ballroom was upgraded aesthetically and is available to rent for parties of all kinds. "Walls have been repainted with two tones gray and bright white trim in the ballroom," says Commander Ziegler. "There's a big screen TV, private entrance, parking and two bathrooms. The rentals help us achieve our goals of providing service."

Recent ballroom rentals have included a 50th anniversary party, several quinceaneras, birthdays, retirement, family reunions and other celebrations. Numerous memorial services



for veterans and family members happen frequently. "You can bring your own caterer and food," says Commander Ziegler. "No outside alcohol is allowed, but you can hire a bartender." Member and non-member pricing are very affordable at \$450 for four hours."

Commander Ziegler invites the community to participate in the Legion's events also. One of the most cherished is the Wreaths Across America ceremony where wreaths are placed at every veteran's grave in the Destin Memorial cemetery. This year slated for Dec. 18 at 1 p.m., "If you have a veteran you'd like

to have recognized, contact me or the Post," she says. Additional upcoming events include a Chili Cook Off, Oct. 17 and Breakfast with Santa Dec. 25.

And there's always fun and camaraderie to be had with ongoing activities held weekly:

Monday is Bingo night; Friday is Karaoke night. On Saturdays, there's five TVs for college Game Day watching and Sunday's Pro Ball in the Lounge, noon to 7 p.m. There's Sunday Breakfast from 8:15-11 a.m. "One of our Sunday chefs, Ray Castro, is an Army veteran and my grandson helps with the dishes; his daughter is a server," says Commander Ziegler. In fact, several of the employees' children work at the Legion. "We hope this will teach them to serve and give." The Destin Post also "properly retires flags to the cleansing flames" four times per year.

Commander Ziegler wants the Destin post to increase its reach in the community, especially to the youth. "You don't

have to be a member to participate in karaoke, steak night or other activities," she says. "All of the Post's happenings are open to the public. We also hope that community service and veterans helping veterans will appeal to younger people, too. We hope to expose them to American ideals...help them get to know the ones that paved the way for what we have today, have fun and hear the stories. It's time to teach the next generation."

Nationally, the American Legion has nearly two million members in roughly 12,000 Posts. There are many member benefits for \$40 per year. Please consider joining. "If you become a member now when you don't need us, we'll be here when you do," says Commander Ziegler. "If it dies out with this generation, then the next generation doesn't have it. We invite you to visit and enjoy all the features and events in a friendly and patriotic atmosphere," she says.

American Legion Post 296 | 311 Main St. Destin 32541 | (850) 837-3818 | www.legion.org

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Community

Cali's To Do In Destin! OCTOBER 2021

..... 6

Free Beach Bonfire | 6pm | The Bay Restaurant

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 7

Yoga | 8am | The Island Fort Walton Beach

Stock The Jeep Fundraiser | 9am | Destin FWB Convention Center

Shuckin' Fun Poker Run | 2pm | The Island Fort Walton Beach

Little Black Dress Ladies Night | 6pm | Palms Bistro

Karaoke Night | 6pm | Village Door Music Hall

Live Music | 6pm | Mattie Kelly Arts Foundation

Gulf Coast Jeepalooza Concert | 6pm | The Gulf Restaurant

Ladies Night | 9:30pm | McGuires Destin

..... 8

Yoga | 8am | The Island Fort Walton Beach

Free Beach Bonfire | 5pm | Royal Palm Grille

Singo | 5pm | The Island Fort Walton Beach

Gulf Coast Jeepalooza Concert | 6pm | The Gulf Restaurant

Baytowne Beer Fest | 6pm | Baytowne Wharf

Murder Prohibited Dinner Theatre | 6:30pm | Drunken Goat Saloon Baytowne

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

Karaoke Night | 8pm | Village Door Music Hall

Latin Night | 9pm | Bric a Brac

..... 9

Zumba | 8am | The Island Fort Walton Beach

Farmers Market | 9am-1pm | Grand Boulevard

ArtsQuest Fine Arts Festival | 10am | Grand Boulevard

HoundFest | 12pm | Idyll Hounds Brewery

Baytowne Beer Fest | 2pm | Baytowne Wharf

Mitch Malloy's VH Experience | 6pm | Mattie Kelly Arts Village

Rocktober Concert Series | 7pm | Harborwalk Village

Karaoke | 8pm | World Of Beer Destin

..... 10

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

ArtsQuest Fine Arts Festival | 10am | Grand Boulevard

Epic Bakery Competition | 1pm | Defuniak Springs

Karaoke | 6pm | Village Door Restaurant (Baytowne)

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

..... 11

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

..... 12

Singo 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

..... 13

Bonfire on the Beach | 6pm | The Bay

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Rock'n Bingo | 7pm | FATBoys Destin

Open Mic Night | 7pm | Enlightened Studios

Trivia | 7pm | World of Beer

..... 14

Yoga | 8am | The Island Fort Walton Beach

Third Thursday Wine Walk | 5pm | Gulf Place

Little Black Dress Ladies Night | 6pm | Palms Bistro

Karaoke Night | 6pm | Village Door Music Hall

Ladies Night | 9:30pm | McGuires Destin

..... 15

Yoga | 8am | The Island Fort Walton Beach

Free Beach Bonfire | 5pm | Royal Palm Grille

Trivia | 5pm | The Island Fort Walton Beach

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

Karaoke Night | 8pm | Village Door Music Hall

Latin Night | 9pm | Bric a Brac

..... 16

Zumba | 8am | The Island Fort Walton Beach

Farmers Market | 9am-1pm | Grand Boulevard

Eggs on the Beach | 10am | Seascape Resort

Best in Destin Virtual Event | 6pm | Online

Rocktober Concert Series | 7pm | Harborwalk Village

Karaoke | 7pm | The Island Fort Walton Beach

Karaoke | 8pm | World Of Beer Destin

..... 17

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

Food Truck Festival | 11am | Community Maritime Park

Karaoke | 6pm | Village Door Restaurant (Baytowne)

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

..... 18

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

..... 19

Singo 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

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Bonfire on the Beach | 6pm | The Bay

Rock'n Bingo | 7pm | FATBoys Destin

Open Mic Night | 7pm | Enlightened Studios

Trivia | 7pm | World of Beer

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Master Chef Live | 7:30pm | Mattie Kelly Arts Center

..... 21

Yoga | 8am | The Island Fort Walton Beach

Bubbly Baytowne | 5pm | Village of Baytowne Wharf

Little Black Dress Ladies Night | 6pm | Palms Bistro

Karaoke Night | 6pm | Village Door Music Hall

Ladies Night | 9:30pm | McGuires Destin

..... 22

Yoga | 8am | The Island Fort Walton Beach

Free Beach Bonfire | 5pm | Royal Palm Grille

Singo | 5pm | The Island Fort Walton Beach

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

Karaoke Night | 8pm | Village Door Music Hall

Latin Night | 9pm | Bric a Brac

Disturbia | 9pm-12 midnight | Drunken Goat Saloon Baytowne

..... 23

Zumba | 8am | The Island Fort Walton Beach

Farmers Market | 9am-1pm | Grand Boulevard

Bloody Mary Festival | 11am | Market Shops

Sinfonia's Psycho Film in Concert | 7:30pm | MKAF Amphitheater

Karaoke Night | 6pm | Village Door Music Hall

Rocktober Concert Series | 7pm | Harborwalk Village

Karaoke | 7pm | The Island Fort Walton Beach

Karaoke Night | 8pm | World Of Beer Destin

Disturbia | 9pm-12 midnight | Drunken Goat Saloon Baytowne

..... 24

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

Karaoke | 6pm | Village Door Restaurant (Baytowne)

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

..... 25

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



Disturbia | 9pm-12 midnight | Drunken Goat Saloon Baytowne

..... 25

Jack-O-Lantern Contest | by 3pm | Destin Community Center

Trick or Treat Drive-Thru Boo | 6-8pm | Destin Community Center

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

..... 26

Singo 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

Bonfire on the Beach | 6pm | The Bay

Trivia Night | 7pm | World Of Beer Destin

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

..... 28

Yoga | 8am | The Island Fort Walton Beach

Barktoberfest | 4:30pm | Grand Boulevard

Karaoke Night | 6pm | Village Door Music Hall

Little Black Dress Ladies Night | 6pm | Palms Bistro

Throwback Thursday Cinema | 6:30pm | Baytowne Wharf

Boos & Booze Bar Crawl and Concert | 6:30pm | Harborwalk Village

Spooktacular Nights Performance | 7pm | Harborwalk Village

Ladies Night | 9:30pm | McGuires Destin

..... 29

Yoga | 8am | The Island Fort Walton Beach

Free Beach Bonfire | 5pm | Royal Palm Grille

Halloween Haunt | 6pm | Destin Commons

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

Karaoke Night | 6pm | Village Door Music Hall

Latin Night | 9pm | Bric a Brac

Disturbia | 9pm-12 midnight | Drunken Goat Saloon Baytowne

..... 30

Zumba | 8am | The Island Fort Walton Beach

Farmers Market | 9am-1pm | Grand Boulevard

Mattie Kelly Festival of the Arts | 9am | Mattie Kelly Arts Foundation

BooLu's Halloween | 1-4 pm | LuLu's Destin

Trick or Treat By Boat | 5pm | Norreigo Point

Karaoke Night | 6pm | Village Door Music Hall

Spook Street: Trick or Treating | 6pm | Harborwalk Village

Karaoke Night | 8pm | World Of Beer Destin

Disturbia | 9pm-12 midnight | Drunken Goat Saloon Baytowne

..... 31

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

Mattie Kelly Festival of the Arts | 9am | Mattie Kelly Arts Foundation

Halloween on the Boolevard | 5pm | Grand Boulevard

Karaoke | 6pm | Village Door Restaurant (Baytowne)

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

Disturbia | 9pm-12 midnight | Drunken Goat Saloon Baytowne

..... November 1

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

..... 2

Singo 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

..... 3

Free Beach Bonfire | 6pm | The Bay Restaurant

Trivia Night | 7pm | World Of Beer Destin

..... 5-6

Mountain Film Fest | 7pm | Watercolor

..... 6

LuLu's Marlin 5K | 8am | Lulu's Destin

..... 12

Emerald Coast Honor Games | 7 am start | Legendary Marina

..... 13

Band Together for Autism | 6pm | Mattie Kelly Arts Village

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FREE Flashlights to Help Protect Sea Turtles

From the City of Destin

To help with education and awareness during turtle nesting season (May 1st to October 31st), the City of Destin is giving out FREE turtle-friendly flashlights. Use these flashlights when you look for ghost crabs or go for a stroll on the beach at night. The red light helps keep sea turtles from becoming disoriented when they come ashore to lay their eggs.

A couple of years ago, the city embarked on a "beach experience" survey. The research showed that one of the things that people were very passionate about is the education on sea turtles and using the right type of flashlight. There are a lot of people who use their cell phone or a bright white flashlight while walking the beach at night. "We came up with the idea of promoting our Leave No Trace campaign, but also promoting the right type of colored flashlight that you're supposed to be using on the beaches at night," said Catherine Card, Public Information Manager, City of Destin.

The city is sponsoring this initiative and has ordered over 500 flashlights with more to come. The Destin Chamber of Commerce, Destin History & Fishing Museum, Emerald Coast Science Center, Henderson Beach State Park and the Gulfarium Marine Adventure Park are all partnering with the city and will have flashlights available to the public along with Destin City Hall.

This effort combines two important initiatives for the city: Leave No Trace and the education of our sea turtles. Catherine stated, "This is another element of our Leave No Trace initiative. We want to be good stewards and we want to protect our natural resources as well as protect our other beach patrons, our sea turtles."

To learn more watch the city's video about the flashlights at <https://youtu.be/3x1jjfjldfs> or visit the city's Facebook page at <https://www.facebook.com/cityofdestin>.




Trends & Treasures



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Brian Locicero, REALTOR®

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www.cryo850.com



Start Christmas Shopping! Frill Seekers Gifts and Personalized Fabulous Finds

Should you start Christmas shopping now? The resounding answer is YES! Forget what you’ll wear for Halloween or who you’ll invite to Thanksgiving dinner... those decisions can wait. Christmas shopping, on the other hand, cannot. This is the year to think and plan ahead. With the labor shortage, cargo issues and supply chain disruptions, if you wait too long, you likely won’t have time to get that fabulous monogrammed necklace or the personalized stationery. If you start thinking about gifts now, you’ll actually be able to think of a gift your recipient will adore, rather than just grabbing whatever’s available in December. It’s important to remember that personalized gifts, such as Frill Seekers popular custom monogrammed necklaces, bracelets and monogram earrings take time to design, create and make. Planning ahead is imperative this year. Most importantly, you can actually enjoy December. Spend your time baking cookies, looking at Christmas lights, or going to holiday events. The sooner you can start shopping, the better. If you have several gifts to be mailed, keep mailing costs down and consider getting gift cards from Frill Seekers, so they can create a wishlist and design their very own piece of personalized jewelry or a luxurious set of monogrammed stationery that they’ll remember for years to come. Start your shopping online now at: FrillSeekersGifts.com or visit the shop in City Market Bayside off Highway 98 in Destin, Florida.

(850) 460-2700

[facebook.com/FrillSeekersGifts](https://www.facebook.com/FrillSeekersGifts)

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Community

When We Come Together

FROM PASTOR JOHN SKILES, IMPACT LEAD PASTOR & PRESIDENT-CHURCH OF DESTIN

The church and the community are one. Not separate, but the same. Working together.

Recently, the Church of Destin was able to partner with the new organization, Operation Serve, under the direction of Damien Callais from EXP Realty. Damien solicited the help of local business trucks, that were

filled with amazing supplies for Hurricane Ida victims. It was truly a fun collaboration and partnership with our church and others from the Church of Destin. We plan to collaborate again.

Our hearts beat for our community and those around us, including those in Louisiana. May we always be the "hands and feet" of Jesus!" Offering help for our cities works into our



core faith to serve. Jesus washed feet, serve your city. Get out of

the feet of His disciples. When Peter didn't want to allow it, Jesus said, "If I can't wash your feet, you will have no part of me." That is a message today. Wash

the four walls and collaborate with schools, businesses and non-profits.

Just consider what we can do when we work together in unity! We filled three semi-trucks full of goods for those in need. Unity with the body was one of the final requests of Jesus prior to leaving this earth. The Church of Destin will continue to work with the people of our city to help others.

HolySmokes! Amateur BBQ Cook-Off

Calling Destin's best amateur BBQ chefs! The fourth annu-

al HolySmokes! BBQ Cook-off will be held Sat., Nov. 13 from 11 a.m.-2 p.m. on the back lawn at Immanuel Anglican Church. BBQ tastings, live music, good food and great fun will be available for all to enjoy.

place) and Most Creative Station (based on fun-factor creativity). Sponsorship opportunities are also available at three levels: Select (in-kind product donation), Choice (\$100) or Prime (\$250) with sponsor logos printed on the annual T-shirts.

item, baby wipes or diapers to benefit Harvest House of Destin. Last year, Harvest House executive director Lori Joyner stated, "We were so grateful for being the recipient. We received a large amount of food, diapers, baby wipes and more than \$880 in donations! HolySmokes! 3.0 was an awesome, amazing event -- I suggest that everybody attends next year!"

7th ANNUAL BAY BREEZE PATIO

EGGS ON THE BEACH

Eggfest Cooking Competition

SEASCAPE

GOLF, BEACH & TENNIS RESORT
MIRAMAR BEACH, FLORIDA

Proceeds Benefit:

OCTOBER 16, 2021
10:00 AM - 1:30 PM

You are invited to establish your team of two or more members which may represent a company, as long as the company is not in the food industry. Teams are encouraged to create a fun team name such as "Burnt Offerings," "May the Sauce be with You" or "Grilluminati" and to serve at least 200 (.75-1 oz.) samples of prepared BBQ meat (chicken, pork, beef, fish, anything goes!).

To enter your team or sponsor the event, online and downloadable forms are available at iacdestin.org/holysmokes. Printed forms can also be picked up at Immanuel's church office.

Who is the best amateur BBQ chef in Destin? Maybe this year, it's YOU!

Awards will be given for People's Choice (1st, 2nd and 3rd

Attendees will be asked to bring a non-perishable food

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Around Town



Mel Ponder Elected to Florida Association of Counties Board of Directors

Okaloosa County Vice Chairman of the Board of Commissioners Mel Ponder (District 5) was elected to the Board of Directors of the Florida Association of Counties.

His new role with the FAC will be instrumental in guiding Okaloosa County with fellow commissioners within the state to address the diverse interests of the County as well as the state. He will spend the next two years supporting and supervising the Association's efforts.

In addition to representing District 5 in Okaloosa County, including Destin and portions of Niceville, he is the owner of Business Empowered, a workplace ministry, and is Government Affairs Director with the Emerald Coast Association of Realtors.

Trick or Treat Drive-Thru Boo & Jack-O-Lantern Contest

The City of Destin will host a Trick or Treat Drive-Thru Boo Mon., Oct. 25 from 6 - 8 p.m. at the Destin Community Center parking lot, 101 Stahlman Ave. Patrons will be able to trick or treat safely from the comfort of their vehicle. There will be booths giving out goodie bags, candy and prizes.

The City of Destin's 21st Annual Fall Festival Jack-O-Lantern Contest will be held on Monday, October 25 at the Destin Community Center. Judging will take place that day and all carved pumpkins need to arrive no later than 3 p.m. The pumpkins will be lit and on display at the City of Destin's Trick or Treat Drive-Thru Boo. All pumpkins not picked up by 8 p.m., Tues., October 26 will be

discarded. For more information, call the Community Center at 654-5184.

New Dog Fun at the Destin Dog Park

The Destin Dog Park welcomed two, new dog agility pieces, a large boulder and a dog through the log. These new elements were made possible by the 2020-2021 Destin Chamber Forward Class. Earlier in the year, Destin Forward and the city's park staff laid down new sod and mulch.

LuLu's Marlin 5K 2021 Raises Funds for Local Cheer Squads

The Cheerleaders of Niceville High School, Destin Middle School, Fort Walton Beach High School and Destin High School invite you to the 5th annual LuLu's Marlin 5k, Nov.

6, to raise funds for their cheer programs. This event is a competitive and friendly run or walk through the beautiful Regatta Bay Golfing Community and followed by the best afterparty, awards, silent auction and door prizes. Your race entry includes a colorful race shirt. Race time 8 a.m.; package pick up day-of until 7:50 a.m., and the night before at LuLu's front deck 5 p.m.-8 p.m. with a special priced pre-race pasta dinner option if you so desire. Link to Active Registration: <https://www.active.com/destin-fl/running/distance-running-races/lulus-marlin-5k-2021?int=>

ECCAC Adopt-a-Family Time!

The Emerald Coast Children's Advocacy Center (ECCAC) is seeking donors who will purchase gifts for individual families for their Adopt-a-Family program to help children and their families in need over the upcoming holiday season. It is important that all gifts are new and unwrapped. Gift certificates are great for teens and Christmas decorations are always a bonus if funds allow. Over the years, the Adopt-a-Family program has helped hundreds of children and their families have a brighter Christmas. Last year, the program helped 197 children in 70 families have a festive holiday season. Sign up now on-line at www.eccac.org/adoptafamily. Or, contact Nicole Steinbrink at nicole@eccac.org, or call her at 850-833-9237, Ext. 222. Then shop for the families and bring unwrapped gifts by December 14 or sooner to the Niceville or DeFuniak Springs Centers. For those who wish to contribute, but might not want to deal with holiday crowds, consider making a 2021 year-end tax-deductible donation to ECCAC.

Continued on page 46

THE MARKET SHOPS 6TH ANNUAL BLOODY MARY FESTIVAL

TICKET INCLUDES:

- BLOODY MARYS by the area's top restaurants and your vote for the Best in South Walton
- CRAFT BEER
- LIVE MUSIC by Dread Clampitt
- BUBBLY BAR
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- BOOZY POPSICLES
- PHOTO BOOTH & DJ DAD
- CIGAR BAR

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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

Upcoming Events Make for a Fantastic Fall at Baytowne Wharf at Sandestin!

Tribute Weekend!

**Friday, November 5th -
Sunday, November 7th**

Make plans now to be in the Village of Baytowne Wharf for Tribute Weekend! Rock out the weekend and enjoy live music from great tribute bands. Grab your blankets and lawn chairs and meet on the events plaza lawn for a jam-packed weekend of incredible talent.

Friday, Nov. 5th | 7-9pm
Saturday, Nov. 6th | 7-9pm
Sunday, Nov. 7th | 2-4pm

We cannot wait to see you there!

Admission is FREE and open to the public.

Save the Date for Sparkling Wine & Holiday Lights! November 20

Sparkling Wine and Holiday Lights is BACK at The Village!

Sandestin Golf and Beach Resort and Sandestin Wine Festival will kick off the holiday season with its 9th Annual "Sparkling Wine and Holiday Lights" event from 4-6 pm.

Taking place on the beautifully decorated streets of Baytowne Wharf and featuring more than 30 champagnes and delicious appetizers at featured Village restaurants, Sparkling Wine and Holiday Lights will feature an evening of holiday cheer, carolers and plenty of bubbles, and will end with the



first tree lighting of the season and Baytowne Wharf's choreographed light show, 12 Nights of Lights.

Tickets are on sale NOW! Grab your fellow wine lovers and visit baytownesparklingwinefest.com to get

your tickets TODAY!

This event benefits Emerald Coast Children's Advocacy Center.

*Limited amount of tickets available.

Baytowne Wharf October Events!

Wednesday Night Concert Series

**Now - Wednesday, Oct. 27th
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 7pm on the Events Plaza Stage.

Live Music Schedule

October 13:
The Pickled Pickers
October 20:
Modern Eldorados
October 27:
Forrest Williams Band

Bubbly Baytowne

**Thursday, October 21st
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 5pm.

* This event is free and for 21 and up only. The village will be

open to the public during this event.

Throwback Thursday Cinema | Hocus Pocus

**Thursday, October 28th
Time: 6:30pm
Cost: FREE**

We are throwing back to some of your favorite films this Fall!. Enjoy a movie on the big-screen during our Throwback Thursday Cinema! All movies are family-friendly and open to the public. Grab you blankets and lawn chairs and enjoy this week's featured film, Hocus Pocus.

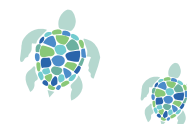
Trick or Treat Street

**Sunday, October 31st
Time: 6pm-8pm
Cost: FREE**

Calling all ghouls, ghosts, and goblins to the Village of Baytowne Wharf for a spooktacular extravaganza! This Halloween, Trick or Treat through the Village streets and visit merchants for your favorite treat. Steve Hall will play frighteningly good tunes on the main stage, enjoy crafts and balloon animals. Be sure to stop by Coconut Kidz to enter the costume contest and compete to win the grand prize! End the night with a spooky fireworks display at 8pm.

The Village of Baytowne Wharf is the heart and soul of Sandestin Golf and Beach Resort and the gathering place for many locals and visitors along the Emerald Coast. Baytowne Wharf features restaurants, bars, shops, and family-friendly activities throughout the village. Sitting on the shore of the Choctawhatchee Bay, the area pieces together elements of an old fishing village and a New Orleans marketplace, making the atmosphere fun and relaxing.

Follow The Village of Baytowne Wharf on Facebook for updates on upcoming festivals and events. And check Sandestin Golf & Beach Resort on Facebook for lodging specials and beautiful scenes from the beach.



Inspect What You Expect. Home Inspections—Buyer or a Seller?



BY GAIL PELTO

Home inspections are one of the privileges that a home buyer has when purchasing a home and are initiated once you have a contract in place. There are two purposes to have them done: one is to let you know what you are buying and the second is to find out if there are any issues that need to be addressed before you close and take possession of the home. There are many types of inspections. The two most common when purchasing a

home are a Property Inspection and a WDO inspection:

Property inspection – the inspector conducts a thorough review of the home’s most important components i.e., structure, HVAC, plumbing, roof, electrical system. If they find any issues, they will point them out or recommend that a licensed professional do further investigation. They can also do a wind mitigation report which gives more detail about how the roof was installed and constructed; consequently, the wind mitigation report may result in some homeowner’s insurance benefits. My recommendation: **DO NOT WAIVE THE PROPERTY INSPECTION**, even if the home is newly built. Keep in mind that if you’re buying a “used” home, the inspector will most likely find items that are not up to today’s building codes. That’s normal. Also, know every item on the inspection report does not always contractually need to be repaired or replaced.

WDO Inspection – Wood Destroying Organisms, i.e., termites. We want your home to be pest free (and if financing, so does your lender!).

Mold inspection – Checks for water intrusion and mold. Particularly important if there’s been water intrusion, if mold remediation has taken place, if there are cracks in stucco, if something came up in the property inspection that warrants further investigation, etc.

Septic inspection – Sometimes buyers get a septic system inspection, sometimes not. It’s recommended if the property has a system that’s older and hasn’t been inspected in several years, and/or if there’s a problem flushing commodes or running water.

Foundation inspection – definitely recommended if you or the property inspector suspects an issue with the foundation.

Pool inspection – To make sure there’s no evidence of leaks, if all the equipment is in

working order, etc.

Why should Sellers get an inspection done? Sellers often lose out, because things could have been prevented that either delayed or jeopardized the sale of their home. So, I recommend that you get a Property Inspection to mitigate what you can as early as you can in the sales process. If you have a home that you are putting on the market for sale, then get an inspection done beforehand. First, it allows you to know up front what needs to be repaired or replaced. Second, if you’re handy, you just might be able to fix some of the items yourself which can save you money. Once you go under contract, anything that needs to be repaired/replaced by you now, contractually, has to be completed by a “licensed professional” (electrician, plumber, etc.).

Besides the list above, there are other inspections you can have done and the inspections you should consider having done all depend on the house



you’re buying or selling. For more information, consult with your real estate agent (ME!). Remember, inspect what you expect, and email me if you you’d like a pre-inspection checklist or list of local inspectors. I’m here to help: gail.pelto@gmail.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 Success Realty. 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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 Community

Look and Feel Radiant with Our Favorite Facial Services for Fall

At Hand & Stone Massage and Facial Spa, we have more than just massages! We offer a full menu of skin care options to help you achieve healthy, radiant skin.

Hand & Stone Facial treatments are performed by our talented estheticians who are licensed in the state of Florida and meet all state requirements. Many estheticians are also Elite Certified, which means they have achieved both ClarityRx Master and Dermalogica Expert status through additional training courses and education. This includes hands-on skills, advanced ingredient knowledge and product information to help each client with their personal skin care needs and concerns.

Forget Pumpkin Spice, Treat Yourself This Fall to a Pumpkin Facial!

Featured this fall is our Pumpkin Facial, which includes a gentle exfoliation, steam, massage, and a pumpkin enzyme masque that makes all the difference. Pumpkin is in fact a go-to, all-in-one ingredient that benefits all skin types.

Here's why:

- Pumpkin contains the highest concentration of Vitamin A (beta carotene), a highly active antioxidant + age defier that is also a rich storehouse of Vitamin C, potassium and zinc.
- Pumpkin enzymes target skin cell receptors responsible for stimulating cell turnover

which reveals a healthier, younger-looking complexion.

- The proteolytic enzymes found in pumpkin pulp can break down the keratin (protein) bonds and digest dead skin cells causing a light natural sloughing (exfoliation) of the outer layer of dead cells without damaging the skin's infrastructure.

- Vitamin C, also present in pumpkin pulp, is another active antioxidant beneficial in warding off free radicals to put the brakes on premature aging of the skin.

- Pumpkin enzymes soften the debris in the pores and allow the skin to naturally detoxify itself. It is also reported that pumpkin enzymes can rejuvenate collagen growth within the skin tissue for a tightening and toning effect.

Additional benefits of Pumpkin:

- Reduces the appearance of very mild, blotchy skin discoloration
- Helps lighten hyper-pigmentation
- Reduces the appearance of mild scarring
- Provides a thorough, deep cleansing of the pores
- Reduces stubborn blackheads
- Softens and reduces the appearance of fine lines and wrinkles



PHOTO BY SAVVY LEIGH PHOTO

- Corrects the effects of sun damage
- Smooths skin texture
- Pumpkin enzymes can truthfully be coined as "food for your skin." These naturally sourced, safe, yet mighty enzymes are everything that the skin needs to prevent, correct, and maintain healthy skin the healthy way

The results? Your skin will feel refreshed and youthful.

Power up with Peels!

Another great facial treatment for Fall is our Peel services, which can be added to any of our Classic Facials as an upgrade. During the summer months, added sun exposure can be damaging to your skin. Peels aid in removing dead skin cells and are designed to rejuvenate and reveal healthier looking skin.

Our estheticians can recommend the best peel service upgrade for your skin care needs:

Brighten and Tone

This gentle acid peel breaks up pre-existing stained skin cells on the skin's surface which appear discolored (i.e. pigmented, freckled skin). Good for pigmented, uneven skin tone and sensitivity.

Renew and Refresh

This acid peeling agent stimulates cell renewal and helps correct accumulated damage

to the skin. This is an effective treatment to diminish the appearance of fine lines, acne scarring and sun damage. Good for dry, mature skin, and fine lines.

Clear Acne & Blemishes

This beta hydroxy acid peeling agent combats the cause of excess oil, acne and blemishes. The peel penetrates deeply to loosen and remove aging cells, oil and debris while stimulating new skin cell production. For congested, oily, and breakout-prone skin types.

Anti-Aging

Minimizes the appearance of advanced signs of aging, targets and brightens age spots, and accelerates skin cell turnover. For deeper fine lines and a more advanced, aggressive treatment.

For more progressive results, after a series of peels have been completed ask your esthetician about our micropeel. A micropeel combines a salicylic

peel with microdermabrasion to transform the texture of the skin.

Take it to the next level with Dermalinfusion

We're excited to now offer our Premium Experience Facial: Dermalinfusion. Dermalinfusion is a precision-timed, non-invasive, 3-in-1 advanced skin-resurfacing treatment that uses real diamond tips to simultaneously exfoliate, extract, and deep clean the skin with condition-specific serums. The service is fully customizable for all skin types, treating full face, including areas around the eyes and lips. Dermalinfusion improves hyperpigmentation, dark spots, sun damage, sallowness, enlarged pores, and oily prone skin.

This service has four premium targeted treatment options:

- Skin Brightening Facial
- Pore Clarifying Facial
- Ultra Hydrating Facial
- Vitamin C Anti-Aging Facial

Dermalinfusion may be combined with other facial services and is often chosen as an alternative to Microdermabrasion. The results are instant and cumulative.

Continue your skin care at home

Our estheticians can help to recommend other premium service enhancements and products you can buy to continue results


Continued on next page

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Medicare Open Enrollment is Here. Now What?!



BY GREG DURETTE,
FLORIDA HEALTH CONNECTOR

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

or from any insurance company.

Piece of cake right? Wrong! The reason is, many folks do not want to relive the information overload they experienced when first becoming eligible. Remembering the volume of phone calls, emails and mountains of regular mail would understandably send anyone running for cover!

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

If the answer to any of these is no, then now is the time for you to get answers so you can make the right choices for 2022.

The problem for many folks becomes, where can they get this information without re-igniting the aforementioned onslaught? The answer - YOU need to initiate contact. That means calling your current agent or broker and/or finding other sources of information.

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

Instead, look for advertising

from local folks you know will be able to get you what you are looking for. They WON'T SELL your information to strangers. This simple tip will allow you to rest assured, you will not be overwhelmed again.

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

The bottom-line message is this; be not afraid. This time of

year, (AEP) is designed to help you make improvements, not make you relive the trials and tribulations of your initial enrollment.

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

Follow these simple steps and make 2022 your best health insurance year yet!

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare throughout the State and is based in Niceville. He has been in the insurance industry for over 38 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.

FACIAL SERVICES

continued from previous page

at home. We are committed to carrying the finest lines of products that are backed by science and driven by results. For serious skin care, look no further than our line of Dermalogica products. When Dermalogica meets skin, skin health is redefined. Or ask about our ClarityRx Clinical Skin Care line. Utilizing the latest in cosmetic technology along with conventional and organic based ingredients, Clarity's high-performance products will create positive changes in all skin types. A Hand & Stone Esthetician can prescribe the facial products that are best for your skin type so you can maintain healthy skin every day.

At Hand and Stone, our Healthy Lifestyle Program is easy and affordable. For just one low price each month, you'll enjoy your choice of a One Hour Massage or a Signature

Facial. Enjoy additional services throughout the month at our low member rates including gift card purchases for family and friends (some restrictions apply see spa for details).

Stop by for some self-care at Hand & Stone in Destin, conveniently located in the Shoppes at Paradise Isle. Or, visit www.handandstonedestin.com.

About Hand & Stone Massage and Facial Spa: Hand & Stone is a 500-plus unit massage and facial spa franchise with a mission to bring massage and facial services to the masses. Launched in 2004, Hand & Stone now has locations in 34 states and Canada. The brand has been named No. 1 in the spa category by Entrepreneur Magazine for 2021, ranked No. 8 on Forbes' Best Franchises to Buy list for 2019 in the high investment category and is the fastest-growing spa concept in the country. For more information on Hand & Stone, visit www.handandstone.com.

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 Community

Growing Your Fall Garden

BY RON SANDSTEAD

There are few things that give me more pleasure than seeing a garden grow. You work to clear an area, plant your seeds – and then the magic happens. The tiny germ within the seed is activated and the seed sprouts. Each seed has its own code as for what it will become. Some become flowers and some become vegetables. Once sprouted, the gardener works to protect this new life. We fight off the bugs, pull competing weeds, water and make sure there are plenty of nutrients to make these little seedlings healthy. When everything works, the seedlings mature and you harvest something wonderful. There is nothing better than a home grown tomato!

I try to spend a little part of every day in our community garden. It has become part of my routine and makes me feel grounded. I'm not saying I work in the garden every day. I don't. Mostly, I walk through checking my flowers and vegetables for bugs and weeds that seem to grow overnight. Or sometimes,

I find a chair and just sit. I love watching the butterflies and bees moving around from flower to flower. I find it peaceful watching things grow.

Many of the things we do in our community garden are experiments. I know what has worked in my past gardens – but they do not necessarily work in Destin. For example – squash is a summer crop. To get away from the vine squash borer, we have begun planting earlier each year. The last couple of years, we have been planting zucchini squash in February. This year, we are going to plant it in November. Maybe it will work – maybe not. The worst that can happen is that we have a hard freeze and have to replant. Either way, we will have learned something new. So, don't be afraid to try new things when gardening.

Creating good top soil is critical for gardening success. In sandy soils, nutrients get flushed out after a few weeks of watering, unless we do something to hold those nutrients. There are



a variety of things that can be done. I believe that if your soil holds water – it will hold nutrients. For a sandy soil, the best thing you can do is to add clay. Unfortunately, it is difficult to find good clay south of the Bay. The second, best option is to add organic material in the form of mushroom compost, aged manure, biochar (charcoal), wood chips and peat moss. I also like adding vermiculite. This combination of materials has turned our garden soil into a light, easily dug mixture that the plants seem to love.

Our gardeners have started planting for our fall and winter crops. A good fall planting



nice bag of fresh organic goodies.

Fortunately, we are able to garden in Destin year-round. Because of our microclimate, we haven't had a light frost for at least four years and haven't had a hard frost for seven. I personally like gardening in the winter best. It is much easier to work, because the weather is cooler, the bugs seem to take a vacation and the weeds grow much slower.

For those of you who have had a difficult time this last 18 months, I recommend you get outside and try your hand at gardening. Even if you do not know anything about growing things, get outside, dig in the dirt and plant something. Get on your knees and put your hands into the soil. Work it. Feel it. Appreciate it. And while you are down there, give thanks.

Know that if you take care of your garden, you will have participated in this miracle of life. It will give you pleasure—and it might even feed you.

Happy Gardening Y'all!

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UWEC Recognizes Its 40 Under 40 Award Recipients

United Way Emerald Coast's (UWEC) Emerging Leaders recognized the inaugural class of "40 Under 40" honorees, presented by Step One Automotive Group, at a celebration in their honor in September. This award recognized Okaloosa and Walton counties' top young leaders excelling in their workplaces and making a difference in their communities.



Left to Right: Leslie Moland, Emily Friedlander, Bobby Parker, Jenni Brunson and Shaye Smith.

This is UWEC's first year organizing the Emerging Leaders 40 Under 40 award. Seeing the talent, leadership and passion possessed by the community's young professionals, UWEC created a venue to acknowledge and celebrate 40 of these bright, upcoming leaders from various industries.

UWEC received 102 nominations for the inaugural 40 Under 40 awards. Nominee applications were reviewed by a selection committee comprised of established local leaders from the nonprofit, government and business sectors who scored nominees in the areas of leadership, community involvement and professional accomplishment.

The 2021 40 Under 40 award recipients are:

- Andrew Rowe, 26, Synovus Bank
- Anthony Lanier, 33, Boys & Girls Clubs of the Emerald Coast
- Bernita Everett, 39, Eglin Federal Credit Union
- Bobby Parker, 30, Corcoran Reverie
- Bobby Wagner, 27, Trees On The Coast
- Brittany Tate, 33, Okaloosa County School District
- Carly Barnes, 35, Caring & Sharing of South Walton
- Caroline Hare, 34, Shoreline Church
- Chelsea Blaich, 32, Main Street DeFuniak Springs
- Chelsie Sapp, 31, Families-First Network
- Christie Austin, 35, Community Bank
- Elizabeth Boswell, 38, Live Love Destin/Live Love 30A LLC
- Emily Friedlander, 33, Fort Walton Beach Medical Center
- Gabrielle Kilgore, 29, Walton Area Chamber of Commerce
- Hannah Wilburn, 27, All In Credit Union

- Heather Ruiz, 37, Bit-Wizards
- Jared Williams, 35, Get The Coast
- Jenni Brunson, 37, Okaloosa Gas District
- Jeremy Radney, 33, Walton County Sheriff's Office/Emergency Services Division
- Jessica Proffitt Bracken, 36, Proffitt PR
- Johnny C. Alexander, 37, ACE50 Media
- Justina C.J. Turner, 38, Chesser & Barr, P.A.
- Kalan Wasson, 29, Fort Walton Police Department
- Karah Fridley-Young, 32, Destin Charity Wine Auction

- Foundation
- Kelly Jasen, 39, United Way Emerald Coast
- Khaliqa Wheatley, 33, Walton County Sheriff's Office
- Kilane Hacia, 29, Step One Automotive Group
- Lane Redding, 33, Progress Bank
- Leslie Moland, 37, White-Wilson Medical Center
- Marlayna Goosby, 39, Grow Your Gift Conservatory of Music and The Full Circle Foundation
- Marlee Tucker, 25, United Way Emerald Coast
- Miranda Adams, 32, Staples
- Nathan R. Cordle, 31, Hand Arendall Harrison Sale
- Robbie Truax, 37, Shoreline Church
- Ryan Mims, 31, Florida Department of Health in Walton County
- Sarah Peavy, 38, Emerald Coast Harley-Davidson
- Shaye Smith, 33, The Center for Sales Strategy, LeadG2, and Up Your Culture
- Stefanie Fontaine, 33, Bridge-way Center, Inc.
- Sydney Harper, 31, Florida

Department of Health in Okaloosa County

Continued on page 20

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 Community

Every Month is Life Insurance Awareness Month



By JOE CAPERS,
INSURANCE ZONE

Although the life insurance industry has adopted the campaign that September is life insurance month, it is my belief that every month is Life Insurance Awareness Month.

Recent market research done by LIMRA (Life Insurance and Market Research Association) shows that 36% of Americans plan to purchase life insurance this year. When it comes to Mil-

lennials, 48% say they plan to buy coverage. This is especially important since their research also shows that 42% of households would face financial hardship within six months should a wage earner die unexpectedly — 25% would suffer financially within a month.

For many, life insurance is not a pleasant discussion and we like to avoid the topic as no one likes to discuss or think about death. But, we also know how important life insurance is, because our loved ones will still have to deal with income replacement, funeral and general expenses, mortgages, college and so much more.

The two most popular life insurance products are Term Life and Permanent Life. Your goal and budget will determine which policy will best fit your needs. Both of these forms of protection pay an income tax-

free death benefit. Term life covers you for a limited period and permanent life provides life-long coverage.

Term Life is the most affordable and is for a set period of time — 10, 20, or 30 years typically, and does not accrue cash value. This is a great tool for someone on a limited budget and who needs a certain amount of coverage for a specific number of years. It also allows for the highest amount of death benefit with the least amount of premiums and most term policies can be converted to permanent life without providing evidence of medical condition.

Permanent Life comes in the form of Whole Life or Universal Life, and both offer varying degrees of flexibility through the life of the policy. Whole life insurance premiums remain the same over the life of the policy and the death benefit and cash value is guaranteed as long as you pay the premiums. Universal Life provides the same features as whole life with added flexibility to adapt to changes in your personal situation or changes in the financial marketplace. With this type of product you can adjust the premium payment, death benefits and the insurance company's investment portfolio, and some companies will allow adding a long term care rider to help prepare for potential long term care expenses.

Now there are other types of universal life insurance policies that provide Long Term Care coverage along with a death benefit. These fixed premium products pay for services that fit your needs based on the plan of care provided by your licensed health care practitioner. The services are paid for either your home or a facility when you are no longer able to perform 2 out of 5 of the ADLs (activities of

daily living) such as bathing, dressing, toileting, transferring and eating.

There are also some life policies (term and permanent) that can provide for the security and longevity of a business. Business Life products can help keep a family business in the family, protect a key employee or fund a buy/sell agreement.

Term and permanent life insurance plans are important components of your overall financial planning. A well-structured Life Insurance Program often contains both term and permanent life insurance and no matter what kind of life insurance policy you purchase, your beneficiary will be the person or persons who will receive the death benefit.

Life insurance can do some amazing things for people. It can keep your families in their homes, pay off debts and loans, provide a stream of income, and assure a child's education. It can also protect your business by keeping a family business in the family, protect a key employee so the business can continue while you search for and train a replacement, or fund a buy/sell agreement.



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September and October Have Historically Been the Most Volatile for the Stock Market



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

We often get the question or the comment regarding a market correction or worse, a bear market. We also take note that, historically, many corrections have been made in September and October. Why that is so is the subject of speculation. Most folks are focused on now vs. the past of course and with the market having rallied for over a year now and multiples at historical highs, people are beginning to wonder.

While market corrections can happen at any time, we would even suggest that by the end of the day this article is being written, a correction could take place. Investors, understandably so, want to know if a market selloff is about to happen. The problem, at least in our experience, is that they don't ring a bell at the top, signaling people to get out and they don't ring a bell at the bottom signaling for people to get back in.

We feel investors should pay close attention to key drivers in asset valuations:

First, The Federal Reserve balance sheet. It has more than doubled in the past year and a half and is up tenfold since 2008. The current amount is \$8.357 trillion as of September 8th (see federalreserve.gov/monetarypolicy).

The Fed's balance sheet is made up on the asset side of Treasuries and mortgage type securities that it has purchased on the open market. The more The Fed buys, the more money or monetary stimulus, is released into the U.S. financial system. Where does The Fed get the funds for those purchases? Typically, it is through creating or "printing" more money. There are several factors that drive

asset prices, and we feel that in this environment, the key driver is the growth of the balance sheet. So, as investors' worry grows over market corrections, keeping an eye on the balance sheet is a good indication of the amount of liquidity that exists in the financial system. The greater the liquidity, the greater the support for asset prices. If liquidity is withdrawn (through tapering as an example) that, in theory, means less stimulus and potentially less liquidity. That might mean asset prices could become more volatile.

Second is the yields on the benchmark U.S. Treasury as another significant factor that drives markets and or adds to or lessens volatility. We suggest that our clients pay most attention to the yield on the 10-year U.S. Treasury bond. Why? That is what most professional investors and market followers focus on. The yield right now is approximately 1.35%. Note the yield on the S&P 500 is very close to that. So, if the yield climbs significantly, we think (from what we have researched and concluded) to approximately double the yield of the S&P 500, that in and of itself would be a trigger or drag on stock prices.

Third, we continue to be wary of bonds and the implications yields can have on them and potentially the stock market. Should clients desire to invest in that area, we express caution as we feel that climbing yields (because of inflation, an increase in the supply of Treasuries for sale as examples) would continue to put pressure on investment grade bond prices. Inflation's most recent reading is 5.3% year over year (it was 5.4% when reported last month). We would suggest investors consider high yield bonds or floating rate bonds in an economic environment such as this. While those carry greater quality risk, they might fare better than their investment grade counterparts.

Finally, and always, at The First Wealth Management, we encourage our clients to 1) concentrate to accumulate and then diversify to preserve 2) to monitor and make changes to their strategies over time vs overnight 3) consider the impacts that tax-



es can have on their savings and investments.

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

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Investing in oil involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

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 Environment



Does Your Home Sweat?

ENERGY TIPS

by Emerald Coast Energy Solutions

By CHRIS BALZER, ECES

When I conduct insulation inspections in attics, I normally come out with sweat on my forehead and sometimes, depending

on the inspection and time of year, I am completely drenched. This is normal and we all sweat to keep our bodies cool. When our home sweats, that's normally an indication of a problem.

Receiving calls from concerned homeowners about sweating vents and equipment is common at ECES. There can be many factors which cause condensation in the home; ultimately it is the dew point in the home and our attics. Dew point defines the point at which air will become saturated and condense. Simply, the air can't hold any more moisture and creates dew. So, why do I have moisture on my vents? Ductwork is a system or network of ducts which bring cool air to the different rooms and living areas of our homes. When heating and cooling companies install the air ducts in a home, the contractors are working with many separate pieces. While the workers strive to connect each piece as tightly and securely as possible, leaks and gaps in the ducts might still occur. This can happen in new and older homes. When these gaps and leaks occur, the conditioned

air leaks out into our attics. A typical home can experience close to 20% of conditioned air loss from leaking ducts. If the leaks are big enough, even more loss can occur costing you money and comfort. One common problem when ducts and vents are not sealed properly is condensation or sweating. These tiny drops build up around and on the vents causing issues, like mold.

Another problem we come across is cracked seals and loose boots. Maybe you had a security system installed or needed cable ran into a room which wasn't wired. Most of the time you need a technician to go in the attic and navigate in a hot, hard to walk around, dark area while performing these services. Ductwork tends to run in the same places these wires need to be ran and sometimes ductwork is used as railing or support by the technician so they don't end up putting their foot through the ceiling. Putting pressure on ductwork can cause loose boots around vents and cracked seams. These are less common, but do happen and unfortunately are unseen because they happen in the attic. More common is that over time, our seams,

connectors, tape and vent boxes fail over time due to the harsh environment they are in. Failing tape is most common. The duct tape, which was used, becomes brittle and can no longer keep a tight seal. Good news is that repairing these leaks is a simple one. Foil tape, expandable foam and mastic (which are a type of paste applied to seams when foil tape can't seal) is used to reseal these leaks keeping the conditioned air flowing for years to come. We tend to forget how important these systems really are and how important it is to maintain them. It is always a great idea to schedule an inspection and improve the efficiency of our largest investment, our homes.

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



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40 UNDER 40

continued from page 17

Teresa Imdieke, 39, Habitat for Humanity of Walton County, FL., Inc.

Emerging Leaders is a donor network for young, career-diverse professionals from entry-level to top ex-

ecutives between the ages of 21-40. Emerging Leaders is dedicated to creating a lasting impact in our community through volunteerism, advocacy and philanthropy.

United Way Emerald Coast is a local, volunteer-governed organization that works with hundreds of partners to fight for the health, education, and financial stability of every person in

Okaloosa and Walton counties. To drive positive change, United Way Emerald Coast evaluates our community's diverse needs, mobilizes the caring power of the community, and directs resources to the areas that will have the most positive impact in our community.

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Meet Kim Schneider of Coastal Design by Kim



Local interior designer, Kim Schneider, says her love for interior design started very early in life. “As a young child, I’d ask for new curtains and a comforter for my birthday. I’d restyle rooms of furniture while my parents were at work.” Finally, in her late 30’s, she fulfilled her passion by attending design school and, afterward, launched her own interior design business.

Finding her way to Destin last year from Westlake Village, Calif., Kim says she’s a southern girl at heart, having been born and raised in New Orleans. Living in a variety of areas and loving to travel, Kim says this has influenced her design talent, helping her to take a space and make it its own. “When design-

ing, I feel it’s important to balance functionality and aesthetics while considering the unique qualities of each space. I love a design challenge, especially when I conquer it, but my inspiration always comes from listening to you.” One of Kim’s particularly favorite design aspects is bringing color into a space. “I’m a happy girl anytime I can select paint colors and see them come to life!”

Kim believes everyone deserves to live and work in a space that brings comfort and enjoyment. “Your space should be a reflection of you or your company’s vision,” she says. “It should showcase your personality and function in a way that compliments your lifestyle or brand.”

Are you asking yourself, “Why should I hire an interior designer?” “Can I afford an interior designer?” Many people fear the cost of hiring an interior designer, but Kim hopes to dispel that uneasiness. Below are her top five reasons for hiring her interior design team for your next project:

1. Save time and money.

Have you ever chosen a paint color you loved, but then disliked it on the wall? Did you ever buy that perfect sofa, but discovered it was way too big for your space once it was delivered? Do you need to create an office space that is bright and functional? We can help you avoid expensive mistakes and save time. An experienced designer is used to working on a timeline with a budget.

2. A professional evaluation.

Hiring a trained interior designer is key to a successful project. A consultation helps you understand your needs, while learning what’s important to you. As an ASID Allied Member, we’re the extra set of eyes that are trained to see things you might miss.

3. A qualified liaison.

Do you talk contractor, understand HOA or office requirements? At Coastal Design by Kim, strong communication between the interior designer,



homeowner or office manager and contractor is critical in time management and budget. Thinking outside the box is what we do all day long; we’re here to help you see the overall snapshot of your next project.

4. Better resources and contacts.

Selecting that perfect chandelier, rug, sofa or desk is much easier when you have the right vendors, and Coastal Design by Kim has plenty of those resources. We also work with many professional and reliable contractors, plumbers, electricians and other trades that we can recommend for your project.

5. Selling your home or office.

We can add an overall aes-

thetic appeal to your home or office, potentially boosting buyer interest above the competition. Color, balance and organization are just a few of the attributes that can help you achieve top dollar.

Overall, Kim says she’s developed a process so projects run smoothly. “We pay attention to all details and pride ourselves on top notch customer service, while working within your budget. Our main goal is to create a beautiful, functional space for you.”

Beyond interior design, Kim loves the beach, wine tasting and a great charcuterie board. Destin life invites you to continue to get to know Kim through her monthly Lifestyle column in future issues.

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“When designing, I feel it’s important to balance functionality and aesthetics while considering the unique qualities of each space. My inspiration comes from listening to YOU!” ~ Kim Schneider

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 Travel



By JODELL HAVERFIELD

From sunny Caribbean islands to historic European cities, spectacular South Pacific lagoons and the Mexican Riviera, cruising transports travelers to the destinations of their dreams in ships like floating resorts. They make the entire journey relaxing,

fun and most of all, memorable. There is a cruise for every budget and interest from world cruises to honeymoons, family reunions or girlfriend getaways. What's on your bucket list?

The secret to a successful cruise experience is careful planning. The best way to do that is with a Travel Advisor who will find the perfect cruise for you. I used to think there was no such thing as a bad cruise, but I have learned through the years that isn't necessarily true. What might be a disappointing cruise to one would be perfect for another.

Whenever I'm on a cruise, I like to get to know fellow cruisers I have never met before. I always ask them if they're enjoying their

cruise and, occasionally, I come across an unhappy cruiser. I find it's rarely the fault of the cruise line or anyone else's for that matter. Usually, they booked the cruise on their own, through a third-party big box cruise company online. For example, an unhappy cruiser might tell me there's just not enough to do! They were looking for a younger crowd with more nightlife, parties and dancing late into the night while another was looking for a relaxing experience. When I ask them why they chose that particular cruise, the answer is almost always the same, "It was the best price."

Now don't get me wrong, while the almighty budget is certainly not to be overlooked, much less the desired itinerary or even stateroom category, there is so much more to consider when choosing a cruise. The secret is research and more research, or you can save yourself a lot of trouble and make one call to a travel advisor who will cover all the bases for you including travel insurance which is a "whole nother topic" altogether!

Note: Travel Advisors and Travel Agents are the same thing by the way. In the last few years, there has been a shift in the travel industry to move from the term Agent to Advisor because agents usually focus on selling while advisors spend a great deal of time researching, counseling and guiding their clients to the perfect cruise. Some of us even have additional education and

training on cruise counseling. The best part is there is no cost to you for our service.

Excitement, indulgence and adventure are hallmarks of the Cruise industry's latest offerings, which include a Megaship Debut, First-at-Sea-Thrills, Small Luxury Ship Offerings and Sleek Expedition Vessels designed for remote exploration. A world of experiences awaits at the bottom of a ship's gangway from the cosmopolitan capitals of Europe, the sun-drenched isles of the Mediterranean, the sacred temples of Asia, untamed Africa and more.

Visit the freshwater ports of the U.S. from New Orleans, Memphis, Astoria, St Louis and Traverse City, Mich. Travel from the East Coast ports of New York, New Jersey, Boston, Baltimore and Virginia or Pacific journeys beginning in Los Angeles, Long Beach, San Diego and San Francisco. Then there's always the ever-popular Caribbean escapes from Miami, Fort Lauderdale, Port Canaveral, Tampa, New Orleans, Galveston and Mobile, Ala. I haven't even mentioned Hawaii, Canada and Alaska! Ships and onboard accommodations vary as much as their itineraries from the river masters to small and luxurious cruises to high seas thrills.

More than 30 million people took a cruise in 2019. Even with Covid-19 rules, there are ships sailing from these ports I just mentioned and by the end of September 2021, more than

a million cruisers will have sailed on one cruise line alone. There's a real pent-up desire to get back on the water and cruise!

I have seen the most amazing deals this year plus the bonus of ships sailing at 50% capacity. My husband and I stayed three nights at a luxury beachfront resort in Fort Lauderdale for our 50th anniversary this summer and spent more than we did for a verandah suite on a nine-night Southern Caribbean luxury cruise!

Cruise ships are back with brand new ships set to debut soon. There's the perfect cruise and ship for everyone from family friendly cruises to romantic luxury cruises to solo sailing to high adventure! Plan your next family reunion on a cruise ship or your next anniversary or a friendship escape!

Did you know the U.S. Virgin Islands is the only place in the U.S. where cars drive on the left side of the road?

Call me today so I can help you plan your next cruise! You can meet me at my Destin office Beachworx in the BB&T building across from Bass Pro, or we can plan your whole trip on the phone and through email, so you don't have to leave the comforts of home! 850-608-3058 | jodell@havetravelmemories.com. Check out some of our tours and cruises on our website at HaveTravelMemories.com or visit our Facebook, webinars and YouTube podcasts.

Bon Voyage!



Book Your Next Memory Today.....

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JoDell Haverfield, Owner and CEO of Have Travel Memories Vacations, with over 25 years as a Travel Advisor, Accredited Cruise Councillor hosting cruises since 2002. Specializing in the Cruise and River Cruise industry. Call or email me today and let your adventures begin...







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2021 Football Guide

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



Destin's Best Places to Watch Your Favorite Teams!



BY SCOTT MILLER

So, here we are football fans, one month into the 2021 season. What a start! I've watched some nail biting finishes already and can't wait to see what else is coming our way this season. Did you see the 41-38 Notre Dame win at FSU in week 1? I gotta say the backup QB for FSU stole my heart that day—what a story. But that will have to be for another day. Or how about Auburn's tenacious, gritty come-from-behind 34-24 victory in front of their home fans in week 4? That was fun to watch. And that's the beauty of college football to me; collectively, these kids lay it on the line every week, without fail. October football is underway, and if September is any indication, what a fun-filled, football-filled month it will be. Wondering where to go to watch your team this year? We've done the homework for you. So, read on then go out and try them all. Here in Destin, there's never a bad seat in the house.

AJ's Seafood & Oyster Bar

Home of the World Famous Jumbotron. Yes fans...Football Season is upon us and there's only one true way to experience the 2021 season. AJ's Seafood & Oyster Bar will feature the best games all season long on the one and only Jumbotron right here on the Harbor in Destin.

Be sure to enjoy an adult beverage or two with AJ's branded vodka or savor the flavor of local beers brewed exclusively for AJ's by Props Craft Beer. Serving up delicious daily specials

and entertaining live music all week long. And Football, Football, Football...AJ's Seafood & Oyster Bar is where you want to be.

(850) 837-1913
116 Harbor Blvd., Destin
ajsgdestin.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! Football fans, Auston's is ready for you. There are big screen TV's all around, so not a bad seat in the house. Enjoy Football Specials including \$5 Pints, \$16 Buckets and more. Auston's on 98, of Nashville roots, also features its very own "Real Deal Nashville Hot Sauce!"

Endless Mimosa and Bloody Mary Brunch featuring our amazing chicken and waffles

every Saturday and Sunday from 11am - 3pm. Live music every Friday and Saturday from 7-10pm.

Check out more specials, beer selections and a full menu at austonson98.com.
(850) 842-3200
125 Poinciana Blvd.,
Miramar Beach
Austonson98.com

FATBOYS - Destin

Are you craving a delicious burger or some tasty wings and an ice cold beer? Maybe all of the above? But the game is on and you won't miss even a single play...FATBOYS has got you covered. Fully staffed and ready to serve you, the obvious choice is easy to see and that's just how they want it. Yes indeed y'all, Game Day and FATBOYS go hand in hand so hustle on down to some of the best, most delicious game day, football watching food the world has ever known. Be sure to enjoy a tall glass of FATBOYS Lager too, a true joy to your taste buds that



will perfectly compliment anything on the menu. Oh, and bring the crew with you too, there's always a great seat waiting just for you!

(850)842-3190
104 Harbor Blvd. Destin
Ilovetfatboys.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 football? With Big screen TVs situated all

around the bar and restaurant, Island Wing Company invites you in to watch and cheer the 2021 football season. Need to feed the whole family? Family meals to go with curbside delivery has you covered. Your Island awaits you...

(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

Continued on next page



Holi Restaurants (A Flavor of Joy) serve a unique combination of Indian Cuisine and Indian heritage!

**Look for our food truck:
Holi on Wheels**

**FOLLOW US ON SOCIAL MEDIA
for updates and food truck locations**



FORT WALTON BEACH

Holi Indian Cuisine
280 Eglin Pkwy NE
Fort Walton Beach
(850) 362-6077

MIRAMAR BEACH

Holi Indian Kitchen
10859 Emerald Coast Pkwy
Miramar Beach
(850) 353-2630

PANAMA CITY

Holi Indian Grill
3102 W 23rd St.
Panama City
(850) 215-3030



Have you visited Fatboys...where we build the juiciest burgers and fry up the tastiest wings you've ever had?

We start with fresh never frozen 100% premium beef for our burgers, add only the freshest ingredients, and build it just the way you like.

Check out our menu at ilovefatboys.com

**104 HARBOR BLVD., DESTIN, FL
(850)842-3190**

**NEW LOCATION - OPENING SOON!
Miramar Beach Next to Holi**

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DESTIN'S BEST

continued from previous page

and national sports networks because College and Pro Football is back and the 2021 season is just getting underway. With a fully stocked bar serving up 95 different bourbons and 30 beers on draft, it's no secret why the locals love Landshark's Pizza Company.

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

Tailfins Waterfront Grill

Start your day off right with

Tailfins Breakfast every day from 8am-11am, 7 days a week!

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

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 over-



looking the Destin Boardwalk and Harbor, Tailfins is your go-to destination. Football Season is here y'all and with Huge Big Screen TV's everywhere you look, and I mean Everywhere...you can watch your favorite teams all season long. Kick back and enjoy some of your absolute favorite food and drinks including Sushi Rolls

and Sake Bombs, Scrumptious Early Bird Dinner Specials M-F from 4-6pm. Happy Hour from 4-6pm Mon. - Fri. featuring \$17 Domestic Bottle Buckets and \$7.99 Pitchers, \$5 House Wines and Well Drinks and \$5 Long Island Iced Teas.

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

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

Tequila's Sports Bar & Grill

EAT, DRINK, FIESTA!!

We've got just two words for you Amigo. Just two...Are you ready? FOOTBALL SEASON! Tequila's knows what that means here in Destin Florida and is ready for you on Game Day or any day. Ready to shake it up a little? And we mean literally - Tequila's Sports Bar and Grill has quickly become a local favorite. Let them serve up some of their world class, jumbo sized Margaritas, sure to set the mood to watch your favorite

game. Tequila's has some of the best seats in the neighborhood. Everyone's got a favorite...find your Mexican food fave here inspired by years of tradition and authentic spices such as the Tequila's Plate, Chili Con Carne, The Three Amigos and the new MASTER PARRILLADA—a unique fusion of sports bar food and delightful Mexican dishes.

Celebrate Taco Tuesdays with 2-4-1 Margaritas! Lunch specials offered daily Monday - Friday for \$8.99. Open seven days a week for lunch, dinner or call ahead to place your take out and to-go orders.

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

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

RAW BAR!

Sunday - Thursday
11 AM - 9 PM

Friday & Saturday
11 AM - 10 PM

LIVE MUSIC!

Friday and Saturday
7-10 pm

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SEC	Oct 2	Oct 9	Oct 16	Oct 23	Oct 30	Nov 6	Nov 13	Nov 20	Nov 27
Alabama	OLE MISS	@TEX A&M	@MISS ST	TENN	OPEN	LSU	N MEX ST	ARK	@AUBURN
Arkansas	@GEORGIA	@OLE MISS	AUBURN	PINE BLUFF	OPEN	MISS ST	@LSU	@BAMA	@MIZZOU
Auburn	@LSU	GEORGIA	@ARKANSAS	OPEN	OLE MISS	@TEX A&M	MISS ST	@S CAR	BAMA
Florida	@KENTUCKY	VANDY	@LSU	OPEN	GEORGIA	@S CAR	SAMFORD	@MIZZOU	FSU
Georgia	ARK	@AUBURN	KENTUCKY	OPEN	@FLORIDA	MIZZOU	@TENN	CHAR SO	GA TECH
Kentucky	FLORIDA	LSU	@GEORGIA	OPEN	@MISS ST	TENN	@VANDY	N MEX ST	@L'VILLE
LSU	AUBURN	@KENTUCKY	FLORIDA	@OLE MISS	OPEN	@BAMA	ARK	LA-MONROE	TEXAS A&M
MSU	@TEX A&M	OPEN	BAMA	@VANDY	KENTUCKY	@ARK	@AUBURN	TENN ST	OLE MISS
Missouri	TENN	N TEX	TEXAS A&M	OPEN	@VANDY	@GEORGIA	S CAR	FLORIDA	@ARK
Ole Miss	@BAMA	ARK	@TENN	LSU	@AUBURN	LIBERTY	TEX A&M	VANDY	@MISS ST
SC	TROY	@TENN	VANDY	@ TEX A&M	OPEN	FLORIDA	@MIZZOU	AUBURN	CLEMSON
Tenn	@MIZZOU	S CAR	OLE MISS	@BAMA	OPEN	@KENTUCKY	GEORGIA	S ALA	VANDY
TEX A&M	MISS ST	BAMA	@MIZZOU	SC	OPEN	AUBURN	@OLE MISS	PRAIRIE V	@LSU
VAN	UCONN	@FLORIDA	@S CAR	MISS ST	MIZZOU	OPEN	KENTUCKY	@OLE MISS	@TENN

ACC	Oct 2	Oct 9	Oct 16	Oct 23	Oct 30	Nov 6	Nov 13	Nov 20	Nov 27
Boston C	@CLEMSON	OPEN	NC STATE	@L'VILLE	@SYR	VA TECH	@GA TECH	FSU	WAKE
Clemson	BC	OPEN	@SYR	@PITT	FSU	@L'VILLE	UCONN	WAKE	@S CAR
Duke	@N CAR	GA TECH	@UVA	OPEN	@WAKE	PITT	@VA TECH	L'VILLE	MIAMI
Florida St	SYR	@N CAR	OPEN	U MASS	@CLEMSON	NC ST	MIAMI	@BC	@FLORIDA
Ga Tech	PITT	@DUKE	OPEN	@UVA	VA TECH	@MIAMI	BC	@ND	GEORGIA
Louisville	@WAKE	UVA	OPEN	BC	N CAR ST	CLEMSON	SYR	@DUKE	KENTUCKY
Miami	UVA	OPEN	@N CAR	N CAR ST	@PITT	GA TECH	@FSU	VA TECH	@DUKE
NC	DUKE	FSU	MIAMI	OPEN	@ND	WAKE	@PITT	WOFFORD	@NC ST
NC State	LA TECH	OPEN	@BC	@MIAMI	L'VILLE	@FSU	@WAKE	SYR	NC
Notre Dame	CINCI	@VA TECH	OPEN	USC	N CAR	NAVY	@UVA	GA TECH	@STANFORD
Pittsb	@GA TECH	OPEN	@VA TECH	CLEMSON	MIAMI	@DUKE	N CAR	UVA	@SYRACUSE
Syracuse	@FSU	WAKE	CLEMSON	@VA TECH	BC	OPEN	@L'VILLE	N CAR ST	PITT
Virginia	@MIAMI	@L'VILLE	DUKE	GA TECH	@BYU	OPEN	ND	@PITT	VA TECH
Vir Tech	OPEN	ND	PITT	SYR	@GA TECH	@BC	DUKE	@MIAMI	@UVA
Wake	L'VILLE	@SYR	OPEN	@ARMY	DUKE	@N CAR	NC ST	@CLEMSON	@BC

Game Day Highlights

Saturday 10/9

Georgia @ Auburn TBA
 Oklahoma @ Texas 11am ABC
 Arkansas @ Ole Miss TBA
 Penn State at Iowa 3pm FOX
 Alabama at Texas A&M 7pm CBS
 LSU @ Kentucky TBA
 S. Carolina @ Tennessee TBA

Saturday 10/16

Kentucky @ Georgia TBA
 Ole Miss @ Tennessee TBA
 Auburn @ Arkansas TBA
 Alabama @ Miss. St TBA
 TCU @ Oklahoma TBA
 Purdue @ Iowa 2:30pm

Saturday 10/23

USC @ Notre Dame 6:30pm NBC
 Oregon @ UCLA TBA
 S. Carolina @ Texas A&M TBA
 LSU @ Ole Miss TBA
 Illinois @ Penn State 11am
 Clemson @ Pittsburgh TBA
 Tennessee @ Alabama TBA

Saturday 10/30

FSU @ Clemson TBA
 Michigan @ Michigan St TBA
 Penn State @ Ohio St TBA
 Ole Miss @ Auburn TBA
 Georgia @ Florida 2:30pm CBS
 N. Carolina @ ND 6:30pm NBC
 Texas Tech @ Oklahoma TBA

Saturday 11/6

Auburn @ Texas A&M TBA
 LSU @ Alabama TBA
 Navy @ Notre Dame 2:30pm NBC
 Penn State @ Maryland TBA
 Clemson @ Louisville TBA
 NC State @ Florida St TBA
 Florida @ S. Carolina TBA



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Live Music on the Docks
 Daniel Boone
 Rusty Hammerstrom
 Ryan Linguiti

Pro Football Schedule

WEEK 5

Thursday, Oct. 7

Los Angeles Rams at Seattle Seahawks, 7:20 p.m. (FOX/NFLN/AMAZON)

Sunday, Oct. 10

New York Jets at Atlanta Falcons (London), 7:30 a.m. (NFLN)
 Philadelphia Eagles at Carolina Panthers, Noon (FOX)
 Green Bay Packers at Cincinnati Bengals, Noon (FOX)
 New England Patriots at Houston Texans, Noon (CBS)
 Tennessee Titans at Jacksonville Jaguars, Noon (CBS)
 Detroit Lions at Minnesota Vikings, Noon (FOX)
 Denver Broncos at Pittsburgh Steelers, Noon (FOX)
 Miami Dolphins at Tampa Bay Buccaneers, Noon (CBS)
 New Orleans Saints at Washington Football Team, Noon (CBS)
 Cleveland Browns at Los Angeles Chargers, 3:05 p.m. (CBS)
 Chicago Bears at Las Vegas Raiders, 3:05 p.m. (CBS)
 San Francisco 49ers at Arizona Cardinals, 3:25 p.m. (FOX)
 New York Giants at Dallas Cowboys, 3:25 p.m. (FOX)
 Buffalo Bills at Kansas City Chiefs, 7:20 p.m. (NBC)

Monday, Oct. 11

Indianapolis Colts at Baltimore Ravens, 7:15 p.m. (ESPN)

WEEK 6

Thursday, Oct. 14

Tampa Bay Buccaneers at Philadelphia Eagles, 7:20 p.m. (FOX/NFLN/AMAZON)

Sunday, Oct. 17

Miami Dolphins at Jacksonville Jaguars (London), 9:30 a.m. (CBS)
 Los Angeles Chargers at Baltimore Ravens, Noon (CBS)
 Minnesota Vikings at Carolina Panthers, Noon (FOX)
 Green Bay Packers at Chicago Bears, Noon (FOX)
 Cincinnati Bengals at Detroit Lions, Noon (FOX)
 Houston Texans at Indianapolis Colts, Noon (CBS)
 Los Angeles Rams at New York Giants, Noon (FOX)
 Kansas City Chiefs at Washington Football Team, Noon (CBS)
 Arizona Cardinals at Cleveland Browns, 3:05 p.m. (FOX)
 Las Vegas Raiders at Denver Broncos, 3:25 p.m. (CBS)
 Dallas Cowboys at New England Patriots, 3:25 p.m. (CBS)
 Seattle Seahawks at Pittsburgh Steelers, 7:20 p.m. (NBC)

Monday, Oct. 18

Buffalo Bills at Tennessee Titans, 7:15 p.m. (ESPN)

WEEK 7

Thursday, Oct. 21

Denver Broncos at Cleveland Browns, 7:20 p.m. (FOX/NFLN/AMAZON)

Sunday, Oct. 24

Cincinnati Bengals at Baltimore Ravens, Noon (CBS)
 Washington Football Team at Green Bay Packers, Noon (FOX)
 Atlanta Falcons at Miami Dolphins, Noon (FOX)
 New York Jets at New England Patriots, Noon (CBS)
 Carolina Panthers at New York Giants,



Noon (FOX)
 Kansas City Chiefs at Tennessee Titans, Noon (CBS)
 Detroit Lions at Los Angeles Rams, 3:05 p.m. (FOX)
 Philadelphia Eagles at Las Vegas Raiders, 3:05 p.m. (FOX)
 Houston Texans at Arizona Cardinals, 3:25 p.m. (CBS)
 Chicago Bears at Tampa Bay Buccaneers, 3:25 p.m. (CBS)
 Indianapolis Colts at San Francisco 49ers, 7:20 p.m. (NBC)

Monday, Oct. 25

New Orleans Saints at Seattle Seahawks, 7:15 p.m. (ESPN)

WEEK 8

Thursday, Oct. 28

Green Bay Packers at Arizona Cardinals, 7:20 p.m. (FOX/NFLN/AMAZON)

Sunday, Oct. 31

Carolina Panthers at Atlanta Falcons, Noon (FOX)
 Miami Dolphins at Buffalo Bills, Noon (CBS)
 San Francisco 49ers at Chicago Bears, Noon (FOX)

Pittsburgh Steelers at Cleveland Browns, Noon (CBS)
 Philadelphia Eagles at Detroit Lions, Noon (FOX)
 Los Angeles Rams at Houston Texans, Noon (FOX)
 Tennessee Titans at Indianapolis Colts, Noon (CBS)
 Cincinnati Bengals at New York Jets, Noon (CBS)
 New England Patriots at Los Angeles Chargers, 3:05 p.m. (CBS)
 Jacksonville Jaguars at Seattle Seahawks, 3:05 p.m. (CBS)
 Washington Football Team at Denver Broncos, 3:25 p.m. (FOX)
 Tampa Bay Buccaneers at New Orleans Saints, 3:25 p.m. (FOX)
 Dallas Cowboys at Minnesota Vikings, 7:20 p.m. (NBC)

Monday, Nov. 1

New York Giants at Kansas City Chiefs, 7:15 p.m. (ESPN)

WEEK 9

Thursday, Nov. 4

New York Jets at Indianapolis Colts, 7:20 p.m. (FOX/NFLN/AMAZON)

Sunday, Nov. 7

Minnesota Vikings at Baltimore Ravens, Noon (FOX)
 New England Patriots at Carolina Panthers, Noon (CBS)
 Cleveland Browns at Cincinnati Bengals, Noon (CBS)
 Denver Broncos at Dallas Cowboys, Noon (FOX)
 Buffalo Bills at Jacksonville Jaguars, Noon (CBS)
 Houston Texans at Miami Dolphins, Noon (FOX)
 Atlanta Falcons at New Orleans Saints, Noon (FOX)
 Las Vegas Raiders at New York Giants, Noon (CBS)
 Los Angeles Chargers at Philadelphia Eagles, 3:05 p.m. (CBS)
 Green Bay Packers at Kansas City Chiefs, 3:25 p.m. (FOX)
 Arizona Cardinals at San Francisco 49ers, 3:25 p.m. (FOX)
 Tennessee Titans at Los Angeles Rams, 7:20 p.m. (NBC)

Monday, Nov. 8

Chicago Bears at Pittsburgh Steelers, 7:15 p.m. (ESPN)

*Times Central

Local HS Football Schedules

FORT WALTON BEACH HS

8/27	NAVARRE	AWAY
9/3	CRESTVIEW	AWAY
9/10	NICEVILLE	HOME
9/17	Choctawhatchee	HOME
9/24	ENTERPRISE	AWAY
10/1	RICKARDS (Tallahassee)	AWAY
10/7	ESCAMBIA	HOME
10/22	MOSLEY	HOME
10/29	LINCOLN (Tallahassee)	AWAY
11/5	MILTON	HOME

Games start at 7 p.m.

NICEVILLE HIGH SCHOOL

8/20	MOSLEY	AWAY
8/27	LINCOLN	HOME
9/3	CHOCTAW	HOME
9/10	FORT WALTON	AWAY
9/17	PACE*	AWAY
9/24	GODBY*	HOME
10/1	CRESTVIEW*	HOME
10/8	MIAMI EDISON	HOME
10/15	GADSDEN CO. (Homecoming)	
10/22	NAVARRE*	HOME
10/29	STATE*	AWAY
11/1	BYE	

*District Game
 Games start at 7 p.m.

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Catch The Health Benefits Eating Gulf of Mexico Fish

By LISA LEATH TURPIN, BS.
FITNESS & WELLNESS COACH

In light of the Destin Fishing Rodeo season, here's great news for our area about the health benefits of our Gulf fish! So, we've all read or heard that fish is healthy for you. But cold water fish such as salmon make the healthy headlines. It's primarily because of their scientifically known Omega-3 fatty acid profile. But good news for us Gulf Coast residents... warm water fish in the Gulf of Mexico has high Omega-3s also. Omega-3 and Omega-6 fatty acids are essential to good health. Essential means that our bodies don't produce it so therefore, we must get it through our diet. They are essential for normal growth and development of every aspect of human health. These fatty acids are similar in structure, but their functions are very different.

Americans typically consume

up to 20 times more Omega-6 than they do Omega-3. This causes an imbalance in our bodies which are linked to a long list of diseases including atherosclerosis, rheumatoid arthritis, asthma, colitis, Crohn's disease, type-2 diabetes, heart disease, various cancers, Alzheimer's, Lupus, allergies and multiple sclerosis. Medical research has found that a diet must include NO MORE than FOUR times as much Omega-6 as Omega-3 for optimal health. Eating Gulf fish will help raise your intake of Omega-3 fatty acids to help with the balance between not only Omega-6, but also total fats in the body consumed by the average American. This is why it's important to eat foods high in Omega-3.

Dr. Julia S. Lytle, Ph.D & Dr. Thomas F. Lytle, Professors Emeritus, Department of Coastal Sciences, states in a brochure;

Marine fish oils are the primary source of Omega-3 fatty acids while the plant oils corn, soy, peanut, cotton, sunflower and safflower are the major sources of Omega-6. All marine fish, whether caught in warm water or cold water, contain Omega-3 fatty acids. Fatty fish such as salmon, sardines, mackerel and young tunas are rich in Omega-3s, but they are also higher in total fats than leaner fish such as flounder, redfish, snapper and tilefish. Recent research indicates that most Gulf fish contain less than 5% total fat, and their fat is enriched in Omega-3s. Dr. Julia says, "Since warm water fish are lean, you can eat larger portions to increase your intake of Omega-3 and still keep total fat calories moderated." I'd like to note though, be careful in its preparation if you are watching total fat calories. Fat is nine calories per gram, while protein and

carbohydrates BOTH are four calories per gram. If you add creamy (fatty) rich sauces, extra oil, or breading while cooking, you could double the amount of calories for that portion of fish.

Achieving the right balance of Omega-3 and Omega-6 helps with the following:

- fight inflammation
- reduce the risks of heart attacks and strokes
- boost immune system
- reduce cancer risk
- slow aging
- reduce risk of macular degeneration
- lower triglycerides

Make a healthy change by eating MORE: Gulf fish at least twice weekly, dark green leafy vegetables, add flaxseeds and walnuts to salads; LESS: processed foods, avoid deep-fried foods, REDUCE TOTAL FATS. Use olive and canola oils for salads and cooking.



This information came from a study done by the professors above through The University of Southern Mississippi, Dept. of Coastal Sciences. The basis for their conclusion was through analysis of almost 50 species of Gulf fishes.

Regardless of season, age, size or sexual maturation, Gulf fish are valuable sources of Omega-3 and they have charted the fatty acid, cholesterol and total fat in 44 species.

Visit usm.edu/gcrl/omega-3 to see the comprehensive list. To contact Lisa, email lisa.turpin@icloud.com.

Bourbon at the Bay

On Nov. 18, kick off your holiday season – and shopping – with the 9th Annual Bourbon at the Bay Presented by Hand Arendall Harrison Sale! Sample bourbon, scotch, and champagne on the BOTE, Emerald Grande at HarborWalk Village and Trustmark tasting tables, bid on your choice of gifts, trips, and more in the Fort Walton Beach Medical Center silent auction, try your luck in the Destin Commons wine pull, and visit the Wind Creek Casino bar to explore more cocktails. Back by popular demand for the second year is the Beach Liquors VIP Room!

Tickets are now on sale! General admission tickets are \$65. A limited number of VIP tickets are available for \$100. Tickets must be purchased in advance. No tickets will be sold at the door.

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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!

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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!

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Mi Gente' Supermarket & Taqueria

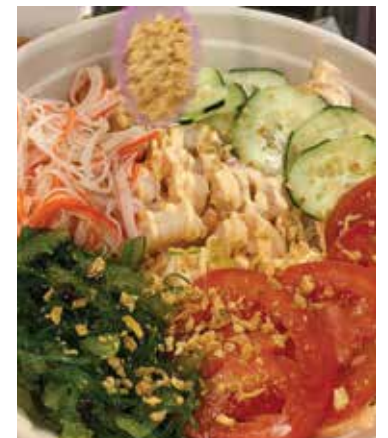


Open for breakfast every Saturday & Sunday and lunch and dinner 7 days a week, Mi Gente' is one of Destin's hottest dining spots for the whole family and friends to enjoy. With fresh ingredients and homemade recipes, this fun and festive restaurant will instantly capture your heart. Serving up huge portions, 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. Chili Relleno Tuesdays! Menudo Domingo de Menudo Sundays!

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Taiwan Ice Cream & Poke



Taiwan Ice Cream & Poke is the only place in Destin to serve Hawaiian poke! There's also Taiwanese shaved ice and boba tea. Poke is a Hawaiian dish usually served with raw fish and can be made to order with cooked chicken, beef and shrimp, too. A variety of sauces, from spicy mayo to eel to sweet chili, accompany. Additional toppings can include pineapple, cilantro, carrots, cucumber, sweet corn, tomato, lettuce, edamame, green onion, red onion or crab meat. Then finally add a bit of crunch with sesame seed, fried onion or fried garlic.

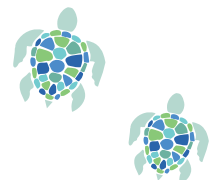
Taiwan shaved ice is mixed with condensed milk and syrup then topped off with a choice of four toppings such as strawberries, pineapple, peaches, chocolate pieces, fruity pebbles, sprinkles, gummy bears, marshmallows and popping boba.

The boba tea comes in four flavors: strawberry, mango, Thai and Taro.

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DESTIN FISHING RODEO

continued from page 2

the weigh-in watching crowd reaches “standing-room-only.” The Rodeo has also become a very popular “spectator sport” in October.

If you’re planning to make a trip down to the docks, expect to see a broad spectrum of fish being weighed in. From Sharks to Amberjacks, Grouper to King Mackerel, Tunas to Marlin, the rodeo has it all. According to the Destin Rodeo website, “Virtually every gamefish is recognized with awards during the Rodeo.” Rodeo anglers are competing for more than \$100,000 in cash and prizes, awarded for both daily and overall catches, sponsored in good part by area businesses. Other awards are paid for by the Rodeo through entry fees and merchandise sales.

Even if you’re not a fisherman, the energy level and excitement that comes from being at the docks for weigh-ins is like



nothing else you’ve ever experienced. Boats back into the scales, pull the fish from their boats while the announcer hypes up the crowd. Fish are strung up on the scale while the crowds cheer and applaud the boats and their teams. For the best seat in the house, get there early, grab a few beers and snag a seat on the bleachers by the leaderboard or above on AJ’s upper deck.

The Destin Fishing Rodeo has a significant economic impact on Destin. In 2019 an es-

timated 36,518 anglers from 33 states and two countries, including 13,421 locals participated in the Rodeo.

Halloween on the Harbor will signify the end of weigh-ins on Wednesday, Oct. 31, when the captains, anglers, volunteers and even Miss Destin will be dressed in their favorite costume. Everyone is invited to partake in the fun!

Meet Miss Destin 2021

Having lived in Destin her entire life, Kaylie Sparks is an honors student who graduated Cum Laude and is the recipient of the Anne T. Mitchell academic honors award as well as being invited to be a member to the distinguished National Honors Society of Northwest Florida State College. She is a four-year member of the nationally ranked Niceville High School cheerleading team, which was ranked number one in the state of



many community organizations such as the National League of Junior Cotillion and Destin United Methodist Church.

As Miss Destin, she is promoting pediatric cancer awareness in our community, a cause she is passionate about after having overcome it herself. “I have always dreamed of fulfilling this role ever since I was a little girl. From an early age I saw the Destin community come and deliver meals to my family in difficult times. This is a great opportunity for me to give back to the wonderful people that have supported my family,” stated Kaylie.

The Miss Destin pageant was held in May and, as the winner, Kaylie received a \$2000 academic scholarship. Each contestant was judged on personality, communication skills and availability to fulfill the duties of Miss Destin at this year’s Destin Fishing Rodeo.

Florida as well as being ranked first in the nation. She is also a current member of the Verve Dance Company, has competitively danced since age two and has won many awards for her performances. Currently a freshman at Northwest Florida State College, Kaylie participates in



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Off the Hook

Woohoo! It's Time for the 73rd Annual Destin Fishing Rodeo (October 1-31)

Weigh-Ins are everyday behind A.J.'s from 10 am - 7 pm.

DESTIN FISHING RODEO OCTOBER EVENTS

Kids Fall Movie Festival (Mon., Oct. 11)

School is out and A.J.'s has just the thing to keep the kids entertained! A.J.'s will be showing a FREE movie on the fa-

mous Jumbo-Tron! Kids will be treated to hot dogs, popcorn and snowcones! For more details please visit www.ajsdestin.com.

Destin Fishing Rodeo 13th Annual Kid's Wagon Boat Parade (Friday, Oct. 15)

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Wagon Boat Parade will roll at 6 p.m. at A.J.'s Seafood and Oyster Bar. Celebrate the Destin Fishing Rodeo with the Kids Wagon parade. A free family -friendly event on the Destin harbor. Decorate your wagon to look like a sailing sloop, charter boat, pirate ship or bathtub! Whatever your boat designer kid dreams up! Join AJ's and the Destin Fishing Rodeo as they bring you fun activities including face painting, arts & crafts, the wagon parade, and a cook-out. There is no registration fee and is open for elementary school-aged children.

Bruce Cheves Day (Sat., Oct. 16)

Come to the docks and celebrate the day the City of Destin has declared BRUCE CHEVES DAY!

Ring of the Bell (Sat., Oct. 16)

Each year at 5 p.m. on Bruce Cheves Day, the Rodeo celebrates the lives and legends of those we lost this year.

Larry Hatchett Fishing Foundation Day (Sat., Oct 23)

Each October The Larry Hatchett Fishing Foundation brings in children from foster situations to fish and learn about marine habitats and environmental awareness. Sponsored by The New Florida Girl's American Spirit, Fish Florida, and ResortQuest.

Halloween On The Harbor! (Sun., Oct. 31)

Wear your costume and join Rodeo Captains, Anglers, Rodeo Judges, Miss Destin and staff to be a part of the largest Halloween Party in Destin.

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Deep Sea Fishing Options

BY MARY ANNE WINDES

If I had to put my finger on the “one thing” that makes Destin so popular, it would be the quick access to deep water for deep sea fishing in the Gulf of Mexico. Typically, Mom loves the shopping, the kids love the beach, Dad wants to fish, and everyone loves to eat fresh seafood. Destin has it all, and everyone is a winner!

So, the decision is made to make plans to go fishing, but there’s more to it than that. Will you fish in the Gulf or the Bay, do you want a private charter or a party boat, and how many people are in your group?

Deep sea fishing is different from fishing in the Bay, going to Crab Island, or renting a pontoon or jet ski. Those are inexpensive, but they’re not “Bucket List” activities nor do you bring back hundreds of dollars’ worth of fish. Deep sea fishing is what put Destin on the map. We’re called the “Luckiest Fishing Village in the World.” The “luck” doesn’t come from finding the fish; the luck comes from fishing in an area where the fish are plentiful. Destin captains KNOW where the fish live and they catch them daily.

There are three distinct types of deep-sea fishing: charter boat, party boat or a hybrid of the two with a grouped trip through a charter service. Destin Fishing Marina and others offer all three.

A private charter is the best, but also the most expensive. Most boats charge a base price like \$200 or more per hour for the first six passengers. Trips can range from four hours to 36-hours depending on your skill level and courage. Some charter boats carry only six passengers. We call them six-packs. Larger boats that meet more stringent U.S. Coast Guard regulations are licensed to carry more than six. They often charge an additional fee, like 10% of the base price per passenger, for passengers over the number of six. The only people on a private charter other than your group is a captain and a mate (or two).

A party boat is a boat that charges a “per person” fee to go fishing. They often carry 35 or more passengers at a time, many of whom don’t know another soul on the boat, and

many of them have never been fishing before in their life. The party boats are less expensive than a charter boat and highly recommended for people who have never fished before. That being said, the party boats also have customers who are avid fishermen who go almost every day. You just have to be okay fishing alongside people from all over the country who may or may not know what they’re doing...which can lead to tangles and such. Listening to the crew will help with all that, and party boats are great about teaching you how to fish.

The third type of trip is a hybrid called a grouped charter. If you only have one to four people, you can ask the charter service to set up a group (usually up to 8 people). They then charter the boat for you. The price is a little higher than a party boat, but you can split the cost of the charter boat. By the way, you can also charter a boat through the charter service, and since they know which boats are open, they can save you literally a hundred calls to find an open boat during the season.

Most of these boats have air-conditioned cabins, bathrooms, bunks and tables. The

boats generally provide the bait, ice, tackle and fishing licenses, and you bring whatever you want to eat or drink in a cooler. The empty cooler can then be later used at the end of the day to take home your fish.

We have everything you need

at the Destin Fishing Fleet Marina which is, by the way, the only marina in town owned and operated by the fishermen.

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Emerald Coast Classic Has Evolved Into Premier Event

By MIKE MAHON

In the spring of 2012 Maury Hanks, founder and president of Global Sports, received a phone call from Steve Forbes, the highly successful men's basketball coach at Northwest Florida State College. Forbes had known about Hanks' reputation for hosting college basketball tournaments and thought

Northwest Florida State would be a great site for a potential future tournament.

"Steve (Forbes) and I have been friends for more than 25 years," said Hanks. "Steve raved about The Arena and what a great facility it would be for both participating teams and fans."

From that telephone conversation until today the Emerald

Coast Classic has developed into what national publication Bleacher Report calls the third strongest preseason college basketball tournament in the nation this season.

Through the combined efforts of Hanks and Global Sports and administrators from Northwest Florida State College, this annual event held every Thanksgiving weekend has turned into one of the premier sporting events in the area, attracting top college basketball teams from the best conferences in the nation: The Atlantic Coast Conference, Big East, Big Ten, Big 12 as well as the Southeastern Conference and the Pac-12 Conference.

A quick look back into history only serves as further testimony with past champs including Virginia which had several starters from its 2016 champion team lead the Cavaliers to the 2019 Final Four title; as well as Florida State (2019), Cincinnati



Tournament with Tennessee and Florida State advancing to the Sweet 16 while Purdue advanced to the Elite Eight.

"This is a first-class national level event unparalleled in quality as far as the teams it brings in and the competition level," said Dan Shugart, longtime sports director at WEAR TV. "I think it's obviously the premier collegiate sporting event around."

The eight-team tournament has gained a reputation as one of the best in the NCAA showcasing top talent that annually attracts several NBA scouts. The tournament also draws national media exposure to the Emerald Coast with CBS Sports Network televising both the semifinal and championship rounds. "The showing by these teams (LSU, Oregon State, Wake Forest, Penn State) last year has generated a lot of enthusiasm for our tournament from local area fans," said Hanks.

For further information including ticket information, visit www.emeraldcoastclassic.com.

Emerald Coast Classic History

- 2019 — Florida State, champion; Purdue, runner-up
- 2018 — Cincinnati, champion; Mississippi, runner-up
- 2017 — TCU, champion; St. Bonaventure, runner-up
- 2016 — Virginia, champion; Providence, runner-up
- 2015 — Iowa State, champion; Illinois, runner-up
- 2014 — Mississippi, champion; Cincinnati, runner-up

(2018), TCU (2017), Iowa State (2015) and Ole Miss (2014). The annual economic impact to the community is estimated at \$1.7 million.

The tournament will come full circle this Thanksgiving weekend Nov. 26-27 with Forbes returning as the second-year head coach at Wake Forest. "Northwest Florida State is a very special place to me and my family. I can't think of a better place to spend Thanksgiving with our team and our fans than Niceville and Destin while playing in such a prestigious event."

The semifinal round games on Nov. 26 will feature LSU playing Penn State at 6 p.m. Central Time, followed by Oregon State facing Wake Forest at 8:30 p.m. Central Time.

The championship game on Nov. 27 will tip off at 6 p.m. at The Arena at Northwest Florida State College with the third-place game set for 3 p.m.

The 2019 Emerald Coast Classic sold out within 48 hours after tickets went on sale as local fan favorite Florida State appeared along with Purdue, Tennessee and VCU. All four teams competed in the 2019 NCAA

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Breast Cancer Awareness and Hormone Therapy



BY DR. RICHARD CHERN, M.D.
The Women's Health Initiative Study (WHI) was started with the goal to prove that synthetic hormones worked as well as bio-identical hormones. Unfortunately, the results of this study were announced in a way that scared most women and physicians into stopping hormones of any kind with the belief that all hormones cause cancer, strokes and heart attacks. Unfortunately, this is not the case at all. The WHI study actually shows a reduction in cancer, strokes and heart attacks with the

use of bio-identical hormones. The study showed an increase in cancer, strokes and heart attacks with the use of synthetic hormones. Of course, the news only reported on the frightening side of the study and told the world that hormones are bad. This led most women to getting off of their hormones with the idea that no hormones means no cancer. This could not be further from the truth.

Women who do not receive bio-identical hormone replacement after menopause have over a 16% risk of getting breast cancer. So, no hormones means more cancer. In fact, breast cancer, strokes and heart attacks are the top three killers of post-menopausal women. Why? Because of a lack of testosterone and estrogen are associated with increases in cancer as well as many other disease processes.

Women in the WHI study who received bio-identical estrogen replacement reduced their cancer risk to 6%. That's a 10% reduction in breast cancer. In ad-

dition, a recent study of women who received bio-identical testosterone therapy showed more than a 50% reduction in their breast cancer risk.

There is no doubt that bio-identical hormone replacement therapy reduces the risk of cancer as well as many other diseases. If your doctor says otherwise, then he or she has not been keeping up with the times. In fact, the breast cancer study I am referring to was present-

ed at the 2021 North American Menopause Society meeting in Washington, D.C., just this last month.

If you want to do everything you can to feel better and live longer after menopause (or even before menopause), then you should come see us today. We are able to get the proper full panel of labs and review them with you. Remember, normal labs are not necessarily optimal for your health. So, just because

your doctor says everything is normal does not mean you are not at increased risk for cancer and disease.

Dr. Richard Chern, MD not only provides hormone therapy to men and women, but also teaches hormone therapy to doctors throughout the country. Dr. Richard Chern, M.D. is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call 850-837-1271 for an appointment.

Athlete Safety Matters

BY KAY PHELAN
The Emerald Coast Children's Advocacy Center (ECCAC) has had their Okaloosa and Walton County schools Child Safety Matters prevention programs in place for the past several years. They have reached roughly 37,000 K-12 students each year in 66 different schools. The nation has recently witnessed the sexual abuse testimonies of several young female Olympians before Congress about how long it took to hold accountable the now imprisoned former physician, Larry Nassar, and his collaboration with the USA Gymnastics organization. It took years for these abuses to come to the public's attention. These brave Olympians, including famous gymnast Simone Biles, have called attention to the inaction of many professional adults involved who didn't listen and delayed taking legal action against Nassar. Armed with the knowledge that 95% of child abuse is preventable through education and awareness, ECCAC is expanding their Child Safety Matters with Athlete Safety Matters. These are

programs initiated by the Monique Burr Foundation For Children, based in Florida. Athlete Safety Matters is a comprehensive curriculum that educates and empowers youth athletes with information and strategies to prevent, recognize and respond appropriately to bullying, cyberbullying, all types of abuse and digital dangers. With youth athletes clustered by grade levels K-2, 3-5, 6-8, and 9-12, trained facilitators can easily present the lessons in any venue using turnkey scripts along with engaging, interactive PowerPoints. "ECCAC is anxious to roll out Athlete Safety Matters as soon as possible to educate children, coaches, educators, volunteers and parents," said Jasie Landeros, who heads up the prevention department at ECCAC as their Outreach Program Manager. "We are asking interested advocates related to school sports, recreational sports, private travel teams, team organizations, and school educators to reach out to me so ECCAC can bring our athlete program to them." Contact Jasie at jasie@eccac.org or call (850) 833-9237, Ext. 267.






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 Wellness


BY KAY LEAMAN,
HEALTH ARCHITECT,
HEALTHYDAY HEALTHYLIFE

The 4th quarter of 2021 lengthens our 'To Do' lists and reminds us how quickly this year has gone by.

The Destin Fishing Rodeo has begun and there are more celebrations on the horizon: The Bloody Mary Festival, Eggs

Staying Healthy Through the Holidays

on the Beach, the annual Mattie Kelly Arts Festival (Oct. 30-31) along with the cooler fall weather (we hope), not to mention all the other fall and winter holidays, family gatherings and shopping dates.

It's this season that causes so many of us to let all our healthy habits go by the wayside as we indulge in so many goodies and once a year cuisine. This season also brings added stress which triggers many an extra cookie or glass of wine (happy combo). So, how can we set ourselves up for healthy success while we enjoy everything this season has to offer?

Let's start by setting aside some time to grab our favorite cup of coffee or tea and our hol-

iday recipes. As you look them over, what ingredients can you exchange for healthier options?

- Sugar can be replaced with honey (1/2 of recipe amount as honey is very sweet) or unsweetened apple sauce

- Flour can be mixed with almond flour (1/2 and 1/2).

- If your recipe has marshmallows and brown sugar, decrease the amounts.

- Switch sugar frosting to sour cream frosting.

- Use hummus for veggie dip instead of ranch dressing.

- Use real butter instead of margarine. If it's not real butter, it's not healthy! And, yes, too much butter

isn't healthy either, but at least the body recognizes it.

Look at your pantry and see how you might improve the snack shelf with healthier options. Consider gluten free crackers (Greenwise from Publix has some good options), nuts, raisins, etc.

Making a cake? Make it one layer and freeze the other layer for later. Cookies? Freeze half the dough for another upcoming celebration. If we make less, we will eat less.

Use smaller plates. Fifty years ago, plates were 8-1/2"; in the 50's they were 10-1/2"; and today we use 12" and restaurants use 13" plates. Smaller plates mean smaller portions. If you don't have smaller plates, use one plate for salad and dinner items.

Consider having a healthy snack before the big meal and go for a walk before you eat; no one feels much like walking after dinner.

Lastly, serve healthy beverages. Get rid of the soda and mix unsweetened fruit juice with plain or carbonated water. Serve tea unsweetened or sweetened with honey (also consider using an herbal iced tea). Drink water before you eat.

Small changes can make a difference. Have fun and explore the possibilities. Feel good through the holidays!

If you have a question, email me at succeed@healthydayhealthylife.com.

Self-Care Corner: Facing the Fall

BY KRISY ANDERSON, OWNER,
BEVERLY HILLS DAY SPA

Self-Care is more than a what we commonly refer to it as. Self-care is the practice of taking an active role in protecting one's own well-being—emotionally, mentally, financially, physically, socially and spiritually. So, live intentionally!

Emotional/Mental

Acknowledge the power

you have in your mind. Practice journaling, meditation, reflection, saying "No." Read or watch something funny. Listen to music. Color with crayons.

Financial

Start where you are—any amount of savings can make a difference! Budget (review bills), plan for the future, know your credit score. Set goals: Short-term, Medium-term, Long-

term—and stick to them.

Physical

Use food as a tool for healing and energy, not comfort. Move your body. Exercise to keep your body healthy and strong. Sleep and allow your body to REST. Walk outdoors and enjoy nature.

Social

Make a list of things you like to do that are only about

YOU. Spend time reconnecting with friends and family. Follow through with the commitments you make to yourself. Turn off all electronics just for a while.

Spiritual

Connect with the power that is within you. Read uplifting text, pray, meditate, rest, have quiet time. Attend religious services to connect with others.

Self-Care is a priority and ne-

cessity—not a luxury. Take time to enjoy some self-care at Beverly Hills Day Spa! Fall is a great time of year to take a break, rest and relax with an afternoon of pampering. Visit www.beverlyhillsdayspa.com or call me at (850) 654-8544 to book. 114 Palmetto Dr., Suite 6, Destin, 32541, on Tuesday – Saturday 10 a.m.- 5 p.m.

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Journey Bravely: Bouncing Back



hard things and grow.” So, what makes the difference between getting stuck and bouncing back? How do you cultivate more resilient bounciness in your soul?

10 Practices for Cultivating Resilience and a Bouncier Life

Accept suffering as a normal part of life. While life would be tidier if good things happened to good people and bad things happened to bad people, this isn't our lived reality. Life eventually brings suffering to all in various ways. Enjoy when life is going your way and expect that sometimes it will get hard, you will make mistakes and there will be pain, not because anyone is out to get you, but because you're imperfectly human.

Embrace spirituality. Connection to God and others reminds you that you aren't alone and frames a sense of meaning and community when life gets difficult. Spiritual practice also has strong connections with experiencing a sense of love, meaning and hope in both light and dark times.

Ask for help. Vulnerably admitting your struggle and asking for support reveals to you that people you care about truly

see you and value you for you, not for having it all together. Being seen and supported in this way creates deeper, more trusting relationships over time.

Reject the shame story. Making mistakes, struggling with baggage or having life hardship does not mean something is wrong with you. It simply means you're human and humans are messy. Remind yourself that everyone you know, including the ones who seem so polished, struggle.

Embrace uncomfortable feelings as normal and temporary. You are wired to have uncomfortable feelings like sadness, fear, humiliation and rejection when life gets hard. These feelings are red flags inviting you to pay attention to what is happening inside and around you. All feelings are temporary. Though in the midst of hard feelings, you fear you'll never feel better again, you will get to the other side. Remind yourself you've never had a feeling that lasted forever.

Reach for healthy coping skills. Everyone has big feelings. You are not your feelings. Coping and calming skills like mindfulness give you some distance between your feelings and your sense of self. You can feel rejected without being a reject.



The rejection can just be a feeling you're experiencing to help you pay attention to a relationship or an interaction. It doesn't have to define you.

Embrace your agency. Believe and remind yourself that you have the ability to make decisions, seek help, connect spiritually and take meaningful action in a positive direction in your life. You aren't powerless and you don't have to live believing you're a victim to others or your circumstances without hope.

Sort responsibility and control. Notice what is out of your control, accept it and stop wasting your energy trying to control it. Notice what is within your healthy self-control, accept it and take healthy responsibility where you need to change direction.

Remember your history of enduring hard things.

Keep a list of hard times you've survived, what you learned and how you experienced growth. Return to your list as an encouraging reminder that with connection and support, you can do hard things again.

Embrace the lessons life brings. Try to avoid blaming others and resisting life's lessons. They are inevitable and most often bring wisdom. Accept the lesson with an open heart and incorporate the wisdom into daily life and relationships.

Be kind to yourself and others remembering that judgement creates feeling stuck not resilience. As you graciously evaluate your life bounce, remember there is no arrival in life, only ongoing journey and growth. As you need support along your journey, connect with us at journeybravely.com.



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Relax. Recharge. Reflect. At Float Brothers

BY LORI SMITH, PUBLISHER,
AND LISA TURPIN, HEALTH &
WELLNESS COACH

I wanted to float. But I had a fear of the unknown. Now, I wish I had done it sooner...

Are you aware of the lifestyle benefits floating promises? They include lasting calm and relaxation, heightened creative thought, stress relief, help with depression, better sleep, pain relief, muscle recovery, immune system boost and greater suppleness of skin.

Not one to shy away from something that offers so many proven positives, I mustered up the courage, and went to my first float. I was greeted by Jamie, shown a brief video of what to expect, then escorted to a private float room dubbed the "Nature" room." Inside was an egg-like chamber filled with about 1½ feet of warm water, heated to mimic my exact body temperature (93.5 degrees) and 1000 lbs. of Epsom salts.

My day of reckoning had come.

I climbed inside and immersed myself in the comfortable water; I began to float... and float...and float—with soothing music and lights on. (You control whether you want

the tub open, partially open or all the way closed. You also control the type of music, light color or none with complete quiet and darkness. And don't worry—the tub doesn't lock.) After about 30 minutes, I felt my body relaxing even deeper. It seemed like perfect tranquility, completely buoyant with no pull of gravity, sight, sound or touch.

As an on-the-go publisher who receives an average of 600 emails a day and is continually inundated with deadlines, it takes a lot for me to stop and just be—to really let go of the many demands. I thought I would be bored being so still for 60 minutes. Not so. My body became deeply calm and the time flew. Afterward, I felt more balanced and more-than-ready to tackle any challenge. I've also slept very well since.

Even though it's a newer concept in our area, float therapy has actually been around since the 1950's, but stayed relatively away from mainstream use due to lack of knowledge of the therapy and the benefits it provides outside of modern medicine. You enter the tank either nude or in a swimsuit, wearing earplugs. You then lie back and float. Epsom salts are added to make the water as dense as the Dead Sea, making it easy to



remain buoyant. Free of light, sound and other distractions, it provides physical, mental and emotional rejuvenation. Once I entered the tank, I was completely cut off from the rest of the world, prompting my mind and body to enter into a deeply relaxed state. Within a few minutes, I lost the sensation of where my body stopped and the water started—just me and my thoughts lingered.

NFL Players, Olympians, celebrities are now "floating" as well as moms and business professionals—all carving out 60 minutes for a battery recharge to handle everyday hurdles.

Studies galore prove the benefits of floating. Military re-

search shows float therapy helps those with Post Traumatic Stress Disorder (PTSD). "Mentally, floating causes your brain waves to shift more positively and strongly for better mental clarity and focus," says Michael Hine, owner. "You might notice an increase in creativity and problem-solving

ability, an intense acuteness of all senses, accelerated learning, and diminished depression, stress, anxiety and fear." The U.S. and Sweden have published results showing reduction of both pain and stress. "The relaxed state can also lower blood pressure, encourage maximum blood flow, enhance athletic performance and shorten recovery time," says Michael. Jamie says the more you come, you're able to get into the completely relaxed state sooner. "Getting out of fight-or-flight state (stress) and getting into theta state (rest and restore), helps to rewire and remap the way your brain works," she says. "Your body is able to repair while you rest."

One reason for these valuable and glorious benefits is the pharmaceutical-grade Epsom salts, which also keep you afloat. Epsom salt is made up of two minerals: Magnesium and Sulfate—not salt at all. Magnesium is responsible for regulating more than 325 body functions, assisting in important nerve functions. Magnesium also reduces inflammation all over the body which benefits your arteries, joints, muscle and fascia tissue. Both Magnesium and Sulfate help regulate cell electrolyte and fluid balance. Sulfates have been shown to help resolve headaches and flush the body of toxins. In recent years, Magnesium has become a top nutritional deficiency in many people. But one of the most efficient ways of absorbing it is through the skin, making float therapy an excellent way to get these important nutrients into your body—and quickly.

Float Brothers is open daily 9 a.m. – 7 p.m.; closed Wednesday.

Have you experienced float therapy yet? What are you waiting for? Visit FloatBrothers.com for more information or to book your appointment.

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Meet Our Local Pro: Eric Sawyer, Assurance Residential

By RITA L. SHERWOOD

As a former EMS technician and fireman for eight years, Eric Sawyer says, “The best part about my job is helping people. I like meeting people and hearing their stories.”

Eric is the manager of Assurance Residential Florida, a locally owned general contractor from northeast Georgia, that has been in business for more than 15 years. It specializes in roof repair and roof replacements for metal, asphalt shingle and tile roofing.

Hailing from Georgia, Eric came to our area after Hurricane Sally to help with the damage. He says he started working with homeowners immediately by placing tarps over their roofs to stop the leaking and before long, he and his crews had replaced 70-80 new roofs. He says because they arrived from Georgia, their crews were not backed up and they were able to help everyone right away.

“The rewarding part to me is to be able to help homeowners with not only their roof issues, but also to provide options they may not know they have. We are 100% customer service oriented and my goal is to be responsive to every single customer. In fact,



I give each one my personal cell phone number, and I’m there on every single job.”

Assurance Residential is a full-service roofing company and is a master elite contractor, which puts them in the 2% of roofing companies in the U.S. Their warranties are the best in the business, because they are backed by GAF, which is the world’s oldest and largest shingle manufacturer, dating back to the 1800s. GAF warranties are backed by Good Housekeeping, and this accolade took them eight years to earn. So, what does this mean to you? Their warranty is a 25-year leak-free warranty, and a 50-year manufacturer’s shingle warranty, with exceptions from storm damage. This warranty is the best out there.

They also offer no money down and financing from Green Sky at a 9.99% APR up to 120 months. For example, if your new roof costs \$25,000, and you financed it, your payment would be \$275 per month for 120 months. Now that’s affordable!

Warning signs about your roof you should look for include leaks on the inside of your

home, granules in gutters, missing shingles, ridge shingles broken or ripped and heavy granular loss.

He goes on to say that the entire process takes about three weeks from the first estimate, as they pull the permit, order the materials and schedule the roof replacement and/or repair. He says they don’t charge for permits and warranties, and there

are no hidden fees regardless if supply costs go up or down.

We all know too well the damage that can happen from storms here in our area. Why not be proactive and give him a call? You never know when you’ll need him.

Eric says, “Don’t wait until your roof starts leaking; call us for a free inspection.” Call 850-790-ROOF (7663).

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BBB Announces Torch Award Winners

The BBB Foundation serving Northwest Florida announced the recipients of the 16th annual Torch Award for Ethics program from its District II area: Okaloosa and Walton County.

1-5 employees category winner – Transaction One, LLC, Destin

6-19 employees category winner – The Honey Do Service, Inc., Fort Walton Beach

20+ employees category winner – Alpha Foundation Specialists, Inc., Miramar Beach

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The Discipline of Planning for Business Success



BY RICKY TILLMAN HARPER

“Give me six hours to chop down a tree and I will spend the first four sharpening the axe.”

—Abraham Lincoln

I am thankful for 2020. Yes, you read that right. As difficult as last year was and as tragic as the pandemic has been, we learned much in 2020 and it is that for which I am thankful. We learned a lot about the strengths

and weaknesses of our society, our culture, our government, our infrastructure, our businesses and ourselves.

While some businesses, about 26% nationally, failed because of the shutdown and subsequent economic slowing, others thrived during the pandemic. Especially those in the trades who enjoyed a boom in home and property improvement contracts. People sitting at home decided to upgrade flooring, roofs, repaint walls and improve landscaping. Owners of commercial buildings including government took advantage of the lockdown to renovate and improve facilities.

Then, there are the businesses that did not enjoy these windfalls but managed to survive. How did they do it? Most pivoted. They found a new way to sell such as restaurants that upgraded their drive throughs and take out capability. Some businesses added product lines; others found new avenues to sell their products. Regardless of the pivot made, business leaders found that the ability to pivot, and to do so quickly, was often the difference between success and mediocrity. Or failure.

I know two business owners in the medical supply field. Their products, distribution and manufacturing sources and

sales forces were similar. Both businesses were established and reputable but small. When the pandemic struck one of these owners called distributors and purchased masks, hand sanitizer and similar products, added SKUs to their website and pivoted to selling these new (for them) products to high demand. By August of 2020, they had sold more than \$1,000,000 of these products. They had pivoted and did so with speed and vision.

The second business could have easily done the same thing. But they did not. Their leaders basically put their heads in the sand and hoped the pandemic would end soon. How successful do you think they were last year?

Why did one pivot and achieve great success when the other, with almost identical infrastructure, did not? Planning. The former of the two businesses practiced regular planning, and no other discipline prepares you to pivot more than planning.

Through regular planning you learn to be more analytical, you develop your sense of

vision, you hone creativity and adopt the skills of process. In Japan, they have a strong business culture built around planning. In fact, almost all Japanese businesses conduct annual strategic planning, every year. What is the value of that? More than half of the world’s businesses that are more than 200 years old are based in Japan. Their culture’s annual cadence of strategic planning has developed their ability to pivot, to be agile, to quickly take advantage of opportunity.

Our world is changing. We are now in what is called a VUCA environment. VUCA is a military term for Volatility, Uncertainty, Complexity and Ambiguity. That certainly describes today’s business climate. How can you be the leader that finds success in these difficult but opportune times? Start with a rhythm or a discipline of planning, then you will be ready to take advantage of opportunities or threats that come your way. Because cadence creates agility.



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One Thing We've Come to Know for Sure

BY COURTNEY LINDBERG,
DIRECTOR OF INNOVATION,
ARBORBROOK CONSULTANTS

For over a decade now we have been working with employers that have sought help stewarding their businesses. One of their highest demands has been to attract, retain and provide for their employees. Since COVID, we've seen greater demand for better solutions and advice.

Our friend Chris Allen, of Always About People, shared his research from the Bureau of Labor Statistics, noting that employee departure trends we're seeing are not a new phenomenon. In fact, this is a trend that's been growing for 20 years, and dramatically so for the last 10.

Counter to what most of us are hearing, COVID actually slowed the rate of departure (by choice), with the theory being that employees paused their actions until their world returned to some kind of normalcy.

However, like hard times often do, many of us have gained new perspectives of what we value, find important and priorities. Employers are now trying to respond to those changes with new compensation packages. This isn't a new idea. When the game becomes more competitive, you have to find new ways to win.

We might be a little biased—we are a Financial Advisory firm after all, but we believe the greatest opportunities for employers,

and employees, come back to solid, foundational advice and planning. What that translates to for employers is Financial Wellness, a benefit whose purpose is providing employees with resources (vary by provider) to help them improve their own financial world.

The challenge we encountered was discovering that most of these "solutions" are just programs designed to sell the employer or employee something in the long run. (Example: Annuities) Most have the opportunity for members to learn something, even if they have to do all the work on their own. But, what

was out there just didn't live up to our standards. We couldn't advise leaders to use platforms we wouldn't use ourselves.

So, what do you do when you need a solution, but can't find what you're looking for? Go to the One who does know. Through much prayer and years of trials and errors, we worked with several different partners to develop our own; a financial wellness benefit that's goal was not sales, but actually guiding employees towards better financial stewardship. (Imagine that.)

To do this well meant we would have to collaborate with someone in the Christian finan-

cial ministry world that was a trusted source for leading others well, whose focus wasn't sales, but souls. This felt like working the mailroom and trying to get the attention of the CEO. How on God's green earth was this going to happen?

It is nothing less than an answer to prayer to be connected with who we are.

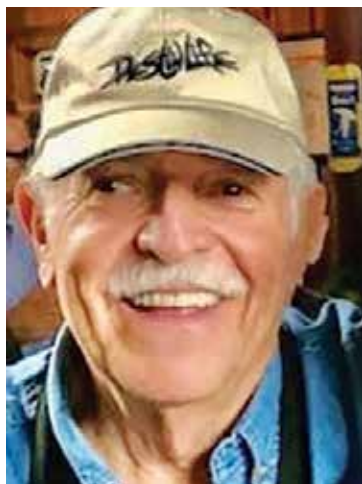
Our hope in sharing this journey is a gentle reminder to do our best to see past the problem, to the solution, and take action to do what we can, when we can. If we can all do that a little more, I think we'll find something we've been missing.

The Gabby Bruce "You Make a Difference" Award

BY DONNA MONTALVO

A2Z Specialty Advertising, Inc., continues to remember and celebrate the life of local legend Gabby Bruce. Each month we will include a quote/story from someone who Gabby influenced, so you can see the kind of impact he had and continues to have in our community.

Heather Ruiz, Director of Marketing with Bit-Wizards writes, "Gabby was a friend and big supporter of mine starting



1944-2020



Continued on next page



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 Business



By MATTHEW VANDERFORD, CLAIMOLOGY

Recently someone came to me and asked if there was anything that could be done for a family member who had been involved in a very serious auto accident. As she began to explain the situation, it became clear the accident not only affected the young adult involved, but the parent

who was relaying the story, too. As the story unfolded about that terrible day, the mom began to describe the impact being so severe that the woman's daughter was rushed away unconscious in an ambulance to the ER. Alone and being worked on by hospital staff, the daughter regained consciousness to find herself face to face with a Sheriff. And who, after answering questions as they were fired off one after another, was left in such a state that college had to be put on hold.

Here's the facts:

- It was raining and the roads were slick.
- A truck pulled out in front of her daughter.

An Accident's Mission



- Her daughter hit the vehicle in front.
- "Full Coverage" was in place for the daughter's car.

After things settled down a bit, the daughter's insurance company proceeded to pay for damages to the vehicle and driver in front, but then failed to compensate the insured daughter for her losses as believed covered in the policy. After going around and around with the carrier, the daughter was left with expenses and the carrier stood by their position,

"NO, we won't pay for that." So, what's a person to do and how do you protect yourself in a situation like this?

Here's some basic "Insurance Rules of Engagement."

Know what type of policy you have – most people assume they're covered only to find out too late they're not.

Keep Your Auto Id Cards, Registration, Emergency Contact Information together so those that need to know about an accident can be notified quickly.

Be Your Own Defense – take photos, gather as much information as you can – speak to witnesses who might be around. (If this can't be done at the time, you can ask the police or sheriff's office to send a copy of the report which might identify witnesses to the event.)

When speaking to investigators of any kind, know that you can wait until you feel safe, secure and of sound mind to an-

swer questions. You might want to have an attorney present.

Don't take no for an answer – just because the insurance company says "NO, we won't pay for that" doesn't mean "NO, we won't pay for that." What that means is, "NO, we won't pay for that until you prove to us why we should."

Although the story of this daughter hasn't turned out too well so far, perhaps a good that can come from this tragedy now is that it can be shared to better prepare and help those who could find themselves in a similar situation now or in the future. Sometimes, the good that can come from a tragedy is being able to help others suffering the same. This writing is dedicated to the tragedy this family has experienced, so that their experience might not be in vain, but used to help someone else in need.

Perhaps this accident was no accident at all...

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

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You could have it answered in one our columns.

GABBY BRUCE

continued from previous page

back at the beginning of my career. He inspired me and countless others to get involved and live life with a servant's heart."

By May 2022, we will have presented 12 awards to local organizations who have made an impact by their generosity and personify Gabby's giving back to our community.

The next winner of the "Gabby Bruce You Make a

Difference" award is Bit-Wizards who was presented their award at the Fort Walton Beach Chamber First Friday Coffee on September 3.

Founded in 2000, Bit-Wizards is an award-winning software development, digital marketing and IT company. With the latest certifications in cutting-edge technologies, Bit-Wizards provides the highest level of expertise to drive their clients' vision forward.

Bit-Wizards has also newly

formed a corporate giving arm, Be the Magic Foundation. They have given back to the local community through monetary, service-based and volunteer efforts that amount to more than \$1.6 million in support. Bit-Wizards is also known for its fun-loving company culture and national caliber employee and client base. Bit-Wizards continues to make philanthropy a major focus through its Be the Magic Foundation. Bit-Wizards is magical in many ways!

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Angel Stories



BY SEAN DIETRICH

JOHN—My angel story takes place when my wife was dying, and I watched everything go downhill in a matter of months. And every night, I would hear a voice tell me “You can get through this, John.”

On the night she died, I heard that voice again. And this time it was my wife’s voice saying, “John, I’m okay. Don’t quit believing.”

LYNN—When I was a young woman someone tried to attack me during a home invasion, but the man was never able to touch me. I screamed for help and something prevented the man’s hands from physically touching me, like he was paralyzed. I know it was an angel that saved me.

BARBARA—A few weeks after my husband’s death, in a fitful sleep state, I heard my husband’s words spoken gently: “Honey, remember Psalm 30:11.” Then the voice went away.

The first thing the next morning, I looked up the verse. I found these words:

“Thou has turned for me my mourning into dancing; thou has put off my sackcloth, and girded me with gladness.”

KATHY—It was 1977 and we had traveled from Alabama to North Dakota for my grandparents’ 50th anniversary. I had twin girls—a daughter, a son, and another son on the way.

On the day we were loading the car, after the reunion, my sister asked one of the twins (Angie) to tell us about a dream she had.

Angie said, “Angels from heaven came down and brought me to heaven and I saw Jesus.”

I worried about it all the way home and for quite a while after that. But the memory of my daughter’s dream eventually faded.

Flash forward to 1978, the girls were almost 7 years old. It was a sunny day, unseasonably warm, and the girls went to play outside with friends.

Suddenly, I had an overwhelming need to look out the window. It was as though the world was standing still. The children were just standing, not moving. And there, in the street, lay my daughter, Angie. I rushed to call 911 but in my heart I knew.

She had chased a ball across the street. An accident happened. She had a closed-head injury. I had been given a great gift of nearly 7 years with my “Angel” Angie.

SALETA—I was a hospice social worker, traveling to visit a patient. I had one hand on the wheel, watching the road and getting ready to merge onto a major overpass.

Suddenly, I heard a voice, so clearly, as if it were sitting next to me.

“Both hands on the wheel,” the voice said.

I was confused, but I put both hands on the wheel tightly.

A large van with a metal ladder on top came flying up from behind me and cut me off at the overpass exit. As they passed me, doing well over 80, the ladder flew off and landed in front of me. I was able to avoid it with inches to spare because I was somehow prepared. I’ve never forgotten that day.

KRISTEN—My sister was 8 in 1979 when she was diagnosed with a spinal cord tumor. After several unsuccessful surgeries my parents were told there’s nothing that could be done. My sister’s body began wilting away as she lost her ability to walk and use her arms.

She was 11 when a friend gave my dad a “Reader’s Digest” issue about a pediatric neurosurgeon doing experimental procedures for terminally ill children.

After a call to New York City, Dr. Fred Epstein invited my sis for a consultation. We live in rural North Carolina, and it was quite the undertaking to travel that far, but this was our only hope.

Dr. Epstein agreed to try the procedure but, of course, laid out all the possible opportunities for what could go wrong. My family flew home to make the decision and my parents had very differing opinions.

But as soon as my mom stepped off the plane in Charlotte, something, an angel,

began tugging on her. It was constant, relentless tugging, an invisible being working overtime on her. Mom had this feeling that we should do the surgery.

Three days later, Mom convinced everyone that the surgery should happen. Mom didn’t tell anyone for years about the angel. But it was the angel’s tug that gave us an extra 30 years with my “Sissy.” She was the 60th patient to try this experimental procedure, and it worked. And now my “Sissy” is an angel herself.

LEANNE—I had been visiting my mom as she had made the decision to not continue cancer treatments. I had been with her for two weeks and we spent hours talking about life, family, and faith. That was how we connected—long talks over the kitchen table, or on the phone across two thousand miles. We talked daily.

During one of our last conversations, we were talking about faith. I asked her, “So, Mom, when the time comes, and you are in heaven, please give me some kind of a sign to let me know that you’re there.”

In her own spunky way, she said, “Okay, honey, I’ll trip you.”

The following Sunday, as I was walking to my room, I had a misstep and went into a full

frontal fall. I remember thinking, “Oh, how embarrassing.”

Thankfully, I caught myself before I hit the ground. But the moment I walked into my room, my phone rang, and my dad said through tears, “Mom’s gone, honey.”

When I realized the timing of the moment of my trip, I called my dad to tell him about it. To this day, we talk about “the trip,” and we are both so grateful to God for letting us know that she made it home.

LISA—One day when my twins were napping, I was out mowing I noticed a yellow jacket nest in the ground. So I got some wasp spray and proceeded to spray it.

Then, a neighbor I had never seen before was standing in the backyard next door and telling me to get away from the dangerous nest and run inside the house.

When my husband got home I told him about the wasp nest and about the neighbor who told me to get away.

My husband just looked at me and told me that no one lived in that house next door.

Then, when my husband went out to kill the nest and dig it up, we realized the nest was layers deep with thousands of wasps.



BRAD—Sean, I have an angel story. We were newlyweds. My mother-in-law was my wife’s best friend. They talked every day.

My mother-in-law taught high-school English and had a brain aneurysm in class. We rushed from Birmingham to Tupelo to the hospital to see her.

We stopped for gas where my wife went into the store and we accidentally locked ourselves out of the car. Frantic, I prayed for help.

Next, a bearded guy in a Led Zeppelin T-shirt asked if we needed help. He jimmed the door open. And when we turned to thank him, he was gone. We made it to the hospital and my mother-in-law squeezed my wife’s hand before she passed.

I’m like you, sometimes a skeptic, but I know what I saw with my own eyes that day.

ME—Don’t quit believing.

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 Musings



BY MYRNA CONRAD

There are so many discrepancies in our world today that it is hard to know who or what to trust. Trust is a “firm belief in the reliability, truth, ability or strength of someone or something.”

I do believe that it is harder to trust today than it was a few decades ago, even a few years ago. There is now so much more information available, at our fingertips. We are bombarded with thoughts, ideas and advertisements for the latest and greatest thing. There is such a plethora of new and changing information that it is hard to know what is legitimate and what is bogus, especially when some of the information seems to contradict other information. The speed with which things change also

make it hard to know what to do and who to trust.

Who do you trust to educate your children? I remember when we could send our children to school trusting that teachers were instructing them in the basics of reading, math, science, language and legitimate history (not history that has been rewritten). Now, in many schools, rather than being taught core curriculum, children are being taught more about how they should think and feel on social issues, which should be the responsibility of the parent(s), not teachers.

Due to social media, even friendships are different today than they used to be. Trust is established by spending face-to-face time with someone. Today, people have friends that they only communicate with via social media. Instead of working out disagreements, people can just “unfriend” you with a keystroke. Trust is also broken when people post pictures or information on social media that is hurtful or just plain mean. It is harder to know who to trust with your friendship when friends are so provisional and transient.

Whatever Happened To Trust?



Of even more importance, who can you trust with your heart? If you haven't met that perfect mate in high school or college, where do you go to meet and date someone trustworthy today? Many people are using dating sites to meet people. But how do you know if a person is who they say they are and how do you determine who is safe and trustworthy without spending face to face time with that person? Many other people have been hurt and betrayed in a relationship, finding it hard to learn to trust others and even themselves. Trusting your heart to someone is hard, because it can be so easily broken. However, the alternative is a very

guarded and unhappy life.

What about religion and the question of who we can trust with our eternal destiny? There are so many different religions, teachings and denominations. There are even disagreements within each of these religions and denominations. Each of us should search for truth when it comes to this most important question of where to place our trust. I have found that the one person I can trust beyond all other is the one who was willing to die for me, Jesus. I can trust Him because of His teaching, His works, His promises which were all kept, to include that He would die and conquer death by His resurrection on the third day. I can and have placed my trust in Him, which has changed my life forever.

It is important that we know how to discern truth and know who and what can be trusted. It is also important to be someone who can be trusted. Here are a few strategies:

Be Aware:

Think about those who can be trusted in your life.

Be aware of people's willingness to trust you.

Realize that integrity and character take a lifetime to build, but only a moment to lose.

Be Intentional:

Be careful to research what you hear to see if the source is reliable and trustworthy.

Take time to develop relationships. In order to have great friendships, you must be a great friend.

If you have been hurt in the past, don't let this stop you from opening your heart to trust again.

Make every effort to be someone that can be trusted.

None of us are perfect. We all make mistakes. But, it is so important to live a life of honesty and integrity. We want to find people that we can trust, but we also want to be a person who can be trusted.

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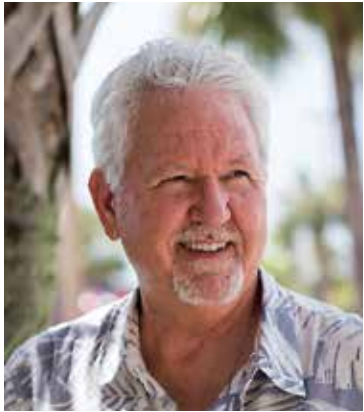
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BY PASTOR DAVE HOLLAND

"I have come to bring fire on the earth." Luke 12:49

Jimmy Morrison and the Doors sang in the 60s, "Come on, baby, light my fire, Come on, baby, light my fire. Try to set the night on fire, yeah," but they had no idea what they were talking about. Only Jesus can set your soul on fire.

In the late '90s, I had just finished an exhausting building project at the church I pastored in Massachusetts. While I preached, I felt like I was sucking water out of a muddy well. I was dry bones on the inside.

I heard about a revival going

on in Toronto, Canada, loosely referred to as "The Blessing." So, my prayer group of burned-out pastors and I drove 10 hours to check it out.

We arrived at the Airport Vineyard Church in time for worship led by a young man in shorts, a tee-shirt and a ball cap. I inwardly protested—I drove six hundred miles for this? They take worship so casually.

The preacher gave a brief message and prayed. He said "Amen," and the worship team began to play music softly. As if on cue, everyone started stacking the thousands of chairs to the sides of the room. Bewildered, we followed their example, wondering what would happen next. Lines formed, and prayer teams emerged to pray for each person. Unsure of what to do, I knelt on the steps of the stage and prayed.

The worship team, led by the young man in the ball cap, sang, "I have made You too small in my eyes, O Lord, forgive me, forgive me; and I have believed in a lie, that you were unable

A Pastor's Ponderings: **Light My Fire**



to help me. But now, O Lord, I see my wrong, heal my heart and show Yourself strong; And in my eyes and with my song, O Lord be magnified."

The young man I formerly disdained now sang with the voice of God speaking to my heart. The Lord tenderly reminded me, "Wake up to the God who loves you more than you can imagine. He is restoring you in your innermost being."

Jesus relit the fire in my soul.

The Lord wants to ignite a fire in our hearts, and this fire burns up the impurities, inciting

thanksgiving toward God. The flame of our witness will burn bright.

Those who want more of God's fullness must examine themselves. If God stepped into our home or church and looked at our lives, what would He see? Is there anything we need to adjust, remove or restore? Have we lost our first love for Him? The King stands before us now, longing for us to catch fresh fire from heaven.

Pray with me, "Oh Lord, heal my heart and show Yourself strong. Forgive me. You are bigger, greater, and more gracious than I imagined. I believe

You will restore me and rekindle passion within me. Help me catch the fresh fire of Your Spirit. In the name of the Father I pray, amen."

This is Day 23 from a 40-day devotional based on the Gospel of Luke Dave is currently writing. It is the third book in the Daily Jesus Series. You can get copies of his books from his website, DaveHolland.org or at Amazon.com. Dave Holland pastored churches for 38 years before retiring in Destin. Pastor Dave is available to preach and teach in churches and conferences. Contact him at DavidHolland54@gmail.com.



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 Arts & Music

Getting Ready for Destin's Main Street Christmas Banners!

By RON SANDSTEAD

Each Christmas season, the City of Destin decorates the medians on Main Street. The Destin Banner Art Project decided to help decorate by creating holiday themed banners last year. It was a last-minute idea and we put it together in only a month. I asked some of our local artists to paint colorful and fun – and that is what they did. Here are the artists – and their paintings.

The Boat Parade Sailboat was painted by Lynn Craft. Lynn is a Destin native and has enjoyed many of the parades in the Harbor. With her painting, Lynn captured the beauty of the lights strung on the stays and mast and the lights reflecting in the water. Lynn's beautiful painting of the jetties and Marler Bridge is her third banner and is currently hanging on Main Street. Lynn's paintings can be viewed and purchased at Flutterby Antiques.

Christine Ramey's playful Children on the Beach was a multimedia creation showing children with Santa hats leaping into the air on a beach. This colorful painting was Christine's second artwork for our Banner Project. Christine owns a boutique gallery named Art & Soul 30A in Walton County where



she sells her paintings, as well as other fun things.

The Ginger Bread House banner was painted by Destin resident Claire Gagne' Long. Claire's fun painting was of several lop-sided houses decorated with gum drops and lollipops. Her third banner of a sailboat is currently hanging at the Community Center. Claire was a past co-owner of Emerald Coast Gallery. Her artwork can be viewed at the Destin Pearl Gallery and at Artisano Boutique in Fort Walton.

Dorothy Robinson, a former Flint, Michigan native, painted a cute Christmas Elf. Her lady



elf is accompanied by a helpful mouse holding a candy cane. Dorothy painted as a child and has recently rekindled her passion. Her second banner, Yoga on the Beach, is now hanging on Main Street and is part of her series of yoga paintings.

The Flamingo Sitting on a Snowman's Head is a good example of Estelle Grengs' whimsical impressionism. Estelle won the Mattie Kelly Poster Art Contest for a second time this year. She owns Estelle Studio & Gallery in Freeport where she teaches group classes and sells her art. Estelle's third banner of a flamingo wrapped around a



palm tree is now hanging at the Community Center.

Joy Fine painted a colorful garland wrapped Christmas Tree. Joy is retired from retail sales and has been an artist in Destin for the last 25 years. Joy's third banner painting of a heron is now hanging at the Community Center. Joy loves painting coastal and tropical scenes and has some of her paintings for sale at Flutterby Antiques.

Poinsettia was painted by Kathy Schumacher using her signature palette knife style that makes her art look as much like a sculpture as a painting. Although Kathy lives in Niceville, her art can be viewed at the J. Leon Gallery and the Foster Gallery, both in Miramar Beach. A sailboat was Kathy's third contribution and it is currently hanging

at the Community Center.

Painting Rudolph the Red Nosed Reindeer was obviously fun for Marie Chapman. Rudolph's eyes have a look of surprise as he presses his brightly colored nose in close to the viewer. Marie is a Shalimar resident and is very active in the Arts and Design Society of Fort Walton (ADSO) where she serves on the Executive Board. Rudolph was her second contribution to our project.

The happy Rudy the Red Nosed Seahorse was painted by Andrea Chipser. Sporting a string of Christmas lights and clutching a candy cane with its tail, Andrea's seahorse looks ready to lead Santa's sleigh. Since Andrea is a Destin resident she is able to participate in many of the local art shows. Her work can also be viewed at both the Foster and J. Leon Galleries in Miramar Beach.

Our Banner Art Project happens because of our wonderful local artists. Our Christmas Banners were so much fun — we are planning on doing it again. If you live in our area and interested in painting something for this coming season, please contact me at ronsandstead@hotmail.com.

I love being able to credit these artists. And I thank them again for their generosity.

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Psycho: Film in Concert Featuring Sinfonia Gulf Coast

Saturday, October 23 | 7:30 p.m. | Mattie Kelly Cultural Arts Village

TICKETS: \$20 General Admission | \$45 VIP Table Seating

Tickets available for purchase here: <https://bit.ly/SGC-season16>

Feel the suspense as Sinfonia Gulf Coast plays Bernard Hermann's spine-tingling score to Hitchcock's classic thriller "Psycho" with the original screenplay projected above the orchestra. This al fresco performance on Saturday, October 23 at the Mattie Kelly Art Foundation's Cultural Arts Village in Destin will feature reserved table seating as well as general lawn seating where guests are



encouraged to bring their own chairs and blankets. Bar and food items will be available for purchase on-site or guests may bring their own. Tickets are \$20 - \$45 per person.

Sinfonia Gulf Coast was founded in 2005 on Florida's

Northwest Gulf Coast with the mission of redefining the symphony experience. Under the guidance of founder and Music Director Demetrius Fuller and a dedicated board of directors, the nonprofit orchestra is in its 16th season of innovative musical programming, designed to entertain, educate and in-

spire the community. Since its founding, Sinfonia Gulf Coast has presented more than 600 concerts and events that have reached more than 410,000 patrons, has collaborated with numerous nonprofits and businesses throughout the community and has reached more than 165,000 children through

its Sinfonia Guest Artists in the Schools program/music education outreach initiatives. For more information, visit SinfoniaGulfCoast.org, call (850) 460-8800 or e-mail info@sinfoniagulfcoast.org. Mattie Kelly Cultural Arts Village, 4323 Commons Dr., Destin 32541

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 Around Town

Around Town

Exciting New Additions at the Destin Library

Last fall, the Destin Library received a generous CARES Act grant from The Institute of Museum and Library Services, which was used toward technology. The library has always had public access computers, but they have now added a Tablet Station with six Samsung tablets that library cardholders can use anywhere in the library. The new Self-Service Kiosk located by the circulation desk allows library cardholders to conveniently check out items for themselves. Scan your library card and place your items on the RFID pad to check out. This Self-Service Kiosk also

makes printing from the public computers even easier as there are now fewer steps involved to access your print jobs.

DCWAF Surpasses \$25 Million Donated to Help NW Florida Children in Need

Destin Charity Wine Auction Foundation (DCWAF), recognized as the fifth largest charity wine auction in the U.S. by Wine Spectator, is pleased to announce that since its inception, it has donated more than \$25 million to help children in need in Northwest Florida. The positive impact of these funds has helped an estimated 100,000 at-risk youth with services rang-

ing from medical care to food insecurity over a 16-year period. This year, DCWAF donated \$2 million to 16 children's charities in Northwest Florida following its second virtual auction on April 25.

Sixth Annual Bloody Mary Festival—This month!

On Saturday, October 23, 11 a.m. to 2 p.m., The Market Shops hosts its Sixth Annual Bloody Mary Festival benefiting Habitat for Humanity - Walton County. The annual event, powered by Step One Automotive Group, will feature unlimited tastes of South Walton's most creative and innovative Bloody Mary's made with Distillery

98's Dune Laker Vodka and served by the finest restaurants and bars on the Emerald Coast. Parking will be available at The Market Shops with additional parking at The Beach House located in Sandestin Golf and Beach Resort. A complimentary shuttle will travel to and from the festival from 10:30 a.m.-3 p.m.

Purchase tickets at 850Tix for \$40 in advance or \$60 at the door. 11 a.m. to 2 p.m. visit www.themarketshops.com.

It's Almost Time for Eggs On the Beach!

The Emerald Coast's official Big Green Egg EggFest cooking competition, Eggs on the Beach,



will be held at Seascape Resort in Miramar Beach on Oct. 16 from 10 a.m. – 1:30 p.m. Presented by Bay Breeze Patio, the family-friendly event celebrates the delicious results of cooking on the Big Green Egg while benefiting two local charities—the Fisher House of the Emerald Coast and Food for Thought. To purchase taster tickets, visit www.EggsontheBeach.com.

Leave No Trace: 49 Divers Cleaned Up 284.3 Pounds of Trash from The Pier

BY JARED WILLIAMS,
GETTHECOAST.COM

In September, nearly 50 divers from all over the area embarked on a sunrise cleanup at The Pier on Okaloosa Island. Many of the divers on Sunday were involved with the cleanup that happened at the Pier back in August as well. “There’s a lot

of people that come to fish here at The Pier,” said Alex Fogg, Coastal Resource Manager for Okaloosa County. “Unfortunately, they lose lead, they lose hooks, they lose monofilament. Every once in a while, we need to get out there to make sure that we keep it clean up.”

When fishermen lose mono-

filament and hooks, a lot of times it’s on accident. In many cases, the debris can become an entanglement hazard for the creatures that hangout underneath the pier. It can also become a magnet for a lot of other monofilament and hooks to become tangled in, according to Alex.



PHOTO BY ALEX FOGG

“We need to make sure we get out there every six months or so with a bunch of help from the community and other partners to make it happen,” he continued. “With the Leave No Trace initiative, you want to try and take everything out that you brought in, but unfortunately at the pier, in some cases you have to leave some monofilament and led hooks behind.”

Alex says that their job is to get out there and remove those items so that there is no trace of humans being there.

The divers went out with blue and yellow bags to collect the trash. These bags were donated by ‘Keep Florida Beautiful’ and the Florida Department of Environmental Protection, which were huge partners for this cleanup.

Trash cleanups at the Okaloosa Island Fishing Pier have been happening for the last six years or so. This has mainly

been spearheaded by the Gulfarium, Anglers and The Pier, that do about four dives each year.

Now that the event is becoming more of a public event, Alex says that they are getting partners from all over the area, along with community partners from as far away as Mobile, Ala.

In total, 284.3 lbs. of trash were removed. A few notable items included:

- A few tires
- Construction fence
- Car keys
- Wedding ring
- 4 fishing poles

After the event, all the participants enjoyed free beer from Destin Brewery!

Get the Coast is a local news organization centered around the communities of Okaloosa County. Sign up for the daily newsletter at GetTheCoast.com.

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