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DESTIN Life

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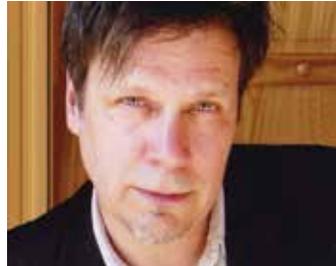
Stories in Song: 2022 30A Songwriters Fest!

BY LORI LEATH SMITH

What makes your favorite song your favorite? It's likely the story it tells.

And that's what is so special about the 30A Songwriters Festival. On Jan. 14-17, South Walton will be transformed into a story-in-song paradise and the "hottest" mid-January mecca for music fans. And the best part? It's right in our backyard!

For the past 12 years, the 30A Songwriters Festival has attracted thousands of die-hard, enthusiastic, live music fans from throughout the U.S. to listen to original songwriters spanning many genres of music perform their songs. Thirty featured venues all along Hwy. 30A will present more than 230 songwriters and 300+ solo, band and in-the-round performances throughout the weekend. As some of the best performing singer songwriters in all genres of music, all ages, all stages of careers and from all over the country, this year's



headliners include some iconic artists Brothers of a Feather feat. Chris & Rich Robinson of The Black Crowes, Dawes, Mavis Staples, Jenny Lewis, Emmylou Harris, and Rickie Lee Jones. (See Sept. 2021 Destin Life, MyDestinLife.com.) Returning to perform two shows each throughout the weekend are songwriting legends Amy Grant, Rodney Crowell, Patty Griffin, Steve Earle, John Paul White (The

Civil Wars) and Shawn Mullins!

The festival also profiles hall of fame musicians, successful career artists and exciting up and coming musicians. Several artists making their 30A debuts this year include Chuck Prophet, Annie Mack, Madison Cunningham, RB Morris, Darden Smith and Brittney Spencer.

If the best parts of your classic British Invasion, 50s

country, 60s pop and pure rock 'n' roll records could be transformed into a person, they might look and sound a lot like Chuck Prophet. For almost 30 years, this Bay Area songwriter has reliably delivered albums so pleasingly familiar that, had he started a few decades earlier, it'd be easy to imagine him outshining the likes of Tom

SONGWRITERS
continued on page 2



Hope Medical Clinic

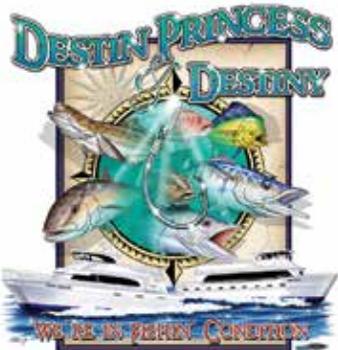
Keeping Our
Community Healthy

BY LORI LEATH SMITH

It's a Tuesday morning, and I find myself in a morning staff huddle at the Hope Medical Clinic. The Clinic's director, Tim Roberts, listens intently and compassionately, gives directions and perhaps courses of action, so all staff know what to expect and are ready for their patients' care. No one is a number; they have a name. It's personal. Private. Caring.

A vital part of keeping our community healthy, Hope Medical Clinic offers just what its name

HOPE
continued on page 2



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 **Community**

SONGWRITERS

continued from page 1

Petty and Bruce Springsteen.

Annie Mack is a soulful singer and unflinching songwriter who writes from the gut and demands your attention. She arrives fresh off the release of her powerful new release, *Testify* (2021). The record solidifies her position as a top-tier singer, songwriter and producer performing her own unique blend of blues, country, rock and soul.

Grammy-nominated, 25-year-old **Madison Cunningham** is one of folk rock's most exciting newcomers. Rolling Stone describes Madison's music as "a new spin on West Coast

folk-rock, with classical tendencies, electric guitars, jazz-school chord changes and alt-rock strut all living beneath the same roof."

Lucinda Williams calls **RB Morris** "the greatest unknown songwriter in the country." Steve Earle credits him as "the reason I started writing poetry." RB Morris is a published poet, playwright, actor and renowned singer songwriter.

Darden Smith is a singer-songwriter based in Austin whose 30-year career redefines what it means to be a musician. In addition to 15 critically acclaimed albums, Darden continues to break new ground using the craft of songwriting in ed-

ucation, entrepreneurship and in service to others. He is the founder and creative director of SongwritingWith:Soldiers, a nonprofit that pairs award-winning songwriters with veterans and service members in retreat settings to craft songs about combat and the return home.

Brittney Spencer is a free-spirited singer-songwriter and powerful live performer, spending much of the summer opening for Jason Isbell & the 400 Unit, winning over one audience after another across the heartland. As a teenager, Brittney loved the Dixie Chicks and singing gospel music which ultimately fueled her dream to become a country music star.

The Baltimore native moved to Nashville in 2013 and has since toured and performed as a background singer for Carrie Underwood and Christopher Cross all while establishing herself as a songwriter.

Regular weekend and VIP weekend 30A Songwriters Festival passes are sold out. Day passes are now available for Saturday's afternoon headline shows at Grand Boulevard ONLY on Sat., Jan. 15 for headliners Brothers of a Feather featuring Chris and Rich Robinson (of the Black Crowes), Dawes and Jenny Lewis.

Day passes are also available for Sunday's afternoon headline shows at Grand Boulevard

ONLY Sun., Jan. 16, for headliners Emmylou Harris and Mavis Staples, both with full bands. Third act TBD. Tickets are \$140 per day.

All net proceeds benefit the Cultural Arts Alliance of Walton County (CAA) and help to fulfill its mission to support the arts. For more information on headliners, as well as beloved local bands and performing artists, visit 30aSongwriters-Festival.com. Purchase tickets at <https://www.freshtix.com/events/2022-30asongwritersfestival>.

HOPE

continued from page 1

infers—Hope. Hope for the hurting—mentally, physically and emotionally. We all know healthcare can be complex and expensive even for those with insurance. For those without insurance, it can mean the difference between living healthy and productive lives and suffering from, or even dying of, highly treatable conditions. Serving the people that make our communities possible, Hope Medical Clinic opened its doors in 2009 to provide free, quality, accessible healthcare to the working uninsured and medically underserved residents of Okaloosa and Walton counties.

In partnership with our communities, it continues its goal



to serve in this capacity. "We do this in a respectful environment in which patients, health care professionals, students and the community learn from one another," says Tim. "The experience is that each patient is respected, cared for and welcomed when they walk through the door."

The clinic believes that health is more than the absence of dis-

ease, and can be achieved by addressing the physical, mental, spiritual and emotional needs of its patients. "From the first appointment, we assess a person's physical, but also mental and emotional background to try to find out what's happened in their lives, where they're coming from and the resources they need to get well. Then we strive to provide those resour-

es," says Tim. This is done initially through an ACE (Adverse Child Experiences) survey. "As a patient, we want to know who you are, what you've experienced and how that affects your health," he says. "It's not necessarily traditional, but gives us insight. We're very serious about it and what we can do about your situation."

Tim says some results show major issues, while others simply mean a patient is at risk for certain issues. "As a nonprofit, we believe that we can create a better future through innovation such as the ACE survey. This leads us to this creative approach and a model that works. We're a healthcare home, not a walk-in clinic," he continues.

Continued on next page



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The Food Hall Phenomenon Brings Its Flavor to Destin

BY LORI LEATH SMITH

A foodie's paradise, the food hall phenomenon is a trend no longer—it's a staple in larger cities such as New York, Philadelphia, Denver, Atlanta and Miami. Appreciating them for their variety of affordable options, developers have come



to know food halls as their anchor—an attractive option offering a sense of place and sustainability, not only because of the food component, but also because of the beverages, entertainment, special events, corporate or group events and the experience. When you add in Top

Golf, football, hockey and a variety of other simulated sports, along with spacious seating areas and a venue area for events, you're likely to have the patrons eating out of your hands!

Now, our own little paradise

Continued on page 26

HOPE

continued from page 2

“We have a program that patients can be admitted into if they qualify. If admitted, they're scheduled with a provider we feel best matches their needs. We're going to get our patients the help they need or get them where they need to go. We can connect them, supply options,

help them navigate, whether it's mental health integration or primary care, etc.,” says Tim.

Doctors, physician assistants, nurse practitioners and licensed mental health counselors donate their time as their schedules allow as well as volunteer nurses and clinic volunteers, all a vital part of the clinic's backbone.

Hope Medical Clinic also provides students pursuing ca-

reers in medicine and healthcare to intern and help address the immediate and long-term needs of our community, and in doing so, equip them with skillsets that will serve them throughout their careers. “We strive to create an environment in which our team feels heard, safe, respected and supported, carefully managing their time and talents and spending wise-

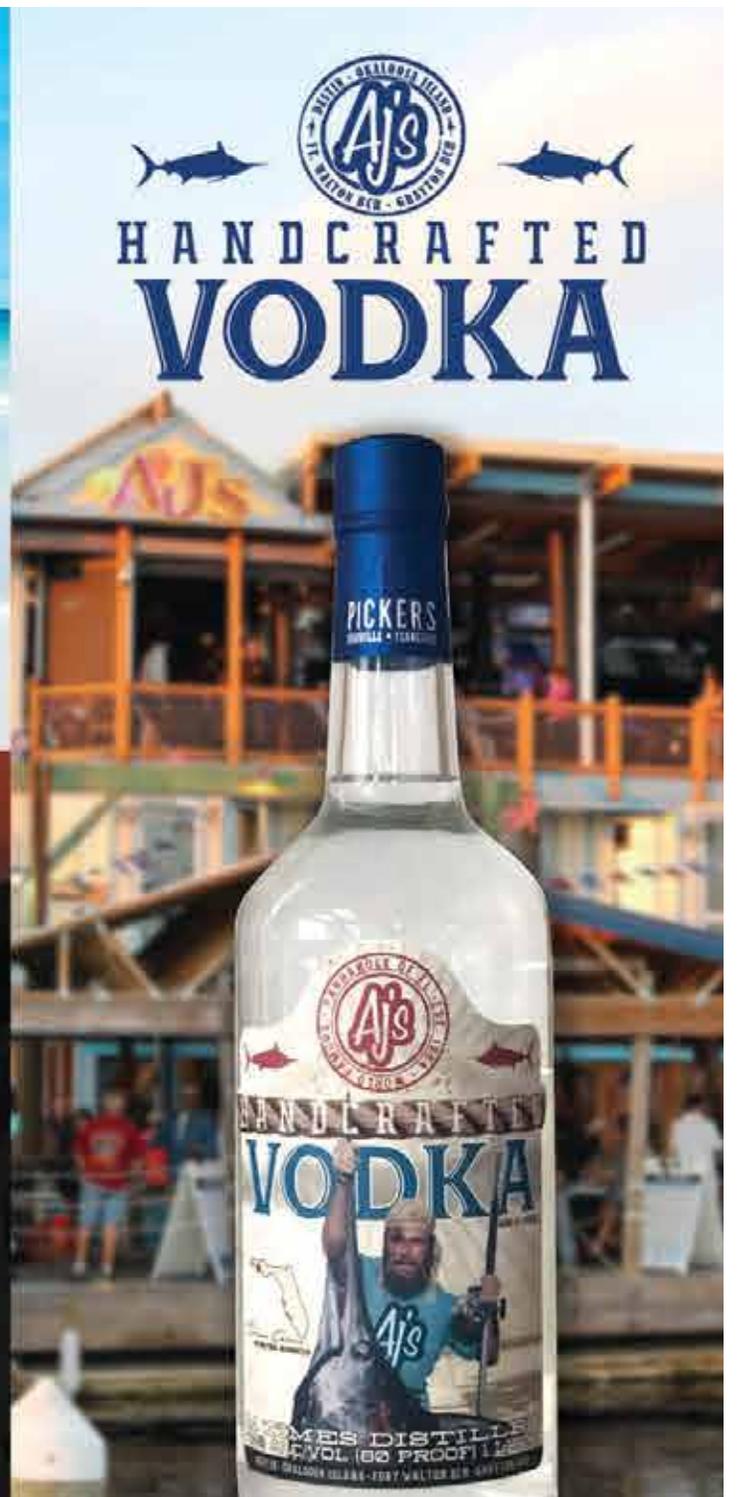
ly the funds invested in us,” says Tim.

Hope Clinic's range of services include women's health, mental health, counseling, diabetes, prescription assistance, basic lab work and blood work, referrals and more.

Tim's passion, compassion and devotion to his patients and the community shines. He's made this community and work

his life's mission. “I packed everything I owned into the back of truck, and through someone who knew someone who knew someone, ended up here.”

To make an appointment at one of the clinic's two locations, Freeport and Destin, call (850) 837-8424 or email destin@hopemedclinic.org. Visit www.hopemedclinic.org.



Community

Cali's To Do In Destin! JANUARY 2022

- **Every Day**
- Karaoke Night** | 6pm-9pm | Lucille's Kitchen
- **5**
- Bonfire on the Beach** | 6pm | The Bay
- **6**
- Ladies Night** | 10pm | McGuire's Destin
- **7**
- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Locals on the Harbor** | 5pm | Boathouse Oyster Bar
- Family Game Night: Bingo** | 6pm | Hub 30a
- Karaoke Night** | 7pm | Harry T's Harborwalk
- **8**
- Women's Climbing Circle** | 9am | Rock Out Climbing
- The Salty Market** | 9am | 211 Main Street Destin
- Farmer's Market** | 9am-1pm | Grand Boulevard
- Winter Wonderland** | 9am-1pm | Baytowne Wharf

- Puppies, Pizza, Pints** | 2pm | Hellenback FWB
- Karaoke** | 8pm | World Of Beer Destin
- **9**
- Beach Church Service** | 7:30am | Crab Trap Destin
- Brunch, Rhythm, and Blues** | 2pm | Harbowalk Village
- **10**
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- Winter Youth Climbing** | 5:30pm | Rock Out Climbing
- **11**
- Music Bingo** | 6pm | FatBoys Destin
- Trivia** | 7pm | World of Beer
- Rock'n Bingo Night** | 7pm | Landsharks Pizza
- Open Jam Mic Night** | 8pm | Enlightened Studios
- **12**
- Bonfire on the Beach** | 6pm | The Bay
- Open Mic Night** | 6pm | Enlightened Studios

- **13**
- Ladies Night** | 10pm | McGuire's Destin
- **14**
- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Karaoke Night** | 7pm | Harry T's Harborwalk



Farmer's Markets

- **15**
- Farmer's Market** | 9am-1pm | Grand Boulevard

- Karaoke** | 8pm | World Of Beer Destin
- Drag Night** | 9pm | Enlightened Studios
- **16**
- Beach Church Service** | 7:30am | Crab Trap Destin
- Brunch, Rhythm, and Blues** | 2pm | Harbowalk Village
- **17**
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- **18**
- Music Bingo** | 6pm | FatBoys Destin
- Trivia** | 7pm | World of Beer
- Rock'n Bingo Night** | 7pm | Landsharks Pizza
- Open Jam Mic Night** | 8pm | Enlightened Studios
- **19**
- Bonfire on the Beach** | 6pm | The Bay
- Open Mic Night** | 6pm | Enlightened Studios
- **20**
- Dual Chamber After Hours** | 5pm | Distillery 98 / Idyll Hounds
- Wine Walk About** | 5pm | Gulf Place
- Ladies Night** | 10pm | McGuire's Destin
- **21**
- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Family Game Night: Bingo** | 6pm | Hub 30a
- Karaoke Night** | 7pm | Harry T's Harborwalk
- Speed Dating Against Humanity** | 7pm | Enlightened Studios
- **22**
- The Salty Market** | 9am | 211 Main Street Destin
- Farmer's Market** | 9am-1pm | Grand Boulevard
- Best of the West** | 11am | Harborwalk Village
- Trivia Night: Sci Fi Edition** | 6pm | Emerald Coast Science Center
- Karaoke** | 8pm | World Of Beer Destin
- **23**
- Beach Church Service** | 7:30am | Crab Trap Destin
- Brunch, Rhythm, and Blues** | 2pm | Harbowalk Village



Free Beach Bonfire

- **24**
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille
- **25**
- Music Bingo** | 6pm | FatBoys Destin
- Trivia** | 7pm | World of Beer
- Rock'n Bingo Night** | 7pm | Landsharks Pizza
- Open Jam Mic Night** | 8pm | Enlightened Studios
- **26**
- Bonfire on the Beach** | 6pm | The Bay
- **27**
- Destin Chamber After Hours** | 4pm | 790
- Ladies Night** | 10pm | McGuire's Destin
- **28**
- Free Beach Bonfire** | 5pm | Royal Palm Grille
- Family Game Night: Bingo** | 6pm | Hub 30a
- Karaoke Night** | 7pm | Harry T's Harborwalk
- **29**
- The Salty Market** | 9am | 211 Main Street Destin
- Farmer's Market** | 9am-1pm | Grand Boulevard
- Artisan Market** | 11am | Destin Commons
- Karaoke** | 8pm | World Of Beer Destin
- **30**
- Beach Church Service** | 7:30am | Crab Trap Destin
- Brunch, Rhythm, and Blues** | 2pm | Harbowalk Village
- **31**
- Free Beach Bonfire/SIN Night** | 5pm | Royal Palm Grille

**FIRST RESPONDERS & VETERANS
FREE APPRECIATION LUNCH**

Tuesday, January 11th, 2022
11:30 am to 1:00 pm

Faith Assembly Christian Church - The Rock -n Roll Church
306 South Geronimo St. Miramar Beach, FL 32550

Attention Veterans and First Responders in Walton and Okaloosa Counties!

Join us for our quarterly celebration to provide free lunch for you (plus one guest) from Texas Roadhouse PCB, served up perfect at The Rock -n- Roll Church in Miramar Beach, FL. Please visit www.ASuperiorAC.com for full details.

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Cultural Arts Alliance Announces Valentine Tour of Homes & Gardens February 12 & 13

The Cultural Arts Alliance of Walton County is excited to announce that early bird tickets are now on sale for the highly anticipated annual Valentine Tour of Homes & Gardens. The tour is known for providing

presented by Visit South Walton with additional support from the Florida Department of State, Division of Arts and Culture, will emphasize outdoor living spaces, gardens and interesting courtyards. The event is scheduled for Saturday, Feb. 12 from 10 a.m. - 4 p.m. and Sunday, Feb. 13 from 12 p.m. - 4 p.m.

All net proceeds benefit the CAA's 'Art For All' Program, which provides support to Walton County schools, teachers, students, artists and arts organizations to further arts education in the community.

Tickets are \$45 in advance and \$50 the days of the event, valid for the entire weekend with one entry per house. Tickets can be purchased in advance on the CAA's website, CulturalArtsAlliance.com. Tickets will

also be available for purchase at several of the homes throughout the weekend.

Please note that as most of these homes are private residences, they cannot be guaranteed as ADA compliant. Please

notify the CAA office in advance for questions regarding access, and best efforts will be made for accommodations.

To volunteer, visit culturalartsalliance.com/volunteer. Volunteers receive a complimentary event ticket.

mentary event ticket.

For more information about the Valentine Tour of Homes and the Cultural Arts Alliance of Walton County, call 850-622-5970 or visit CulturalArtsAlliance.com.



a rare opportunity to enter some of South Walton's most interesting residences, showcasing stunning interiors, acclaimed architectural design and picturesque settings, which are sure to bring inspiration to tour goers' winter beach weekend.

With a focus on location, this year's self-guided tour, which is

PROCEEDS BENEFIT THE CAA'S ART FOR ALL PROGRAM

Feb 12 | 10am-4pm
Feb 13 | 12pm-4pm

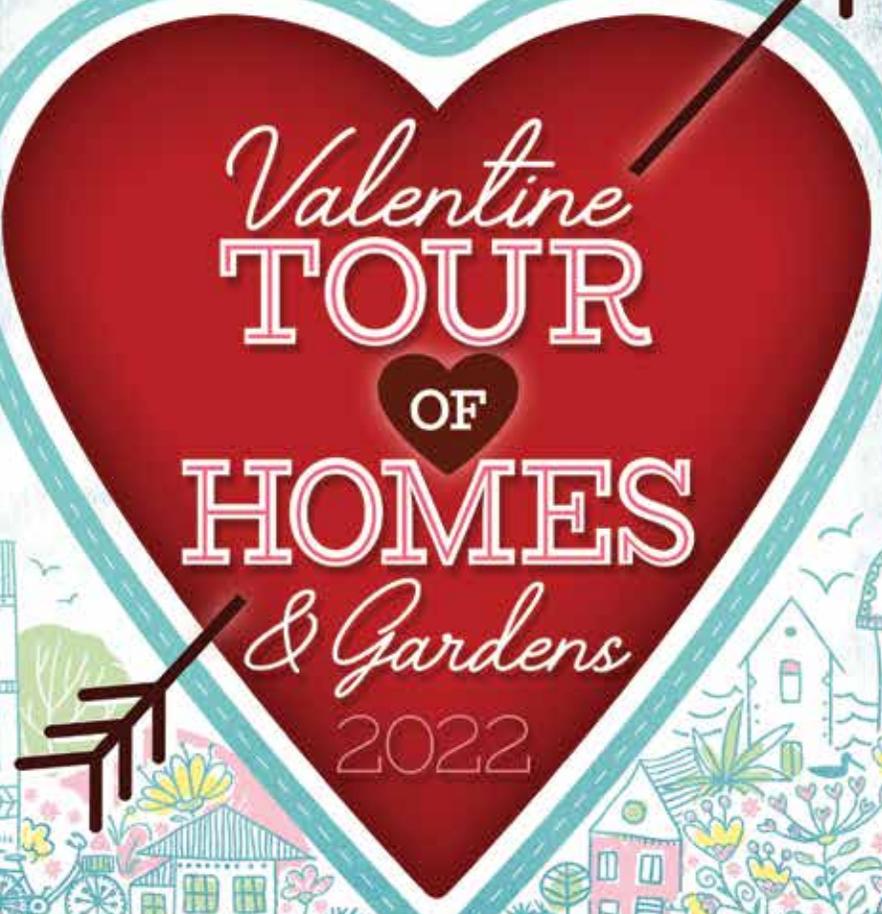
TICKETS:
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Beginning
Jan. 1: \$45
Weekend
Of: \$50

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The Foster Gallery in Grand Boulevard | CAA's Bayou Arts Center
Blue Giraffe in Inlet Beach | Sundog Books in Seaside | Smith's Antiques in Miramar Beach

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OCSO Provides Hospice Patients with Decorated Christmas Trees

Each year, the Okaloosa County Sheriff's Office teams up with Emerald Coast Hospice to provide each patient with a small, hand-decorated Christmas tree. It started 14 years ago with just 25 Christmas trees. It started with just 25 trees, but this year it grew to approximately 360 trees, enough to fill an entire room.



Each year deputies volunteer to take home a tiny tree to decorate as they choose. The trees, provided by an anonymous donor, are then gifted to Emerald Coast Hospice patients who face life-limiting illnesses in homes or facilities from Panama City to Crestview.

School resource officers decorate a bulk of the trees also, with students in local kindergarten

and elementary school classes applying their decorating skills as well. The Okaloosa County Sheriff's Office headquarters is then transformed into a site to behold with all the trees, complete with festive ornaments and creative decorations, filling a big room. Creativity has no boundaries and the trees are judged. Additionally, the Okaloosa County Sheriff's Office Angel Tree program nearly tripled in size this year, with approximately 270 children set to receive gifts.

Around Town!

The **Gulfarium** is adding a new stadium and dolphin exhibit with three primary pool habitats—a show pool, exhibit pool (with a large split-level underwater viewing area) and encounter pool. The proposed show stadium will have an occupancy of 480 people and include stadium-style seating areas with overhead shade canopies. Okaloosa County commissioners approved the expansion that will include a new dolphin show stadium, dolphin encounter pool and dolphin viewing area. Plans are for the complex in the property's northwest portion to be expanded to more than 31,000 sq. ft. There are no plans to stop dolphin shows in the meantime. The current show stadium will be transformed into a new attraction when the project is over. Established in 1955, the Gulfarium not only provides family-oriented entertainment, it also facilitates conservation, research, education and community enhancement. For example: The C.A.R.E. Center has treated 640 endangered sea turtles; school field trips and hands-on experiences are ongoing as well as pier and beach clean-up events.

Wednesday Winter Movie Series Returns to the Destin Library!

Every Wednesday at 1:30 p.m. and running through March 9, enjoy a free movie and complimentary popcorn. Film fans are welcome to bring their own movie-friendly snacks and beverages with tight lids. Seats fill up fast, so arrive early. Movies are subject to change based on availability at the time of the showing:

1/5 – Murder on the Orient Express (2017): Kenneth

Branagh, Penelope Cruz, Willem Dafoe

1/12 – News of the World (2020): Tom Hanks

1/19 – Victoria & Abdul (2017): Judi Dench, Ali Fazal, Tim Pigott-Smith

1/26 – Percy Vs Goliath (2020): Christopher Walken, Roberta Maxwell, Christina Ricci

Attendees to the movie will also be treated to a 15-minute Tech Talk prior to the showing. Technology Programming Specialist, Skylar Dennis, will provide instruction about mobile devices, internet security, navigating websites or anything else tech related. If you would like any further information, please feel free to contact the library at 850-837-8572 or library@cityof-destin.com.

The **Destin American Legion** will be retiring flags on January 16th at noon. There will be a short ceremony and then the work begins. If you can participate in the ceremony and/or help retire, please contact Corlene Ziegler at corlene_z@yahoo.com.

The **Emerald Coast Music Alliance's** (ECMA) annual festival is being held January 6-14 and will feature live performances by ECMA musicians, some of whom are returning guests from previous festivals. More than 50 performances feature eight talented artists joining Artistic Director, Alon Goldstein. Performances will also feature live interaction with artists. This year, the ECMA is excited to announce that dance is being incorporated into the Festival as they welcome two new guest performers. As in previous years, musicians perform for schools,

senior centers and organizations such as Emerald Coast Autism Center, and there is never any charge. The ECMA musicians will perform a free live concert on January 13th at 7:30 p.m. at Tyler Recital Hall, Northwest Florida State College. Seating is limited; arrive early!

Destin High School has hired **E.G. Green** as its first football coach. A native of Fort Walton Beach, E.G. played at FSU and then the NFL. He's an icon in Okaloosa County as well as his late father, Coach Ernie Green, who retired from Ft. Walton Beach High School in 2015 after 35 years of coaching and education.

Want to be a Lifeguard?

Okaloosa County is holding tryouts every Wednesday and Friday at 8:30 a.m. through February. Pay, after training, starts at \$18 per hour. Interested applicants should arrive at the Beach Safety headquarters located between The Boardwalk and Angler's on Okaloosa Island. View the job listing at www.governmentjobs.com/careers/okaloosa/jobs/3347804. For questions and more information call: 850-259-4131.

In December, **Destin Chamber** members celebrated the Chamber's most outstanding individuals and businesses during the Annual Holiday & Awards Party. For going above and beyond in service to the Destin Chamber and the community, Jenni Brunson of Okaloosa Gas, received the James D. Neilson, Sr., Chairman's Award for Volunteer Service. For the first time, two of the annual awards were sponsored by Destin Chamber Trustee members.



2021 Destin Chamber Chairman Jerry Sullivan (left) of Century 21 Blue Marlin Pelican congratulates the award winners, including (right to left) the Ann Gibson Community Service Award Sponsored by Okaloosa Gas winner David Butler of Faith Assembly Christian Church and Mission of Compassion, the Paul Woolman Ambassador of the Year Christine Martinez; and the James D. Neilson, Sr., Chairman's Award for Volunteer Service winner Jenni Brunson of Okaloosa Gas. Not pictured is the Business Person of the Year Sponsored by Trustmark National Bank. This award will be presented at the Jan. 14 Destin Chamber Business Before Hours.

Trustmark National Bank sponsored the Business Person of the Year Award, "because we felt it lined up with our core values - integrity, service, accountability, relationships and solutions," explained Christian Carlee, AVP and Branch II Manager. Due to a conflict, the actual presentation of the award is being delayed until the Chamber's Jan. 14 Business Before Hours at Shoreline Church. Okaloosa Gas sponsored the Ann Gibson Community Service Award presented to David Butler of Faith Assembly Christian Church and Mission Of Compassion. Christine Martinez received the Paul Woolman Ambassador of the Year Award for her tireless efforts as an ambassador to ensure the events and activities in which

she is involved flow seamlessly for those in attendance.

Impact100 of Northwest Florida is recruiting members to join its 2022 membership base. Nonprofits need support to provide services to those in need in Okaloosa and Walton County. They welcome women 18 years or older to come to a membership event, meet the members, and learn how they can become a positive force for good in their local community.

The upcoming membership event for this month is Sun., Jan. 23, 2-3:30 p.m. at Westwood Ranch (Freeport). For a listing of this year's dates and further details, visit www.impactnwf.org or Facebook @

Continued on page 10

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The Village of Baytowne Wharf Announces Great Gumbo Paired with First-Rate Family Fun this Winter!



All Things GUMBO!
Pursue the Roux at the 33rd Annual Sandestin Gumbo Festival!

Friday, Feb. 18, 5 p.m.

Saturday, Feb. 19, 12-4 p.m.

Yum! Yum! Tantalize your taste buds at The Sandestin Gumbo Festival! The Best Gumbo Cook-Off on the Emerald Coast!

Known as one of the largest and most popular winter food events along Florida's Emerald Coast, this foodie's favorite Gumbo winter festival is back for its 33rd year!

Kick off your tasting days, Fri., Feb. 18, with a Seafood Boil Kick-Off Party At Hammerhead's Bar & Grille serving boiled potatoes, corn on the cob and sausage. Only \$15 a plate! Also enjoy LIVE music starting at 4 p.m.

Then on Saturday, Feb. 20, Gulf Coast restaurants will be featuring their top-secret gumbo recipes and competing for your vote! Sample the variety of gumbo and vote for your favorite as the "People's Choice" winner! Dark or light roux? Chicken, sausage or seafood? Celebrity judges will name the "Area's Best." This festival's atmosphere is so

fun, with live music from Dikki Du and the Zydeco Krewe while you taste, free kid's activities, and restaurants from all over our area vying for your coveted vote!

And, the popular Bloody Mary competition is BACK again this year featuring the Best Bloody Mary's at the beach! Taste some of the finest local bars' and restaurants' Bloody Mary's and you get to judge those, too! Vote for your favorite and help contestants win the title of "Best Bloody Mary at The Beach!" This year's event is promising to serve up fun

for everyone. Visit www.SandestinGumboFestival.com for tickets and details, including a daily schedule of events and entertainment. General admission tickets are \$45 and allow tastings of all gumbo and Bloody Mary's. If you're interested in entering the event, visit baytownewharf.com. Event will happen rain or shine.

There's still time to have your Winter Fun at Baytowne On Ice!

Now a family tradition, lace up those skates and continue

the magical, winter spirit at The Village of Baytowne Wharf's Baytowne on Ice. For locals and visitors who miss the cold and ice, Baytowne's seasonal ice rink is the perfect opportunity to share some of your favorite winter traditions. The ice rink is open through February 6th. Hours vary daily. \$13 for a 90-minute skate; \$3 skate rentals. Rent the rink for private parties and functions starting at \$300. Call (850) 428-2736 or visit baytownewharf.com for more information.



Bubbly Baytowne

On Thursday, Jan. 20, 5 p.m., join Baytowne Wharf for an evening full of FREE champagne and shopping during its Bubbly Baytowne. Sip and shop through the Village streets! Stop in various retail merchants as you enjoy a selection of premium champagnes.

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

Mark Your Calendar for the Annual Mardi Gras Parade!
Sunday, February 27, 2 p.m.
No Cost to Attend

The Village streets will be filled with costumed dogs and their humans along with unique and colorful floats, golf carts and pick-up trucks. Mardi Gras music will fill the air as four-pawed friends and parade participants shower parade-goers with a barrage of beads, moon pies and other trinkets. To participate in this event, register by Friday, Feb. 25 at 5 p.m. at baytownewharf.com. Participants who register by Feb. 14 will receive five points added to their score.

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If you or someone you know has recently become engaged, a save-the-date card and the wedding invitation will be your guests' first impression of the special event. Wedding invitations should be as coordinated as the rest of your big day. Are you or someone you know having a baby? Baby gift thank you notes are a must after the shower or your precious baby is born. Have special ones ready with Frill Seekers Gifts. They'll help you design and create beautiful stationery to match your style, look, feel and budget—an art in itself. Schedule a private appointment or stop by to review the incredible selection of 2022 custom, personalized stationery, thank you notes, invitations and more!

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Lookin' Good All Around in 2022! Pure & Couture Salon

"As we close out this year and welcome a new year ahead, we want to share our gratitude and appreciation," says Adrienne Brackett, Pure & Couture owner. "It has been our pleasure to have had you all as our valued clients, friends and partners. We all at Pure & Couture hope that 2022 holds success and great hair and skin." Adrienne and her amazing team love making women feel beautiful! Treat yourself to a colorful, trendy transformation and begin the year with "pure" confidence. Invest in good hair care products to change your hair game. Whether you're looking to grow it longer or have healthier hair, Pure & Couture has products to help such as the Renewal Remedies Treatment by Oribe. The Pure and Couture team of stylists and make-up artists listen to what YOU want your hair to look and feel like. They discuss your preferences for makeup and personality and suggest options that work with your skin tone, face shape, lifestyle and budget. With hand-tied hair extensions, color, styling, makeup, spray tans, a pampering facial or even a therapeutic massage or kinesiology, Pure and Couture wants a relationship with you! To book, call (850) 424.3935 or www.pureandcouture.com. Offering curbside pick-ups and online ordering, too!

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The new year is a great time to put extra focus on your health! You may have heard of CRYO850, but did you know it's so much more than just cryotherapy? This unique health spa in East Destin offers a long list of science backed technologies for health, wellness and skin care designed to help you look and feel your best. This locally owned gem is a must-visit spot for 2022!

CRYO850 is now offering three \$99 "Jump Start" discount offers:

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- **Jump Start to Skincare**-one Cryo T-Shock Express Facial plus one Red Light Therapy session

AND...during the month of February, you can take advantage of the annual February "2-For-1 Cryotherapy" Special!

Clients from Pensacola to Panama City visit the center. The dedicated staff works with ages 8 to 80 for any number of solutions including: managing pain and inflammation, improving athletic performance, boosting the immune system, increasing metabolism, reinforcing cognitive abilities, improving mood and sleep, detoxifying and skin care.

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Walton County Bay Front Lot For Sale Brian Locicero, REALTOR®

If you've been waiting on a sign to pull the trigger on a Bay-front Walton County piece of property, this is it. Top REALTOR® Brian K. LoCicero shared that he and his team



are often asked, "why Choctawhatchee Bay-front lots sell so quickly?" He said they always chuckle and say, "Because they're not making any more Bay-front land!" This picturesque Bay-front lot offers breathtaking views of the Choctawhatchee Bay from sunrise to sunset. Picture yourself building your primary waterfront dream home or perhaps your weekend getaway residence on this property nestled amongst the mature live oaks, which give the land the Old Florida look and feel. Lot 12 in Hatchee Shores neighborhood has 100 ft. on the Choctawhatchee Bay with a seawall already in place and 275 ft. deep. It's located in quaint Santa Rosa Beach minutes from 30A and the beaches of South Walton and just 1 1/2 miles from the 331 bridge on Nursery Rd. Spend your morning kayaking or paddle boarding on the Bay and your afternoon cruising on your personal watercraft or boat. Drop a line and bring home the catch of the day for dinner. The land offers one of the highest elevations on the Bay, making the area sought after by savvy buyers. For a property tour, in person or via Face-Time, call Brian at Be On The Coast Real Estate or visit the website for a list of 30A-Destin area properties available for purchase. Brian is also accepting new listings. So, if you're ready to sell your beach or Bay property, schedule a listing appointment.

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2021 Holiday Outdoor Decorating Contest Winners

By CATHERINE CARD, PIO

The City of Destin announced the winners of the 2021 Holiday Outdoor Decorating Contest. The contest proved to be difficult to judge as many Destin homes, businesses and organizations did a fantastic job showing their Holiday spirit through decorations. Information was provided to the judges who canvassed Destin with the challenging task of picking the best-of-the-best.

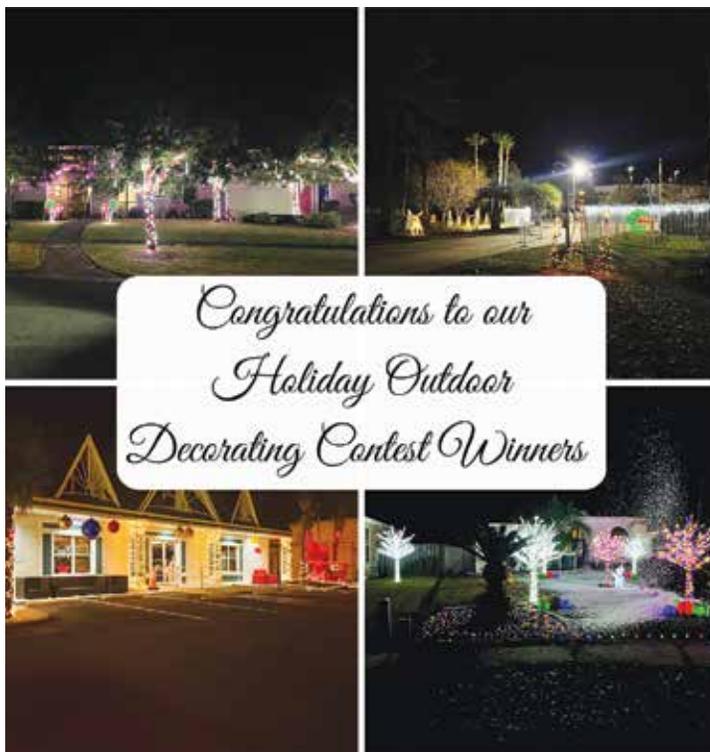
Best Decorated Business: King's Furniture & Mattress, 737 Harbor Boulevard

Best Overall Holiday: David Stowe, Burning Tree Drive

Best Decorated Home: The Morgan Family, Dawn Lane

Best Decorated Organization: The Palms of Destin, 4201 Indian Bayou Trail

The winners were recognized by Mayor Gary Jarvis and the Destin City Council at the January 3rd council meeting. Each winner received a plaque commemorating the contest.



The city wishes to thank all the contest judges who graciously donated their time. "City staff enjoys hosting these types of events where it gets our citizens engaged in fun and community building activities," stated Lance

Johnson, Destin City Manager. We hope more folks will participate in the contest in 2022 by contacting city staff at 850.651.5184 or email recreation@cityofdestin.com.

A Vision Becomes Reality in Our Schools



SUPERINTENDENT
MARCUS CHAMBERS

In the Spring of 2021, a vision came to fruition. Superintendent Marcus Chambers and Commissioner Mel Ponder partnered together to develop the Okaloosa Youth Leadership Council (YLC) which consists of Juniors and Seniors from each high school in the district. These students were nominated to be on the council by their principals. The council includes 11 students who meet once a month to discuss topics that are important to them and changes they would like to see not only in the school district but also in the county.

Two school-related topics the YLC came up with are establishing suicide prevention programs in more schools and providing financial literacy courses for high school students. HOPE Squad is an organization that focuses on peer-to-peer suicide prevention. According to Mr. Chambers, HOPE Squad will be in all secondary schools by

the end of this school year with plans to introduce it to primary schools the following school year. This will be possible thanks to the recent grant that United for a Good Cause, the organization that sponsors HOPE Squad in our schools, received from IMPACT 100. Superintendent Chambers expressed his gratitude to United for a Good Cause and IMPACT 100. "Support for the ongoing mental and emotional health of our students is a critical component to ensure their continued academic success. We have significantly increased resources in this area, and HOPE Squad is a valuable component of our efforts."

There are currently two high schools in the Okaloosa County School District that offer financial literacy courses for students to take. Plans are underway to offer financial literacy in all high schools at the recommendation of this student group. Commissioner Ponder said, "It is such a great honor to have the support from my fellow commissioners to partner with Superintendent Chambers and the Okaloosa County School District with our outstanding Youth Leadership Council. It is so encouraging to bring this amazing group of current and future leaders together in a setting that adds to their leadership, strengthens their bond to work together, and challenges them to submit policy and project ideas to benefit both the District and County alike."

AROUND TOWN

continued from page 6

ImpactNWF. Women between the ages of 21 to 39, who might not have the financial resources to join Impact100 NWF, can apply for a scholarship called the NextGen Program at www.impactnwf.org/nextgen-program/. Impact100 NWF's successful community outreach has granted over \$3.6 Million within Okaloosa and Walton counties over the past 10 years.

Emmanuel Sheppard & Condon (ESC) is proud to announce the addition of adoption to its roster of legal practice areas. On Oct. 28, 2021, attorney Clay Whittaker joined the firm,

bringing with him expertise in adoption and a four-year-old adoption practice, Gulf Coast Adoptions. Clay is a licensed attorney in Florida and Alabama and practices in both state and federal courts. Gulf Coast Adoptions will operate under the umbrella of ESC and will provide the Gulf Coast area with trusted, knowledgeable adoption services for expectant mothers, birth mothers, and families looking to adopt. If you're an expectant mother considering adoption for your child or are interested in adoption, you can contact Gulf Coast Adoptions 24/7 at 850-999-7977. Or for more infor-

Continued on next page

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Holt-Phillips Deals With People, Not Customers

By KENNETH BOOKS

Mike Phillips may have been born to work in HVAC. From high school electronics classes to study of AC, DC and transistors, he has always been technologically curious. And it led him to ownership of Holt-Phillips Services, purveyors of Trane environmental products.

“My dad talked to me about this field,” Mike said. “He said ‘you maybe want to go into air conditioning... because you’re an outdoor person.’”

His father, who served as an internal and external branch electrician, was right. “He had a good point about getting stuck inside four walls,” Mike said.



After studying at Northwest Florida State College, Mike took a job with another HVAC company. “I’d travel from house to house,” he said in his Bluewater Bay office. “It all sounded better

the three to four years I worked for another company until I realized was not treated right.”

Then, in 1990, Holt-Phillips emerged as Mike and Keith Holt went into business for themselves. Mike bought out Holt about three years ago.

Mike, who runs the business with Jan, his wife of 11 years, is all about quality.

“I feel like I have some of the best technicians and people working for us,” he said. “They’re taught to treat the customers as people, not numbers, to develop rapport with them. We’re not the cheapest; we’re probably not the most expensive, either.”

Holt-Phillips sells and services Trane products exclusively. Mike said that company’s products are the best in the business. But, of course, there’s no substitute for customer service.

“We don’t let people down,” he said. “We stand behind our work. It’s just common sense.

“And I try to bestow the idea with our people to be the best, to give a good day’s work for an honest day’s pay.”

And Holt-Phillips technicians don’t approach their work exclusively as salesmen.

“We don’t sell,” Mike said. “We educate the customer. I’m a Trane dealer because I think Trane is the best product out

there.”

The success of Holt-Phillips is an indication that that philosophy has found solid ground with its eight employees.

“It’s a hard field – hot and sweaty,” Mike said. “But the good Lord has blessed me and for that I thank Him.”

Holt-Phillips isn’t the only game in town, of course. Mike said he is in competition with about 124 air conditioning dealers in Okaloosa County. The key for him, though, is going the extra mile for the customer. It comes naturally to him.

“The Twin Cities are my town,” he said.

AROUND TOWN

continued from previous page

mation, visit gulfcoastadoptions.com.

Warren Averett Recognized on 2022 Forbes Lists: America’s Best Tax Firms and America’s Best Accounting Firms

Warren Averett CPAs and

Advisors, one of the Southeast’s largest accounting and consulting firms, is proud to have been listed on two of Forbes’ annual lists: America’s Best Tax Firms and America’s Best Accounting Firms for 2022. The lists were compiled from the results of thousands of surveys. Recommendations from professionals working at tax and accounting

firms (peers) as well as professionals working with tax and accounting firms (clients) were considered in equal measure. Self-recommendations were excluded from the analyses, multiple quality reviews were conducted prior and more than 4,400 recommendations were considered.

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Laura Hussey is a professional broadcaster with more than 25 years' experience in radio and TV. She co-anchors the top-rated "3 in the Morning" newscast, weekdays from 4:30-7:00 on WEAR Channel 3 News in Pensacola.

Laura came to Channel 3 in 2007, starting as the Okaloosa County bureau reporter. She's interviewed state and national leaders, but treasures the stories of people in our community, sharing the good times and helping each other through the tough times. Her story proves you don't always have to take the traditional path. She believes in hard work and preparation, but also serendipity, faith, and an open heart.

abc 3 NEWS

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 Community

How to Hire a Powerful Real Estate Agent



By GAIL PELTO, REALTOR

Recently, I asked a group of business professionals, “How many of you have purchased, sold or invested in real estate?”

And almost all of their hands went up. Then I asked them, “How many of you know how to hire a real estate agent?” NONE of their hands went up! WOW! That was amazing to me. These professionals entrusted one of their biggest financial investments, if not the biggest, to an agent and didn’t have a clue on what to look for to make sure they were hiring the right real estate agent for the job. “You realtors are all the same.” I’ve heard that more times than I can count and really, that’s like saying, “All you CPAs, attorneys, doctors, waiters, financial planners, landscapers, etc. are all the same.” I think you’ll agree, that is just not true. So, what do you need to



know? Before you hire an agent, find out the following:

- Will they **tell you the truth** regarding the market and pricing of comparable properties?

- Are they an **expert in the marketplace?** Do they know and study the statistics every day?

- Will they **aggressively look for buyers and sellers** every day, or will they sit around

praying for the phone to ring?

- Do they deliver **strong customer service and customer communication?** You need to know what’s going on.

- Do they have a well-defined **marketing plan of action?** Don’t skip this one. It’s really important that your agent has a plan.

- Do they keep a **rigorous schedule; do they tracks results**, and report them to you?

- Do they have the power and knowledge to **protect your equity** by negotiating the best price for you?

- Are they part of a **network of highly trained real estate agents?** They are like the company they keep.

- Do they have a **personal coach** helping them to improve their skills and strategize on how to help their clients achieve their real estate goals? A great agent will be improving their skills every day.

- Do they have a team of **strong support staff** and a top notch service commitment?

- Do they have a **performance guarantee?** If they aren’t doing the job, you should be able to cut them loose.

Hire a powerful agent to help you get what you want in the time you want—we are not all the same. Have some questions? Call me, Gail Pelto at 850.374.0454 or email Gail.Pelto@kw.com.



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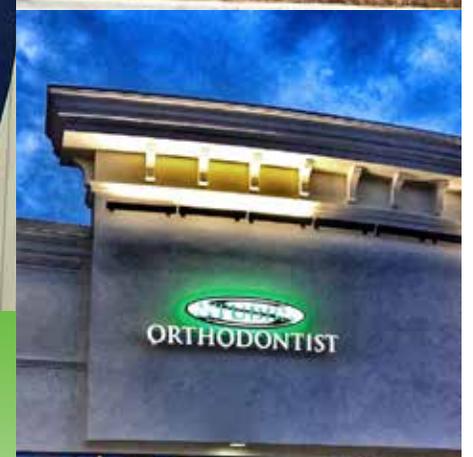
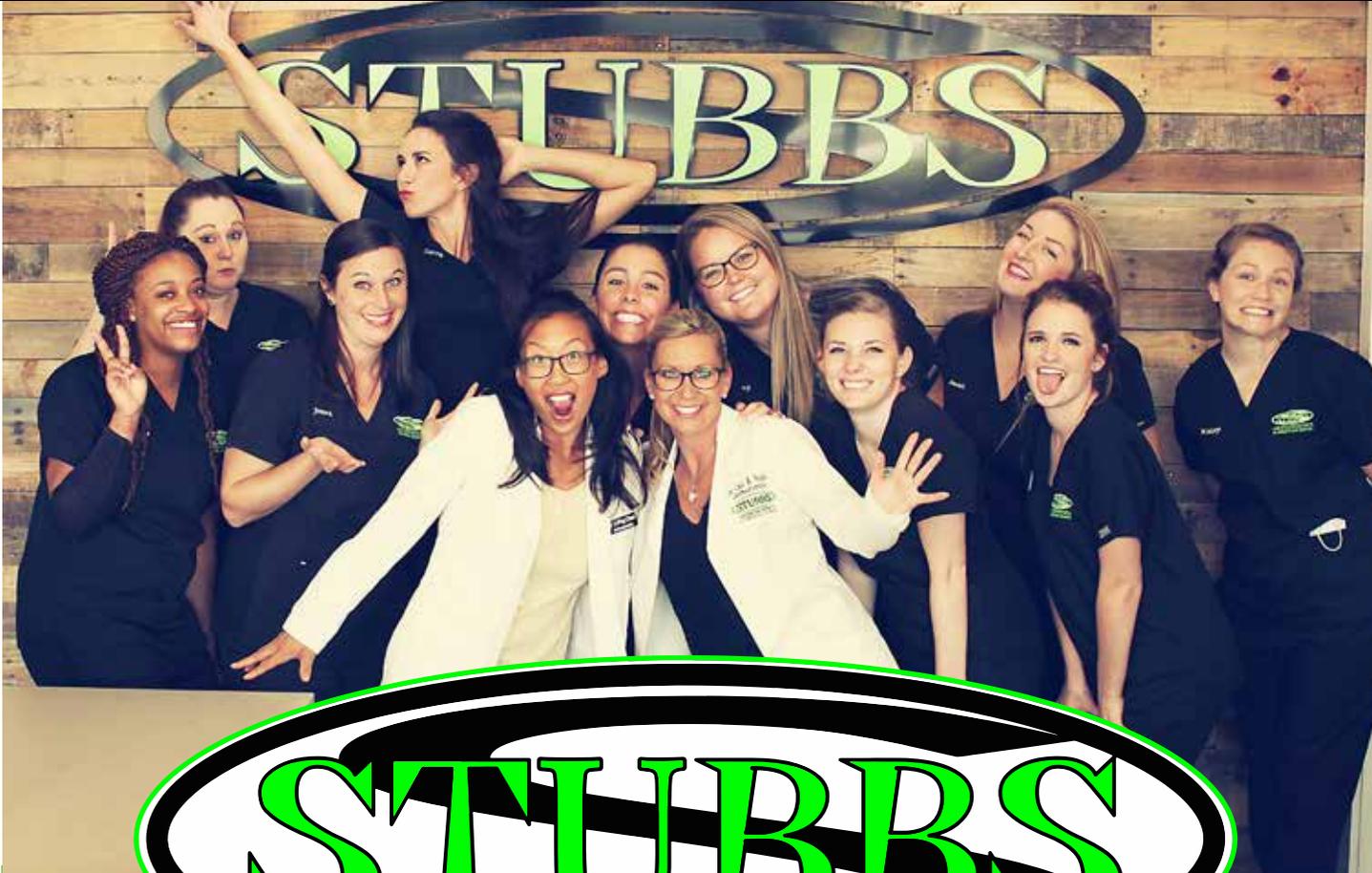
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Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughter's comfort. ~ Micha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

 Community

The Christmas Bird Count

BY RAYA PRUNER

In 1900, Frank M. Chapman of the freshly formed Audubon Society proposed a new holiday tradition that would promote conservation by counting, rather than hunting, birds on Christmas Day. Then, he called it the “Christmas Bird Census” and that first year managed 25 counts thanks to the efforts of 27 focused birders (they counted about 90 species that first year). Over the years, this bird census has come to be known as the Christmas Bird Count (CBC), and it’s the nation’s longest-running community science bird project. Over the past century, these bird counts have helped biologists, researchers, wildlife agencies and avid birders study bird populations across North America. In fact, the idea of an annual bird count has spread and now takes place in over 20 countries across the Western Hemisphere including far-flung locales like Saipan and Guam to the west, and Paraguay to the south. Audubon maintains an interactive map with all the different CBC locations and contact

for each here: <https://audubon.maps.arcgis.com/apps/View/index.html?appid=ac275eeb-01434cedb1c-5dcd0fd3fc7b4C>.

So, what exactly is a bird count? The CBC is an early-winter bird census where thousands of volunteers that make up different “circles” go out between December 14 to January 5 every year. Each circle, like Choctawhatchee Bay, will choose a single calendar day within those dates to count birds. Count volunteers follow specified routes through a designated 15-mile diameter circle, counting every bird they see or hear all day. (Helpful hint Okaloosa and Walton County residents: a pair of binoculars makes an excellent Christmas gift). However, the count is not just a species tally—all birds are counted all day, giving an indication of the total number of birds in the circle that day. Now in its second century, the CBC has evolved into more than a seasonal tradition.

The CBC data represents one of the only conservation tools available for assessing the

long-term trends in bird populations of North America. To date, over 300 peer-reviewed articles have resulted from use of CBC data. It was also used as a basis for Audubon’s 2014 report on the impact changing global temperatures are having on bird populations (you can see this fascinating report at www.audubon.org/climate/survivalbydegrees) and was instrumental in the collaborative development of the report by the North American Bird Conservation Initiative and U.S. Fish & Wildlife Service. (Learn more at <https://archive.stateofthebirds.org/state-of-thebirds-2009-report>). Closer to home, the Choctawhatchee Bay circle encompasses parts of Fort Walton Beach, Destin, Shalimar, Valparaiso, Niceville and Eglin AFB. The CBC Count Day for Choctawhatchee Audubon was December 18 where the tradition continued, but with some modifications to support a COVID-19 safe and socially distanced CBC.

Birders of all skill levels can volunteer in the CBC. If you are a beginning birder, you can be paired with local experts and if your home is within the boundaries of a CBC circle, then you can stay at home and report the birds that visit your feeder or yard on count day as long as you



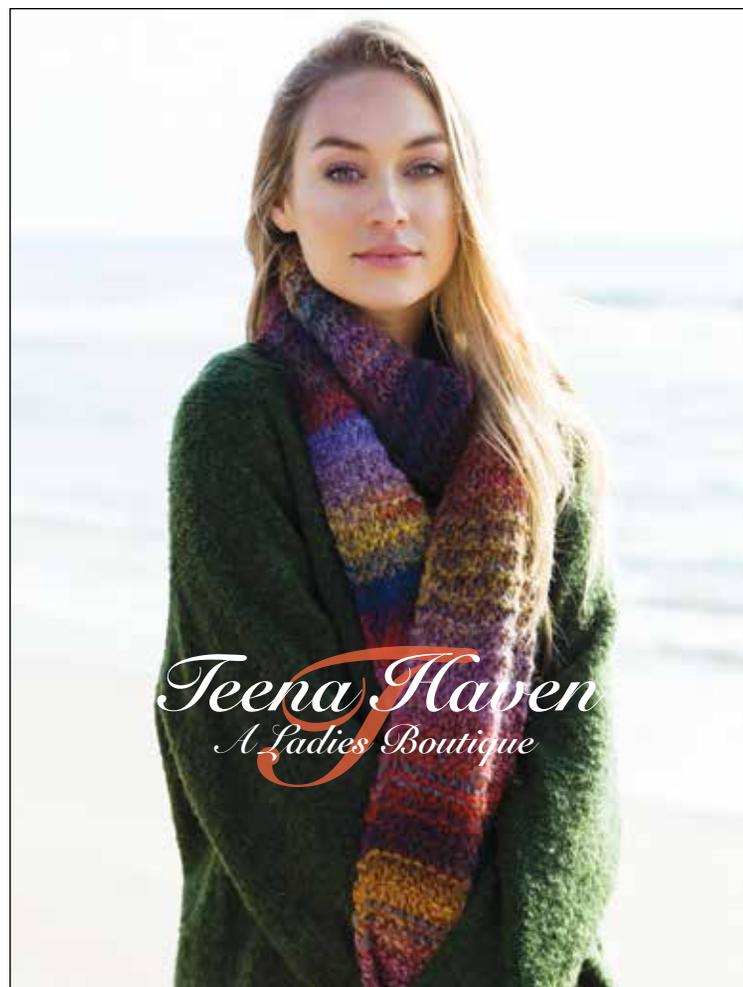
have made prior arrangements. *Hot bird tip:* If you’re just getting into birding, the free Audubon Guide to Birds in the app store is a great resource, as is Merlin Bird ID by Cornell Lab, part of Cornell University; recently, Merlin has added a Sound ID feature so you can identify birds near you based off their tweets. Another favorite is iBird Pro Guide to Birds, although that one isn’t free.

Malcolm Swan and Bruce Purdy coordinate the Audu-

bon CBC circle in this worldwide citizen science event. The 15-mile-diameter circle is centered four miles North of the Marler (Destin) Bridge over East Pass, and the circle is divided into many sections for the different parties of observers. If you missed it this year, visit www.choctawhatcheeaudubon.org to download a pdf with bird ID tips and be ready for the 2022 Bird Count!

CAS hosts a number of outings each year. These include many bird walks, field trips, Fall and Spring Migratory Bird Counts, the Christmas Bird Count and a spring chapter retreat. Each year, special projects provide a chance to get outdoors and give back to the community at the same time. Last year, CAS volunteers monitored rooftop Least Tern nests and conducted a marine debris survey on Eglin AFB beaches. The Choctawhatchee Tern Team will resume nest monitoring operations in March.

The Choctawhatchee Audubon Society is a chapter of the National Audubon Society and is a non-profit, volunteer organization serving Okaloosa and Walton Counties (since 1976). For more information or questions, contact Malcolm Mark Swan at malcolmmarkswan@gmail.com. Information on all available count circles can be found at www.Audubon.org. Check the website for upcoming field trips and programs in 2022.



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Tom Rice Has a Nose for Business – And Charity

BY KENNETH BOOKS

Our Hometown Hero, Tom Rice, has always loved three things: the restaurant business, charity and the U.S. Army. After 28 years in uniform, finishing as a First Sergeant, he retired from the military and made it a point to open his own restaurant, a journey which began when he was just a child.

“I worked in Perri’s Italian Restaurant while I was in junior high school, high school and college,” Rice, 72, said. “I loved it. I loved making pizzas and stirring the sauce.”

Perri’s, located on the site of the Fort Walton Beach Publix supermarket, later became Tom’s first restaurant, a 1950s-style diner. “It was all chrome and glass,” he said. Today, he’s the owner of the Magnolia Grill, a unique eatery that is as much a museum of American history – particularly military history – on Brooks Street, which was moved from the original site to make way for Publix. But the Perri’s influence remained.

“People kept coming in to



Tom Rice displays a directional sign for Camp Walton, the original name of Fort Walton Beach.

the restaurant and asking how to make Mr. Perri’s recipes,” Tom said. Today, he said, about 30 to 40 percent of Magnolia Grill’s entrées are Italian.

To open the current Magnolia Grill, Tom bought a nearby house in 1999, which he moved to the current location 500 feet

away. The move cost about \$50,000.

In 2001, the restaurant was open for business. “The renovation took 18 months, Tom said.

But Magnolia Grill is more than a business. In addition to the great food, the second floor contains artifacts from World

War II, Vietnam and other segments of American history. But that’s not the whole story.

Charities are among Tom Rice’s pet projects. Whether it’s pancake breakfasts aiding the Salvation Army, help for Catholic Charities or other needed and altruistic enterprises, Tom is dedicated to helping to make a difference. He serves as the secretary for Catholic Charities and chairman with the Salvation Army. “We’ve been given a golden opportunity here,” Tom said. “Once in a while, someone will come to us for help. If they’re willing to do some work, I donate pancake mix.” He also donates sweat equity from his family members. For example, his brother-in-law served as Santa Claus during a recent pancake breakfast for the Empty Stocking Fund of the Salvation Army. He’s also helped Disabled American Veterans, and worked on cemeteries for Memorial Day and Veterans Day, providing flags and chairs for those functions. “When the DAV folded in 2010, we continued with the ceremonies,” Tom said. He

also assisted with the construction of the bell tower at Beal Cemetery, a 30-foot-tall edifice, which was completed in time for the 9/11 commemoration in 2014, including the casting of a 300-pound bell, cast in Ohio. The entire project cost about \$500,000, all of which was donated by locals. No government aid was needed.

Tom was part of the founding board of Fisher House of the Emerald Coast, which provides a home away from home for military families to live in during treatments for serious illness or physical or occupational therapy. It’s within easy walking distance of the Eglin Air Force Base Hospital and Veterans’ Clinic. “There are resources being in business,” Tom said.

Tom and his wife, Peggy, have been married for 40 years. They have a daughter, Meghan Gordon, who serves with the ministry at Crosspoint church.

“Life is short,” Tom said. “Make it count. Teach the value of giving. It’s not always money. It’s also time and talent.”

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Is the Medicare Open Enrollment Period Important to You?



By GREG DURETTE

Now that the Medicare Annual Election Period (AEP) is over (ended December 7th), you can finally take a breather from all those ads, phone calls and mailers. As of January 1st, you have a chance to try out your new Medicare Advantage, Supplement and/or Prescription plan.

If you suddenly discover the plan you selected during the AEP is not right for you, all is not lost. You will get one more bite at the apple to make changes to your plan.

As with many situations, in order to get a good outcome, you first have to ask the right questions. In this case, the questions you should ask first are:

- Did you sign up for a new Advantage Plan or a stand-alone Part D prescription drug plan during the last Annual Enrollment Period (AEP)?
- Do you have an existing Advantage Plan or a stand-alone Part D prescription drug plan that renewed with a January 1st effective date?

If the answer to either of these questions is yes, then the

Medicare Open Enrollment Period (OEP) is very important to you.

The OEP runs annually from January 1st to March 31st.

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

- These allowed changes are:
- Cancel your stand-alone Part D prescription drug plan.
 - Drop your Medicare Advantage Plan and return to Original Medicare (A & B only).
 - Enroll in a stand-alone Medicare Part D prescription drug plan.
 - Elect to change from one Medicare Advantage Plan to another.

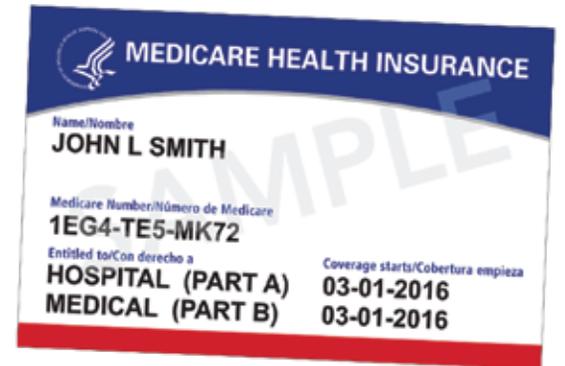
Let's take a look at each option a bit deeper. First, why would someone elect to cancel their stand-alone Part D prescription plan? The only reason one could have would be it was being replaced by other qualifying coverage. If you cancel without replacing, penalties will accrue and be waiting for you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

Second, there are a few rare circumstances when it makes sense for someone to cancel an Advantage plan and return to Original Medicare known as Part A and Part B.

Usually, this would have something to do with provider networks which are insufficient for the beneficiary. Again, this rare circumstance would require you to also enroll in a stand-alone Part D prescription drug plan in order to avoid accruing the future penalties I just mentioned.

Again, enrolling in a stand-alone Part D prescription drug plan is a requirement if you do not have qualifying coverage elsewhere and want to avoid those penalties. If you neglected to get that done during the AEP, now is the time to take care of this.

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



plan costs less (or even \$0!).

You don't need any reason to switch plans provided you do so before the OEP expires on March 31st. Just remember, you only get one chance to make this change. Once you do, you will have to keep that plan until the next AEP, which begins on October 15th of every year.

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

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.

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The Ever-Changing Insurance Market Place in Florida



BY JOE CAPERS,
INSURANCE ZONE

It has been two years since we wrote about the changing insurance market place in Florida. Because we are nearly surrounded by water with the possibility of storms and other natural disasters so evident, the cycles are much more pronounced.

Typically, insurance industry cycles will last anywhere between two to ten years. The market cycles rely on the way the nation, and for that matter the world, is operating, in addition to storms and other natural disasters, COVID has impacted the marketplace. In this edition we will take a condensed look

at what factors are driving these market shifts, the differences of a hard and soft market, and the effect on your personal and business insurance programs.

In a **soft market**, there will be an increase in competition and pressure on lowering premiums. This cycle is usually followed by a hard market because carriers are underpricing coverage to secure market share. In a soft market you can usually find lower insurance costs, broader coverages and more liberal underwriting guidelines. This is an advantage for anyone who is purchasing insurance. With increased capacity, the consumers have more Insurance carriers and enhancements to choose from to design their insurance program. A soft market increases the amount of competition between insurance companies.

A **hard market** is a time when premiums increase while capacity or the ability to write more premiums is diminished. These past two years for the Florida insurance market have certainly been one for the records. Higher premiums, more



stringent underwriting and less competition is playing into the advantage of insurance carriers, and make it difficult on consumers. This is a good time to have a comprehensive insurance review.

COVID has definitely impacted the insurance industry as well. The pandemic has certainly highlighted coverages that are included in contracts. Insurers have seen an increase in insurance claims while suffering investment losses. But there are other factors that should be mentioned that have added to the creation of the hard market that we are currently experiencing.

Florida's hard insurance market is tougher than any other market cycle in most other states. The challenges are exacerbated by other "unique" market conditions such as natural disasters, litigation, fraud and increase in claims frequency and severity.

Many carriers are still working through their losses from the natural disasters, and the major storms of Hurricane Irma in 2017 and Hurricane Michael in 2018. These two events had a major impact on the rising reinsurance costs. Reinsurance is an essential product, purchased by insurance carriers to mitigate catastrophic exposures.

Fraud is another factor impacting the insurance market. The more prevalent schemes are related to assignment of benefits from some roofing contractors and mold remediation companies. Another factor impacting the Florida industry is the escalation of litigation in our state. There are some public adjusters teaming up with personal injury attorneys to file frivolous claims creating unnecessary litigation. One recent study shows that 8% of all homeowners' claims nationwide are in the State of Florida, but 76% of all homeowners' claims lawsuits are in

the State of Florida!

Whether you are seeking personal or business insurance, navigating the market can be challenging. The bottom line for the Florida insurance market right now is that the industry is on life support and consumers are facing double digit rate increases. Policyholders are paying more money for less coverage. Regardless of what you're after, it's important to find an insurance professional who can help you manage your insurance program during the market cycles. An independent agent with multiple carriers should be of great assistance in any market.



Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos on 'Homeowners, Condo, Business and Umbrella' or call (850) 424.6979.

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Palate & Palette Benefits Domestic Violence/Sexual Assault Survivors

Tickets are now officially on sale for Shelter House's 6th Annual Palate & Palette Dinner, sponsored by Compass Builders and Emerald Coast Title Services, February 5 at Legendary Marine's showroom in Destin. This year's featured artist will be Nikki Cade, from Dallas, Texas. At the end of the evening, the painting will be auctioned off to the highest bidder in an exciting and competitive live auction!

Shelter House, Inc., is the state certified domestic and sexual violence center serving Okaloosa and Walton counties and offering emergency confidential shelter, crisis counseling, a 24-hour hotline, children's programs, information and referrals, education, professional training, safety planning and prevention services to survivors of domestic violence and their children and sexual violence survivors.

This pop-up style wine dinner is a unique experience as



Legendary Marine's show room is transformed into a chic, intimate venue with a trendy, metropolitan feel. Attendees will indulge in a five-course seated dinner featuring five of the area's most respected chefs. Each chef will create a dish for their course, and Elite Worldwide Imports will be hand selecting fine wines to pair with each dish. Additionally, local distillery, Timber Creek, will be offering craft cocktails throughout the night and Destin Brewery will provide craft beers for guests to enjoy. B-Boy Productions' live

DJ will command the music of the event, floating high above the dining area aboard one of the newest bay cruising yachts. Guests can also say "cheese" in the Epic Photo Booth and explore the expansive silent auction offering prize packages including fishing trips, restaurant experiences, custom art, spa packages and more.

The dinner's culinary lineup includes Camille Withall, Executive Chef, George's at Alys Beach, Chadwick Donelson, Executive Chef, Bitterroot Food and Spirits, Dan Pettis, Execu-

tive Chef, Owner, Dan Pettis' One20 a Modern Bistro and Giovanni Filippone, Executive Chef, Partner, Mama Clemenza's European Breakfast.

Nikki Cade is a Texas based mixed media painter, maker, and muralist. Her travel inspired work is characterized by bold and interesting color combinations, intricate detail, pattern and abstraction. Nikki attended Wade College of Art & Design and has a bachelor's degree in Advertising and Public Relations from the University of Arkansas at Fayetteville. She also holds a Masters of Education in Curriculum and Instruction from The University of Texas at Arlington.

When she isn't teaching art classes you can find her in the studio creating works of art that have reached places like Post21, The Black Home, Anthropologie, DFW Airport, Kaflex Roasters and collectors all around the world. Her pursuit

of travel, coupled with a dedication to art practice and education has built the foundation for creative courage. Now, whatever Nikki creates, she does so with the intention of reminding people of what's possible and all the hearty adventures ahead.

Tickets are \$125 per person (\$140 day of) and can be purchased online at <http://bidpal.net/palate2022>. All proceeds benefit Shelter House. For information on sponsorship, call 850-243-1201 or email sponsors@shelterhousenwfl.org.

Shelter House offers help 24/7. If you feel that a family member or intimate partner is endangering your physical or emotional safety or if you know someone experiencing this in their home, call Shelter House's domestic violence hotline at 1-800-44-ABUSE or 850-863-4777. If you or someone you know has survived a sexual assault, call Shelter House's sexual assault helpline at 850-226-2027.

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4 Simple Steps to Declutter and Get Organized



BY KIM SCHNEIDER,
COASTAL DESIGN BY KIM

Happy 2022! Whew, we made it through the holidays! If you're anything like me, the holiday decorations have been packed and stored 'til next year. Every January, I check out all the new trends, pick a project or

two and prepare to implement them. But before I start any project, I like to declutter and organize.

Decluttering may seem like a daunting task. But, if you schedule it and start simple, you'll be surprised at how easy it can be, not to mention all the new-found space you'll gain. My rule of thumb is if I haven't worn it in two seasons or if it doesn't fit (my dryer shrinks everything, LOL), or if I haven't displayed a picture or tchotchke, or if it's collecting dust in a drawer somewhere, it is time to donate it. Below are four simple steps to help YOU declutter and organize your home.

Schedule and start simple: It's way too easy to put off decluttering and organizing. But, if you dedicate time on your calendar the same way you schedule your doctor's appointment, you'll be more likely to start your project. Don't try to do everything in one day. You'll get overwhelmed and likely stop. Think about your day and choose an area that frustrates you or prevents you from doing a task. It can be as simple as a junk drawer or your master bedroom closet. Once you've decided on your project, acquire the items you'll need such as drawer organizers, cubbies, specialty hangers, storage boxes/baskets, shoe containers, storage furniture, etc., so you'll have everything you need to make your first project a success.

Keep, donate, sell or trash: Get four boxes or bins and label them Keep, Donate, Sell or Trash. Empty the "Trash" box regularly and take the "Donation" bin to your favorite non-profit as soon as it's full. Since you've already purchased your storage baskets, furniture, cubbies, etc., you can easily organize all of your "Keep" items and put them away. List your items for "Sale" right away and if they don't sell within a week or two, add them



to your donation bin.

Reward yourself: Decluttering and organizing isn't usually fun, but if you set a goal and accomplish it, reward yourself. Take a walk outside, treat yourself to dinner, plan to paint your newly organized bedroom, or buy a great piece of storage furniture to help keep yourself organized. Enjoy the reward and let it motivate you to get your entire home completed. You'll be so glad you did.

Embrace a clutter-free attitude: As exciting as it is that you've decluttered and reorganized, it isn't a one-time event. Our lives are busy and things seem to accumulate before we know it. You can avoid

huge decluttering projects by keeping things tidy and discard items you don't want or need on an ongoing basis. If you can't clear a space within 20 minutes or less, the clutter is winning.

Give yourself some grace; disorganization and clutter is a common problem. Decluttering and organizing can be challenging. Interior Designers know it's a delicate balance to keep your home looking beautiful and clutter free, but it is achievable. Coastal Design by Kim is here to help YOU. Contact us at (850) 904-6622 or kim@coastaldesignbykim.com.



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Car Shopping The Smart Way: How to Land The Right Preowned Car at the Right Price

By WILL ESTELL

Whether you're shopping for your first car, truck or SUV or in the market for your 15th one, vehicle shopping can be a tedious chore, and that's especially true in today's automobile market.

There's often such a fine line between a really great deal and a really bad one, but the more you educate yourself ahead of time, the better the probability of you getting the car you need at a price that's right, along with dependable service and financing terms that you'll be happy about well after the new of your new (to you) ride wears off.

Preowned vs. New: There are often many incentives to buying preowned instead of new. The most obvious? "The right" used vehicle can usually save you money upfront, as well as save on insurance, registration and taxes. Perhaps the greatest reason buying preowned often makes sense, though, is that you get more car for less money. And if you buy right and get into a three-to-five year old model, a large chunk (usually around 45% to 60%) of the new car price depreciation was already absorbed by the previous owner.

I understand that there will always be advocates for buying

new, because, in theory at least, it's less hassle since a new car should have zero issues and very little maintenance needed for its first few years of ownership. However, that doesn't hold true near as much as it might have 20 years ago. Nowadays, most any modern car or truck (other than some high-end exotics) should easily be very dependable for well past 100,000 miles, with routine oil changes, tires and brakes. By contrast many brand-new cars will need the same things during your first three years of ownership, yet still burden you with a higher payment while also taking on those maintenance costs.

Here, I've compiled an overview on how to shop smart and get the right deal on the car, truck or SUV you really want when going the preowned route. Many of these steps can help assure your best deal when buying new, too.

Know Your Needs: Determine what vehicle you really want, and need, and look for that vehicle as opposed to simply blindly searching for whatever seems to be available. Remember, just because something is a good price, or in good condition, doesn't mean it's a good deal for you. Think about how



you plan to use the vehicle and what options you can do without and which ones you consider a must have. Make sure you have narrowed down a handful of vehicles that meet your need based on size, cargo capacity, EPA fuel mileage, reliability, cost of ownership, and a price range you can "really" afford without being car rich and cash poor.

You can, and should, research any vehicle you are considering, in detail, before buying the car. Don't rely on the salesperson at the dealership to do this. They can still help you find and close the best vehicle for you, but you need to do your own homework first.

It's important to know that even very reliable brands often have certain vehicles in particular year ranges and drivetrain

configurations that are problematic. For instance, I often buy Mercedes, BMW, Porsche and other Euro makes. However, there are certain cars from these brands I would not even consider because of particular problems that plagued certain models and years. This holds true with any make from a Ford F150 truck to a Jeep or Porsche, and even to Hondas, Hyundais and Toyotas, though, across the board, most of the Asian brands have proven to be the least problematic to maintain cost effectively, and in many cases the most reliable for the money. And, I'm saying this as someone who drives mostly European cars myself. The truth is, most all of us who consider ourselves real car fanatics understand that the more a brand costs, and the fewer of them there are on the road, the more the cost of ownership is going to be. It doesn't mean highline brands aren't cutting-edge engineering marvels and the most fun to drive, just that they also cost the most to drive.

Set a Budget: There are really only two ways to buy a vehicle: You either pay cash or you have a payment. Either way, try to refrain from buying more than what makes good financial

sense. It always puzzles me when I hear people complain about barely being able to make their payments, or not having money to do other things, because they are driving around in vehicles that are \$500 to \$1,000 a month. Most financial consultants agree that whether you are paying cash or financing (no matter how great of price you might have gotten at the time of purchase) the purchase price of your vehicle should be no more than 35% of your annual gross income. This means buying a \$50,000 vehicle if you're making \$100,000 a year doesn't make good financial sense. We all know A LOT of people who've fallen into the "keep up with the Joneses" trap of spending a high percentage of their take-home income on a single car payment. Even lenders consider anything more than 20% of your take-home earnings per month to be an excessive car payment. This doesn't mean you can't be smart and still drive a car you like. In fact, you can often buy that same (or one body style back) vehicle that is three to five years old and have a payment that's around half of what other buyers who bought the same vehicle brand new are still paying for theirs.

Once you have a handful of particular cars in mind, use sites like NADA (National Auto Dealers Association) and Kelly Blue Book to research the current book value of the specific make, model and year you are looking for or have seen listed for sale. Remember to pay attention to the "retail value" and "private party value" when comparing prices. Know these values and let any dealership or individual seller know you have researched and know the value of what they are selling, if their price is for any reason higher than what the book value shows it should be.

There are big benefits to buying from a reputable dealer, and though you may sometimes pay slightly more than you would if you were buying the same vehicle from an individual, sometimes you will pay even less, and could get a car or truck that has recently been inspected and had routine maintenance and needed repairs already done. Ask about



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Continued on next page

CAR SHOPPING

continued from previous page

this, and what has been done, along with any warranty they offer.

Get Pre-Approved: If you are financing, buying from a dealer is usually simpler than from a private seller. This is especially true if you have a trade-in. Though anyone with good credit can often borrow the money from their credit union, bank or various online auto lenders and get the same rate they would receive going through the dealer. Either way you go, it's a good move to get preapproved for an auto loan, because it simplifies the buying process and puts you in a stronger negotiating position at the dealership, since they will already know you can buy today, if they simply work the right deal for you.

Go for a Test Drive: Once you've located a vehicle you're interested in, go for a test drive. If the vehicle is at a dealership, this is pretty standard. However, if you're considering buying from a private seller, take precautions to meet at a safe place and preferably take someone else with you to meet the seller. Re-

member to ask questions about the vehicle's maintenance and condition, as well as their ownership experience and even why they are selling it.

Whether test driving a dealership's or individual seller's vehicle, make sure to get in a few miles of driving at highway speeds, as well as some turns, stops, hills and curves. It's best to do this with the entertainment system off (I know, I know... you want to know how good the stereo sounds) and with a keen ear and feel for any noises or unusual handling characteristics of the particular car or truck. Do all of the gauges function and measure where they should? Do the brakes squeak? How does the steering feel? Does the transmission shift out, up and down, smoothly? Do all of the windows and lights work properly? Does the sunroof, navigation and sunroof function as they should? Do all the signals work? How does the car feel starting and stopping? If anything seems out of place, ask about it.

Check the Vehicle History Report: Before you buy any preowned vehicle, ask the dealer to see a vehicle history report. If you're buying from

an individual, it's usually worth the small fee to run it yourself if they don't have a recent one handy. Through companies like Carfax, AutoCheck, KBB and others, you can get a somewhat detailed history report using the vehicle's identification number. I say "somewhat detailed," because not all of the events such as services and repairs are always on the report, as some service centers and dealers report to Carfax and AutoCheck (or others) and some don't. So, don't be alarmed if you see random oil changes and services. What you are really looking for here are irregular title issues, major body repairs, number of owners, along with mileage discrepancies. I wouldn't be too concerned with small repairs like bumper covers or a headlight or taillight replacement, but you should note, from the report, where the damage was and whether listed as minor or severe. The truth is a lot of cars have some small blemishes on these reports from minor occurrences that don't otherwise impair the vehicle once properly repaired. I'd even go so far as to say that there are some rebuilt salvage title vehicles that are great dependable cars,

after being repaired correctly and inspected by the title issuing state and given a clean bill of acknowledgement. Still, these cars—no matter how great of condition—are normally worth 25% to 40% less than the same exact vehicle, with the same mileage, and a clean title.

Talk Price: This is the part that so many people dread. However, it's also the part that can make a lot of difference in whether you go home with a good deal or a bad one. Though a lot of modern dealerships do operate on a no negotiation basis where the price is set in relation to what the true retail book value is, this isn't always the case with every dealer, and certainly isn't with private sellers. This is why you did your homework, and you know the value of the vehicle yourself.

Let's say the seller is asking \$18,900 and your detailed research shows the vehicle is worth \$16,400. Use your negotiation skills to point that out. Let's face it, unless you're walking, and can't find another car for sale within a 50-mile radius, it wouldn't make sense to overpay for the car, no matter how much you like it. Remember, this isn't

a house. This is a constantly depreciating asset. If you overpay for it today, you will over owe for it for a long time. Use this as a time to bring up any small imperfections in the vehicle or anything you noticed in the inspection or test drive. After doing that, simply make an offer such as: I really like the car, but I am not willing to pay over what the value is for the car. I will offer you \$16,000, but I can't go any more than that. Now, be willing to buy or walk. Maybe they come back at the \$16,400 it's worth. If so make the deal. Remember: If you are buying from a dealership, they also have set dealer fees. These often range from \$400 to \$900, and are called a variety of different names such as "doc fees" or "documentation fees," but the closest one to truth is "dealer profit." It's completely fine and part of the process to pay these, and most dealers have learned not to budge on these fees, as their margins have gone down over the past decade, and they actually need them to survive in many cases. Just know that when figuring a final out-the-door price, that fee, and your

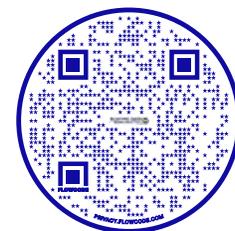
Continued on page 39



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 Travel

Not Sitting on the Sidelines of Life

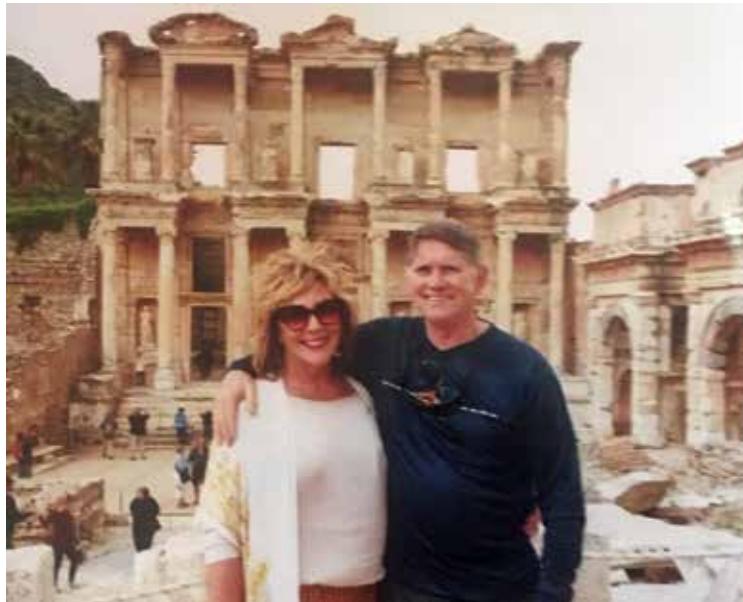


BY JODELL HAVERFIELD,
HAVE TRAVEL MEMORIES

A new year often arrives hand-n-hand with a renewed sense of optimism: a revitalized attitude and motivation that anything is possible when looking at things through a fresh lens. As we move forward into new opportunities, there's still much to renumerate in our constantly changing world. Keeping up can feel overwhelming! Planning travel today is much more difficult than it has ever been. Whether it's navigating Covid protocols or travel insurance,

just knowing where you want to go is only the beginning. While much has changed in the world of travel, using a travel advisor will help you navigate through the challenges and opportunities on the horizon. Whether it's a family vacation, a trip to celebrate a special anniversary or an all-woman group.

Though I officially began my career as a travel agent in the mid-nineties, I didn't open the doors to my own agency, Have Travel, until 1999. In early 2007, my husband Dave retired. After some persuasion, he agreed to join me in the travel industry, and we relocated to Florida to escape the Montana cold and be closer to cruise ports. A year later, our oldest son and his wife came for a visit and decided to stay. They joined Have Travel and we officially became a family business adding Memories Vacations to our name. Now 15 years, several hurricanes, an oil spill, three presidential elections and a worldwide pandemic later, we are still here and going strong. In fact, we've added sev-



eral travel agents to our team through the years with two more who will begin in 2022.

Travel has been a part of my life since I was a child. My parents traveled extensively and I was forced to tag along, I have loved it ever since. The impact travel has on our customers has been a true highlight for me as well. Seeing travelers return home from a new adventure with a fresh look on life and our amazing planet is very satisfying. I've enjoyed being in the tourism industry very much and it has given me more opportunities and satisfaction than I can recount. Sometimes I feel like a dream maker as I have made a few travel dreams come true through the years. Once I fulfilled a dying man's dream of taking family on an Alaska cruise.

Another customer's trip I will never forget was for a retired couple whose dream was to do an extensive tour through Australia. After their return, they invited me to come to their home to see their photos and home movies. They were truly delighted with their experience. Less than a month later I got a call from the husband as he informed me his wife had sud-

denly passed away. He thanked me profusely for helping them plan what turned out to be their last trip together. He said those memories would mean so much to him. This is the reason I wanted to add Memories to my agency name. I realized it's the memories we make with our loved ones that bring us the greatest joy and last forever. Those pictures, stories, memorabilia and home movies are handed down for generations.

It's not surprising to hear that, for many, the pandemic was a wake-up call. The way we view ourselves and our families has undoubtedly changed along with the ever-changing world around us. Upon settling on the decision to travel whether you're visiting the US, UK, Alaska, Africa, or the Galapagos Islands, there is so much to explore in the world. You should be able to succinctly answer what you hope to gain and why. Once goals are determined, you can plan your travel in confidence with the aid of an experienced travel advisor.

When Covid 19 hit the world, the technology, and relationships our business already had in place helped us navigate the unknown as seamlessly as pos-

sible. Our company has since continued to invest more time into learning how to move forward while meeting our changing customer needs. We advise our clients who are traveling to be flexible and to make sure they have adequate travel insurance. No matter how much time we have been in the travel industry, we always admit when we may not have all the answers, or we aren't sure of the outcome. We are never too proud to ask for input and advice from our travel partners to insure the best possible memories for our clients. I am a lifetime learner of travel.

Maybe it's the thrill of discovering stores filled with more treasures than you can imagine as you step out on a grand adventure in an RV across America. Or perhaps you can board a luxury river cruise from New Orleans to Memphis where you will enjoy customized excursions from iconic ports like Natchez and Vicksburg where you will gain an insider's perspective of classic antebellum homes, renowned plantations, southern cuisine and civil war battlefields. In the evening, relax and enjoy the rolling Mississippi River views from the comfort of your balcony.

For most of us, after almost two years of strange and stressful world events, we have learned not to take for granted our families and the time we spend together making memories. Our health and safety are paramount with ever changing guidelines and protocols. All aspects of the travel industry have been prepared for you from Cruising to visiting Disney, Vegas, Europe and the rest of the world. There are so many more advantages to not sitting on the sidelines of life!

Cheers to ringing in a new year of travel and best wishes as you take on the world in 2022!



Book Your Next
Memory Today.....

Here for You... And All of Your Travel Needs!

JoDell Haverfield, Owner and CEO of Have Travel Memories Vacations, with over 25 years as a Travel Advisor, Accredited Cruise Counsellor 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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AJ's Seafood & Oyster Bar

Home of the World Famous Jumbotron. Football Season is in full swing and you don't want to miss out on experiencing the 2021 season AJ's style. AJ's Seafood & Oyster Bar is featuring 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 Brewery. Serving up delicious daily specials and entertaining live music all week long, it's 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!" And don't miss the endless Mimosa and Bloody Mary Brunch featuring amazing chicken and waffles every Saturday and Sunday from 11am - 3pm with 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

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.

Listen and move with live entertainment daily. See ad for bands and times.

Music schedule subject to change. Follow on FaceBook for updates! Enjoy...

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

Bric a` Brac Restaurant & Night Club

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

There's something for everyone!

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

Thursday: Live Music from 6pm to 9pm

Friday: Jones & Co from 7pm to 10pm

Saturday: Live Music from 6pm to 9pm

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

Café Destin

Café Destin offers an expanded menu serving breakfast staples such as pancakes, waffles with Nutella, omelets, Eggs Benedicts, biscuits & gravy and more. For a lighter take, they also have a variety of Fancy Toasts (avocado, salmon and more) along with pastries and muffins. For lunch, choose from

a variety of burgers, sandwiches and salads. You will love the full-service coffee shop, offering everything from hot or iced fresh, local Amavida coffee to espresso and lattes. And there's diverse fresh fruit smoothies and a variety of tantalizing teas. Open for breakfast and lunch 7 days a week from 7am-2pm, and has free WiFi, encouraging you to bring your laptops and work during the day. There's also a conference room available for small groups, and the dining area can be rented for larger groups for networking, luncheons and more. If you haven't stopped in recently to check out the new menu, be sure to make breakfast or lunch plans soon! And don't forget the coffee!

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

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**

**10859 EMERALD COAST PKWY.,
MIRAMAR BEACH
(850) 842-2807**

Follow us on Social Media

DESTIN DINING

continued from previous page

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 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 gameday 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! Their newest location in Miramar Beach is now open so stop by and say hello. Visit Fatboys' Facebook page for exciting updates. They hope to see you soon. Tell them Destin Life sent you!

(850)842-3190
104 Harbor Blvd. Destin
(850)842-2807

10859 Emerald Coast Pkwy.
Miramar Beach
Ilivefatboys.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 and national sports networks, because College and Pro Football is back and the 2021 season is 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

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 rec-

ipes, 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!

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

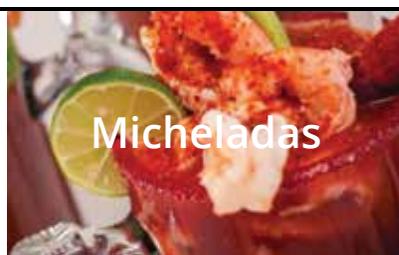
Tailfins Waterfront Grill

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

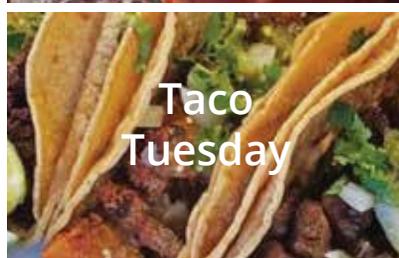
Enjoy a classic breakfast with bacon and eggs or add a little flair to your morning with Chicken & Pancakes, a Seafood or Cajun Omelette and even a Kids Smiley Pancake! Be sure to order up a round of Mimosas and Bloody Marys, a perfect way to start your day...

Watch Tailfins' world famous Sushi chef create right in front of your eyes! If you haven't tried the Sushi yet, you're miss-

Continued on next page



Micheladas



Taco Tuesday



Domingo Sunday

MEXICAN BREAKFAST SERVED EVERY SATURDAY & SUNDAY MORNING! OPEN FOR LUNCH & DINNER DAILY

Latin Supermarket, Taqueria & Cantina

SPECIALTY MEATS SOLD HERE!

Great selection available daily. We will grill your meats to perfection for you for only \$1.99.

We offer a diverse selection of food and groceries from different Latin-America countries!

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Mi Genté
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ing out...absolutely the best in town! Featuring multiple levels of indoor and outdoor dining overlooking the Destin Boardwalk and Harbor, Tailfins is your go-to destination. Football Season is going strong 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 and Saturday.

DAILY CRUISES

Introducing Tailfins Island Adventure.

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

Book online at tailfinsislandadventure.com

(850) 650-1200

On the Harbor in Destin,

172 Harbor Blvd.

tailfinsdestin.com

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 pineap-

ple, 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.

Hours: 11 a.m. - 7 p.m.

(850) 353-2479

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

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Destin and Miramar Beach

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SON! Tequila's knows what that means here in Destin 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

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Miramar Beach

Tequilasmiramarbeach.com



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- Tuesdays:** 5pm Kyle LaMonica
8pm Austin Jennings
- Wednesdays:** 4pm Hunter & Tony
9pm Squeely Dan
- Thursdays:** 4pm Shane Curle
8pm Austin Jennings
- Fridays:** 4pm Jason Findley
8pm Airavata
- Saturdays:** 12pm Kelly Byrd
4pm Chasin Jayme
8pm Gunner
- Sundays:** 12pm Kelly Byrd
4pm Jason Findley
8pm Hi Tide Band

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

288 Harbor Blvd, Destin
(850) 837-3645

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

FOOD HALL

continued from page 3

will be joining the fun! Destin Commons will be launching Destin's first food hall soon—City Food Hall. It will offer a culinary and entertainment gathering place for locals and visitors, as well as a unique opportunity for our area's up-and-

coming and veteran chefs.

I caught up with City Food Hall founders Peter Rounce and Kenzie Motai to help shed some light on what we're in store for and what drew them to Destin!

Kenzie says he initially didn't understand how beautiful and how popular our lucky little fishing village is, but when they visited, they fell in love with the

area. "We did a lot of market research and that's one of the reasons why we're happy to be in Destin; it's probably the #1 family destination and we're a one-stop shop for each family member's palette. And Destin Commons provides an ideal environment for us to capture both visitor and local traffic. We are proud to be part of such a quali-

ty destination."

So, this spring you might find yourself surrounded by more than 10 specialty restaurant concepts, (no dining options repeat) offering food and drinks from around the globe, an expansive indoor/



outdoor bar, and two state-of-the-art Top Golf full swing simulators with a variety of multi-sport games, several HDTVs and comfortable lounge seating.

"City Food Hall will be Destin's newest go-to gathering place," says Kenzie. "After the challenges of 2020 and 2021, we wanted to create a community destination where friends and family can spend time together sharing great food and drinks with a side of entertainment. Our plan is to have entertainment every single night, with live music every weekend," he says.

But Kenzie and Peter feel the real draw will be the connections people make. "This food hall concept in and of itself is a great family night, but also a great date place," says Peter. "The food hall environment is for everyone passionate about food and connecting. Further, people are drawn to the brand Top Golf. "Though it's a really fun activity, the food and drinks at that venue are also very good, thereby drawing folks in and allowing them to connect," says Kenzie.

City Food Hall at Destin Commons will be located in a 14,000 square-foot space next to Foot Locker. The food hall itself is a turnkey space and 4800 sq. ft. of cooking space within. Vendors will be assigned their own prep area, somewhat like a commissary kitchen. "It's a shared environment with 10 food stalls. Half are hot stalls (hooded) and half are cold stalls (not hooded) with point of sale units there for each," says Peter. "All they need is their own staff and their own food. We have the permits."

Peter says technology is one of the new things. "You can order from different vendors, even order directly from your table, but only have to pay with one check or credit card; it will all be centralized. You'll also be able to order from your phone via the City Food Hall website and execute all transactions digitally."

"It will be possible to rent out the entire food hall space, which can become very interactive with a food passport, for example. We can get very creative with those types of events."

Kenzie says the food hall concept enables his team to "bring new culinary talent to the Destin table," and they have begun discussions with area chefs specializing in Mexican, Japanese, Mediterranean and other cuisines. Peter explains how the vendors will be chosen. "We always try to stay as local as possible. The popular ones are doing something that speaks to the local community. Then once we bring in that type of cuisine, we won't duplicate it." For some vendors, it might be their first concept and they're able to initiate it in a non-threatening environment, they explain. "The menus presented will always be specific to them and in no con-

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2022 NFL Playoffs and College Bowl Game Results

Here's a look at the complete NFL playoff bracket for 2022: **AS OF JAN. 4.**

AFC

1. Tennessee Titans (bye)
2. Kansas City Chiefs vs. 7. Indianapolis Colts
3. Cincinnati Bengals vs. 6. Las Vegas Raiders
4. Buffalo Bills vs. 5. New England Patriots

NFC

1. Green Bay Packers (bye)
2. Los Angeles Rams vs. 7. San Francisco 49ers
3. Tampa Bay Buccaneers vs. 6. Philadelphia Eagles
4. Dallas Cowboys vs. 5. Arizona Cardinals



NFL PLAYOFF SCHEDULE 2022

WILD-CARD ROUND

Saturday, Jan. 15

AFC/NFC Wild-Card Round 3:35 p.m. CT TBD
 AFC/NFC Wild-Card Round 7:15 p.m. CT TBD

Sunday, Jan. 16

AFC/NFC Wild-Card Round 12:05 p.m. CT TBD
 AFC/NFC Wild-Card Round 3:40 p.m. CT TBD
 AFC/NFC Wild-Card Round 7:15 p.m. CT TBD

Monday, Jan. 17

AFC/NFC Wild-Card Round 7:15 p.m. CT ESPN

DIVISIONAL ROUND

Saturday, Jan. 22
 AFC Divisional Round TBA TBA
 NFC Divisional Round TBA TBA

Sunday, Jan. 23

AFC Divisional Round TBA TBA
 NFC Divisional Round TBA TBA

CONFERENCE CHAMPIONSHIPS

Sunday, Jan. 30

AFC Championship Game 2:05 p.m. CT CBS
 NFC Championship Game 5:40 p.m. CT Fox

Super Bowl 56

Sunday, Feb. 13
 Super Bowl 56 5:30 p.m. CT NBC

2021 COLLEGE FOOTBALL BOWL GAME RESULTS

Bahamas Bowl

Middle Tennessee 31, Toledo 24

Cure Bowl

Coastal Carolina 47, Northern Illinois 41

Boca Raton Bowl

W. Kentucky 59, Appalachian State 38

Celebration Bowl

S. Carolina State 31, Jackson State 10

New Mexico Bowl

Fresno State 31, UTEP 24

Independence Bowl

UAB 31, No. 13 BYU 28

LendingTree Bowl

Liberty 56, Eastern Michigan 20

LA Bowl

Utah State 24, Oregon State 13

New Orleans Bowl

No. 23 Louisiana 36, Marshall 21

Myrtle Beach Bowl

Tulsa 30, Old Dominion 17

Famous Idaho Potato Bowl

Wyoming 52, Kent State 38

Frisco Bowl

No. 24 San Diego State 38, UTSA 24

Armed Forces Bowl

Army 24, Missouri 22

Frisco Football Classic

Miami (Ohio) 27, North Texas 14

Gasparilla Bowl

UCF 29, Florida 17

Hawai'i Bowl

Memphis vs. Hawai'i — Game was not played (Hawai'i unable to play due to COVID-19 cases along with season-ending injuries and transfers)

Camellia Bowl

Georgia State 51, Ball State 20

Quick Lane Bowl

Western Michigan 52, Nevada 24

Birmingham Bowl

No. 20 Houston 17, Auburn 13

First Responder Bowl

Air Force 31, Louisville 28

Liberty Bowl

Texas Tech 34, Mississippi State 7

Holiday Bowl

No. 18 NC State vs. UCLA — Game was not played (UCLA unable to play due to COVID-19 protocols within the program)

Guaranteed Rate Bowl

Minnesota 18, West Virginia 6

Pinstripe Bowl

Maryland 54, Virginia Tech 10

Cheez-It Bowl

No. 19 Clemson 20, Iowa State 13

Alamo Bowl

No. 16 Oklahoma 47, No. 14 Oregon 32

Duke's Mayo Bowl

South Carolina 38, North Carolina 21

Music City Bowl

Purdue 48, Tennessee 45

Continued on page 30

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 Off the Hook

Off the Hook: **No Boat? No Problem!**

BY CALI HLAVAC,
TO DO IN DESTIN

In our lucky little fishing village, it might be perceived that a boat is necessary to catch cer-

tain kinds of fish or a multitude of fish. However, without access to a boat, there are still some great ways that anglers can take advantage of (even some who

will rent rods if you don't have your own!) And, it's a great winter activity in our area. So, grab your rods and reels as we head out to explore some active spots to fish in Destin.

Probably the most popular and first thought of a fishing spot without a boat is our white sand beaches. With miles stretching across the Emerald Coast, there is no shortage of spots to fish but a few key factors could help you be more successful. When searching for a spot, look for a more secluded area where there are less swimmers. Also, check the water for color changes and wave breaks as that will signify better feeding spots for the fish. Try to find a spot where two sandbars meet and post up in the middle of them. Popular fish caught off the beach include pompano, redfish, bluefish, ladyfish, black drum and jack crevalle.

Pier fishing is another hot spot in our local area, and we have two within driving distance

– The Okaloosa Island Pier or the Navarre Beach Pier. Both piers stretch almost a quarter mile into the Gulf of Mexico and anglers of all skill levels can try their luck. Most frequent catches from the pier include Spanish mackerel, whiting, sheepshead, ladyfish and bluefish, but some noteworthy fish have been caught there as well. Cobia, king mackerel, tuna, even Tarpon weighing over 100lbs and a few Sailfish have been pulled up from the water. Redfish and pompano are also frequent catches in this area. Both piers have a tackle shop on site that will also rent rods and reels, so even the novice angler can spend a day trying their luck.

A new spot to try is Thomas Pilcher Park, located under the 331 Bridge. There is plenty of parking, bathrooms and a variety of spots to cast a line. There is a bait shop down the road before the bridge that you can pick up tackle, bait and anything else

you'll need to get started. This is also a good spot to launch a paddleboard or kayak if you want to try fishing the shallow water along the shoreline, around the docks and grass flats.

In any of these locations, the best time of year to fish is from March-November, but fish will bite all year long if we have a warm winter. The bite is also always best when the tide is rising or falling and it's common to see fish start to school up along the beaches.

If you are looking for a little more guidance while fishing, there are a variety of private charters or party boat options available to book in our area. Private charters are a flat rate small group fishing, whereas a party boat is more affordable and priced per person. Our lucky little fishing village makes it easy to get on the water!



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Fourth Sculpture Installation Planned for Underwater Museum of Art

The Cultural Arts Alliance of Walton County (CAA) in partnership with the South Walton Artificial Reef Association (SWARA) join two of South Walton's most cherished resources, the arts and the Gulf of Mexico, with the Underwater Museum of Art (UMA). Named by TIME Magazine as one of 100 of the "World's Greatest Places," the UMA is the first and only permanent underwater sculpture museum in the U.S. located off the coast of Grayton Beach State Park in South Walton.

The UMA has been featured in online and print publications including National Geographic, Lonely Planet, Travel & Leisure, Newsweek, The New York Times and more. As part of the CAA's Art In Public Spaces program, the UMA also augments SWARA's mission of creating marine habitat and expanding fishery populations while providing enhanced cultural, economic and educational opportunities for the benefit, education and enjoyment of area residents, including students and visitors. The project is supported by Visit South Walton, the National Endowment for the Arts, Visit Florida, The Alys Foundation and the Florida Department of State, Division of Arts and Culture.

Artist applications are in and the CAA has obtained a panel of arts and marine environment specialists to review the applications and select proposals for completion and installation. They will be considering a demonstrated history of collaboration completing large- and small-scale public art projects. Then the selected artists will be commissioned to develop design proposals and create a 3D piece of original artwork to be permanently installed in the Underwater Museum of Art. Each artist will receive a \$6,500 stipend inclusive of design fees, materials, labor, fabrication, construction, packing materials, shipping and transportation.

Once selections are made, artists will be notified and have approximately five months to complete and deliver work to Walton County where the completed sculptures will be



exhibited on land before being transported to Walter Marine in Orange Beach, Ala., to be attached to custom pedestals. Sculptures will then be taken by barge to the Gulf and carefully submerged at roughly 60 feet to the floor of the Gulf of Mexico.

The UMA is produced in conjunction with SWARA's existing USACOE and FDEP permitted artificial reef project that includes nine nearshore reefs located within one nautical mile of the shore in approximately 60 feet of water. The first phase of the UMA project included seven pieces of sculpture installed in June 2018 with the second phase of ten more scul-

tures deployed in June 2019 and the third phase, which was postponed due to the pandemic, of eight sculptures was successfully deployed in February 2021 bringing the total number of UMA sculptures to 25.

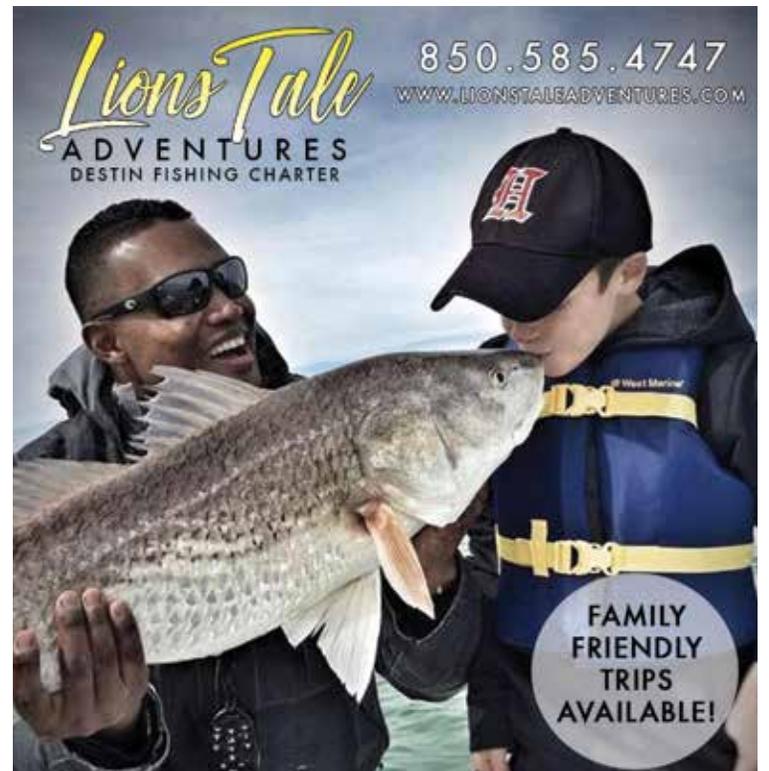
Through the CAA's Art on Demand program and in partnership with Alys Beach, 30A.com, Dive30A and Florida Department of State, Division of Arts and Culture, the sculptures are periodically highlighted with a virtual Art on Demand event where you can discover this buried treasure. The most recent episode highlighted how this permanent sculpture garden came to exist from concept to creation and all points in between. The sculptures quickly attract a wide variety of marine life and, over time, metamorphize into a living reef providing a much-needed habitat for local marine life and fisheries as well as providing marine scientists, wildlife management

professionals, ecologists, and students, with an opportunity to study marine life and measure the impact of artificial reef systems on the Gulf ecosystem.

This event is viewable post-premiere on the CAA's website at CulturalArtsAlliance.com. Check the 30A Facebook page for upcoming virtual and other events. For project spon-

sorship information, visit UMA-FL.org.

SWARA is a grass-roots, 501(c)(3) organization dedicated to raising funds to build permitted, beach accessible, artificial reefs in the gulf coastal waters of South Walton County Florida for the benefit and health of environment and community. To join SWARA in making a difference, visit SwaraReefs.org.




 Sports

The Emerald Coast Classic and the Doolittle Raiders

BY DOUG STAUFFER

Knowing history is essential for several reasons, not the least because history serves as one of our best teachers. In *The Life of Reason*, the American philosopher George Santayana wrote, “Those who cannot remember the past are condemned to re-

peat it.” The history I will share is not near so ominous as it refers to a basketball tournament at a historic location.

Ocalaosa-Walton Junior College opened in 1963 with the nickname “Raiders” in honor of Jimmy Doolittle and his crew. These brave pilots were respon-

sible for the Tokyo Air Raid in retaliation for the Japanese bombing of Pearl Harbor, with mission training beginning at a tiny airfield at Eglin Air Force Base. On April 18, 1942, sixteen B-25s, dubbed the “Doolittle’s Raiders,” took off from the deck of the U.S.S. Hornet en route to

bomb Japan. You might be wondering what this has to do with a basketball tournament.

Everyone needs to experience the hidden gems located in North Niceville. I am referring to the college, the state-of-the-

lege basketball tournaments. I urge all sports fans in the panhandle region to experience the Emerald Coast Classic during Thanksgiving week. This year’s Emerald Coast Classic started on Friday evening with two



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PHOTO BY DOUG STAUFFER

art Mattie Kelly Arts Center, and the top-notch basketball arena at Northwest Florida State College. This sleek, modern complex rivals some Division 1 programs in its atmosphere, with a seating capacity of just under 2,500. This facility has fielded some great teams, but there is more. The basketball facility houses an impressive World War II display located on the east side dedicated to former Air Force General Jimmy Doolittle.

In 2008, the school’s name changed to Northwest Florida State College. Since 2014, the college has hosted the Emerald Coast Classic, a premier college basketball tournament televised nationally on the CBS Sports Network. It has become one of the country’s more popular col-

exciting overtime games in the semi-finals.

LSU beat Penn State 68-63 in overtime to advance to the championship game. The environment was boisterous and exciting. I mean loud, loud, loud. The second game also went into overtime, with Wake Forest defeating Oregon State 80-77.

On Saturday, Penn State handily defeated Oregon State 60-45, while LSU beat Wake Forest in the title game 75-61. It is hard to believe the caliber of basketball taking place in this arena during the Emerald Coast Classic, but this venue is a gem for more reasons than just this tournament. Mark your calendar for next Thanksgiving; you will be pleasantly surprised! I know I was.

FOOTBALL

continued from page 27

- Peach Bowl**
No. 10 Michigan State 31, No. 12 Pittsburgh 21
- Las Vegas Bowl**
Wisconsin 20, Arizona State 13
- Gator Bowl**
No. 17 Wake Forest 38, Rutgers 10 (No. 25 Texas A&M out because of COVID)
- Sun Bowl**
Central Michigan 24, Washington State 21 (Miami (Fla.) out because of COVID)
- Cotton Bowl Classic (College Football Playoff semifinal)**

- No. 1 Alabama 27, No. 4 Cincinnati 6
- Orange Bowl (College Football Playoff semifinal)**
- No. 3 Georgia 34, No. 2 Michigan 11
- Outback Bowl**
No. 21 Arkansas 24, Penn State 10
- Citrus Bowl**
No. 22 Kentucky 20, No. 15 Iowa 17
- Fiesta Bowl**
No. 9 Oklahoma State 37, No. 5 Notre Dame 35
- Rose Bowl**
No. 6 Ohio State 48, No. 11 Utah 45
- Sugar Bowl**
No. 7 Baylor 21, No. 8 Ole Miss 7
- National Championship Jan. 10**

Are Your Labs All Normal?



BY DR. RICHARD CHERN, MD

There is a big difference between being healthy and not being sick. In the same way there is a big difference between what is normal and what is optimal. This is true in many aspects of

that perfect apple pie again.

Our patients often find us after they have exhausted other failed avenues of relief. You feel tired, depressed, low sex drive, losing hair, gaining weight or any number of symptoms. The first stop is usually your doctor. You describe your symptoms hoping for an answer and solution but when the lab results come back you hear, “your labs are all normal” followed by your doctor telling you this is part of the normal aging process.

Well, honestly, you doctor is probably right. It’s completely normal for our hormones to decrease, our bodies to age, our

nursing home. The number of people with Alzheimer’s is expected to triple in the next 10 years. These are normal issues and the majority of these people have normal labs. So, are you certain you’re happy with normal?

I prefer to have my labs in an optimal range and I prefer to keep my patient’s labs in an optimal range—a range where I have a decreased risk of Alzheimer’s, decreased risk of

stroke, decreased risk of cancer, decreased risk of heart attacks, decreased risk of dementia, increased brain function, increased bone density, increased muscle tone, improved mood, energy, skin, etc. We can’t stop time from passing, but we can absolutely slow the decline and deterioration of our bodies and minds.

It’s the beginning of a new year. How do you want this year to end? Better than before,

healthier than before, happier than before? Or the same as before?

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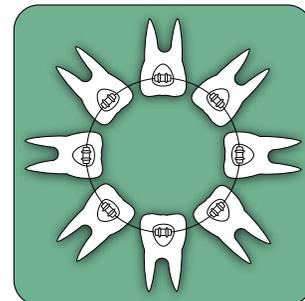
our lives and it especially includes lab results from your doctor’s office. It is vitally important to recognize this.

A great example is your favorite dessert. Say, it’s mom’s perfect apple pie. Since then you’ve had good apple pie, mediocre apple pie, bad apple pie, but you can still remember that perfect apple pie that mom made and for some reason the rest just isn’t quite as good. But you’re always hoping to taste

minds to slow, and for disease and deterioration to attack our minds and bodies. We will normally end up with frail bones, memory loss, unable to take care of ourselves and eventually in nursing homes waiting for the end. 78% of people over 65 will need long term care. 68% of people over 65 will get cognitive impairment and not be able to even dress, bathe or eat without assistance. 40% of people who reach 65 will eventually enter a



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2022 Resolutions



By KAY LEAMAN,
HEALTHYDAY HEALTHYLIFE

Resolution: A firm decision to do or not to do something; the quality of being determined.

How many of us make a

New Year's resolution to lose weight? We write it down and implement a few new things we hope will get us there. Then, life happens. We have a bad day, something happens and we quickly find ourselves back in old routines, excuses and oh well, we don't even remember where that piece of paper is that contained our resolutions.

Which is more important: losing weight or being healthy? Here's another question to ponder: Do you want to be fit or healthy? I know people who are fit, but are not healthy and healthy, but are not fit. Both of these take work and certain

actions can improve both. But getting there requires different disciplines. There is a side effect to being healthy—weight loss.

Let's look at COMMITMENT.

Commitment: The state or quality of being dedicated to a cause, activity, etc.; an engagement or obligation that restricts freedom of action.

So, which are we, determined or committed? Determination can be derailed, but a commitment requires sacrifice. I've always taken my commitments seriously. And although I haven't been 100% successful, it's what drives me to be on time, to show

up, to think before I say yes (or no). It's what I need to create balance in chaos.

If we're having a bad day and we know that we made a commitment to be healthy, then comfort food isn't an option. EAT AN ORANGE, change what comfort food looks like, look at yourself in the mirror and tell yourself you're worth it.

So, instead of a resolution, make a commitment to yourself and show up. I'm not saying it's easy, but I am saying you're worth it. Put your commitment on your calendar, fridge, mirror, in your car and as a bookmark. Remember, commitment

is an engagement that restricts freedom of action. So, let's ask ourselves if we're ready to not do certain things and feel good about it.

Lastly, never, never, never feel guilty about choosing to enjoy yourself at special dinners, parties, etc. Choose your battles wisely and be ok with your choices. If you think you'll feel guilty, then know you're making the wrong choice.

Let us make 2022 the year we believe we are worth it! Here's to Health.

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Self-Care Corner: Benefit Your Body with Massage



By KRISY WHITELEY ANDERSON,
BEVERLY HILLS DAY SPA OWNER

There's an old saying that if you do things the way you've always done, you'll get the same results. Well, what are you doing for pain, skin health or relaxation? The same things? Why not try massage—it's way more than just for feeling fantastic!

Pain Relief: Next time you think about popping that pain pill, make an appointment with your massage therapist instead. Soreness and stiffness result when overworked muscles produce waste products like lactic

acid, and massage can help by improving the circulation to muscles to flush these out. Tense muscles can also compress blood vessels and nerves, and massage leads to a gradual release that eases the pain. Just be sure to let your massage therapist know if your pain is caused by stress, injury or surgery.

Improved lymph movement: Lymph is the milky-white fluid that drains waste from the cells. The pumping effect of muscle contraction moves lymph

through the body, and massage (as well as exercise) can facilitate the process. The pressure of massage also increases blood flow that can help reduce swelling after surgery.

Increased circulation: The manual pressure of massage increases blood flow to the treated areas. The increased blood flow brings more oxygen and nutrients to the muscles to help repair and revitalize the body.

Better skin: Massage helps the skin by stimulating the se-

baceous and sweat glands. Increased blood flow also has a positive effect on the skin by supplying the cell with nutrients and oxygen. More blood at the skin's surface also leads to a rosy, healthy glow.

Positive attitude: Massage has been shown to increase the body's protection of "feel-good" endorphins and the mood regulating hormone serotonin and decrease levels of the stress hormone cortisol.

Continued on page 34

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Jump Start Your Health!



BY AMY MILLIGAN

As we relish our holiday fare, most of us are rolling into 2022 with a list of New Year's goals. Drink less. Eat better. Exercise

more. Lose a few pounds. **STAY HEALTHY.** If health is on your mind, **CRYO850** is a unique, locally owned spot in Destin worth visiting. While cryotherapy is at the heart of the center, you'll find a long list of drug-free services beyond the cold. While everything is offered a la carte, most take advantage of the **The Wellness Circuit** which offers access to six therapies including: Infrared Sauna, Red Light Therapy, Whole Body Cryotherapy, Localized Spot Treatment Cryo, Vibration Plates and Compression Thera-

py. Membership offers access to the Circuit on a consistent basis. Visitors and first-time guests can enjoy the same services via a day, week or two-week pass. Beyond the Circuit, Pagani Muscle Recovery Therapy is a favorite for sore and strained muscles. Alternating hot and cold application creates the same healing as hours with heat and cold packs. For additional pain management and relief, the all-new Cocoon Fitness POD takes recovery to a higher level with combined heat, light and full body vibration.

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of both health and esthetics, try our Pagani Detoxing. This popular body contouring treatment eliminates toxic subcutaneous fat and shaves off inches for both a slimmer and healthier body. Combine with sessions in the Cocoon Fitness POD to move the lymphatic system and you'll see exponential results! Interested in weight loss? Studies show a visit to the cryo chamber burns anywhere from 400-800 calories. If you are looking to retain or regain that youthful glow, Pagani Collagen Enhancement Facials and Cryo Facials keep the

skin taut and young with the glow we all love. We've also seen great results with skin tightening and cellulite reduction.

CRYO850 is extending a handful of Holiday Specials to Bay Life! readers through the month of January including the \$99 Unlimited Cryotherapy or Unlimited Red Light Therapy starting at \$99/month and 20% off all traditional memberships. You can also save \$50 on a Day Pass for Two.

Call (850) 279-4145 or visit www.cryo850.com for more information.

Can I Get Some Motivation Please?!?



BY LISA LEATH TURPIN,
WELLNESS COACH

"Don't wait until everything is just right. It will never be perfect. There will always be challenges, obstacles and less than perfect conditions. So,

what? Get started now. With each step you take, you will grow stronger and stronger, more and more skilled, more and more self-confident and more and more successful." ~Mark Victor Hanson, motivational author.

It's 2022... where do you see yourself? We all have the same choices to make; to stay just as we are or bust down the barriers holding us back from what we know we need. Your health is a GIFT. Some capitalize on that gift, but many don't. Finding the motivation we need can be challenging. We set new resolutions in our minds, but then what happens? Are you being

too vague? Need a little help?

Take specific actions like finding a workout partner or group and set a time that is most feasible. A study by the Society of Behavioral Medicine showed that working out with a partner, especially in a team format, improved performance, double enhancing the workout of those who exercised alone. Working out with a partner or group increases your commitment to a fitness routine. Benefits include enhanced consistency, duration, motivation, conversation and inspiration, according to Dian Griesel, Ph.D. & co-author of

TurboCharged. "Workouts with others improve consistency, because they involve a commitment. 'No shows' and cancellations get noticed by others and positive peer pressure can help curtail the urges to skip a workout—or quit." One study found that 95% of those who started a program with friends completed the program, compared to 76% completion in those who tried the program alone. The friend group was also 42% more likely to maintain their weight loss. A partner can be a friend, group of friends, or a personal trainer. Accountability and camaraderie are the reason it's so effective.

Group training or partner training is also a way to split costs, making it more affordable to stick with a trainer or structured program for a longer period of time. Find a group fitness class at a gym. The regular participants will become your friends and accountability partners. Also, a study published in the International Journal of

Stress Management states that subjects that exercised with a friend felt calmer, had more fun and raised more endorphins, thus giving a more energized mood boost to complete the exercises. Group training with a trainer or in a gym exercise class delivers exercise variety and creates a bond when a group struggles, sweats, fights and grinds their way through a tough workout. And once that group workout is on your calendar, with others banking on you to show up, it's a lot harder to hit that snooze button. You have options that lead you to better health and that can make things confusing sometimes. Grab a partner and make it easier to keep at it together.

If you're serious about improving your health, join a group or grab a friend. If you want my help, email BeActive850@gmail.com.





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 Wellness

Journey Bravely: Are You Stuck?



BY STEPHENIE CRAIG,
JOURNEY BRAVELY

I was stuck. After 20 years doing what I had always dreamed of doing, it was clear the season was ending, and I didn't know what was next. I was experiencing anxiety, anger and was finding it difficult to be fully present at work and in my relationships. These experiences were compounded as I discovered the harder I worked at getting unstuck, the more stuck I became. All the wisdom and strategies I had gained over the years that served me in the past seemed ineffective at helping me move forward.

Feeling stuck is not an uncommon experience. We can feel stuck and directionless in our work, relationships, finances, personal growth, spirituality or any other area of life. Sometimes we experience being stuck

as frustration and other times it feels like restlessness or boredom. Regardless, the feeling of being stuck is actually a positive indication that forward progress and growth is possible! And, yet, that forward progress and growth will likely require some new thinking, disciplines and outside help. This is the role of a coach and finding a good coach was the key I needed to unlock my thinking and move my story forward.

A good coach will help you uncover your dreams and potentially live them out. He will help you clarify direction, build self-confidence and find greater fulfillment. Coaches have many tools for helping clients move forward. Below are some that I find most powerful. If you are feeling stuck, these are helpful practices you can pursue on your own. Finding a good coach to work through them with you will save you the time, energy, frustration and pain of being stuck in your own thinking. Coaches help create space through intentional listening and asking powerful well-timed questions that help break the gridlock of a client's thinking.

Create Space

Many of us are living aimless lives without intention, because

we don't take the time to create space and think. Growth won't happen if you don't intentionally carve out space to reflect on where you've been, where you are and where you want to go.

Carve out time to reflect on your past, your present and your desired future.

Gain Awareness

Often the most productive step in moving your story forward is to learn more about yourself as the main character in your story. Identifying strengths and blind spots, passions and values, and aspirations and fears provides insight about restlessness with your present state as well as some of the obstacles keeping you where you are.

Take some time to list out your top 3 strengths, passions, values, aspirations, fears and potential blind spots.

Clarify

One of the most deceptively difficult questions to answer is, "What do I want...really?" This question is so difficult to answer. Many are dismissive of the question or only engage it on a surface level. What do you want to be true about your life? And are your current decisions and disciplines aligned or misaligned with this vision?

Take some time to write an answer to the question, "What do I want...really?"

Develop a plan of action

The self-awareness of your present state and the clarity about what you want will clarify the gap from "here to there" and steps to bridge that gap. This clarity will also give you courage to say yes to opportunities as well as the confidence to say no to the ones that are not, guilt-free.

What is the next step you need to take toward the life you want to live?

Challenge

As you take steps toward your

desired future, there may be voices seeking to sabotage the progress. Sometimes these voices are external and sometimes they come from within. In your journey forward, it is important to identify and challenge false narratives and to author new empowering narratives.

Write out one narrative that is holding you back. Now, rewrite it as an empowering narrative.

When you live the life you were meant to live, not only is your life made better, but so is every life around you. If you are interested in learning more about how working with a coach can empower you, you can find us at journeybravely.com.

MESSAGE

continued from page 32

Balance the nervous system: Stress revs up the nervous system, leading the restlessness, hyperactivity, anxiety, muscle tension, cardiovascular stress and even abdominal problems. Massage helps reduce stress and the body's reaction to it, bringing your nervous system back into harmony.

More perfect posture: Muscles that are too tight or too

slack can throw off your posture. To compensate, your body will utilize other muscles, which can eventually become accepted by your body and lead to permanent imbalance and chronic muscle pain. Massage can loosen those areas and help bring back into more balance.

Questions? We're here to help with a customized massage tailored to your needs and would love to talk with you. Visit beverlyhillsdayspa.com or call (850) 654-8544.

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Resolution: Save Money on Energy in 2022



ENERGY TIPS by Emerald Coast Energy Solutions



BY CHRIS BALZER, ECES

Welcome 2022! A recent survey of 531 U.S. adults showed the top resolutions are: exercise more, eat healthier and save money. A look back 20 years, and CNN's poll showed the top resolutions were: get out of debt, lose weight and develop a healthy habit (quit smoking). It's not surprising that the top resolutions are similar year after year, because they all have great intentions and actually go hand and hand. Let's look at eating healthier and exercising. Eating healthy can mean cooking more at home, which saves money. Eating healthy also could cause fewer medications or doctor visits, which saves money. The same with exercising—developing a good exercise plan will make you healthier and could cause fewer medications or doctor visits saving you money. My grandmother once said, "It's better to spend money at the grocery store on healthy foods than at the doctor's office."

Another way to save money, which is always on the top of my mind and typically not on most, is to increase efficiency and tighten the envelope of our homes. Tightening the envelope

is not a phrase from Tom Wolfe's novel *The Right Stuff*, but a term used to describe a system. The building envelope is the physical barrier between the exterior and interior environments enclosing a structure (your home). Generally, the building envelope is comprised of a series of components and systems such as a roof, walls, windows and a foundation. These systems protect the interior from the effects of the environment like precipitation, wind, temperature, humidity and ultraviolet radiation. One function of the building envelope is to control these effects between the interior and exterior of the building. When there is missing or compacted insulation or unsealed windows, doors and attic penetrations, your building envelope is compromised, wasting energy and comfort.

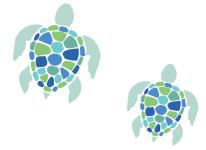
If your home is older than 10 years, you most likely don't have enough insulation to meet today's guidelines. Prior insulation code for this area was R-19 (roughly 6.5" of insulation); now the new code is R-30 (roughly 10.5" of insulation). That's a 61% increase. Why the increase? Because we know that R-19 insulation has trouble keeping our homes comfortable and the only solution was to add more insulation. More states are requiring the use of a reflective radiant barrier insulation installed on the attic rafters. Reflective radiant barriers reflect 97% of radiant heat in your attic, lowering the attic temperature by 40 to 50 degrees in the summer allowing your insulation and ductwork to perform better, saving you money and increasing your comfort. It's all about tightening the en-

velope to increase efficiency and comfort. If one of your resolutions is to save money this year, schedule an inspection to know exactly where your home could improve its envelope.

May success knock on your door, all your joys multiply and you and your loved ones stay healthy. Happy 2022!

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

Chris Balzer is Founder and President of Emerald Coast Energy Solutions, a Smile Provider Company. ECES provides smiles to its custom-





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 Business



BY MATTHEW VANDERFORD

I love the comedy skit “Who’s on First” by Abbott & Costello. I remember the first time I heard it – I was a young kid who loved baseball and loved to laugh. When I heard the routine, I thought it was genius!! So, what does this

all have to do with insurance and claims? EVERYTHING!! Because hearing is passive, we hear noises around us all the time and don’t react, but listening...listening is an art – more accurately, a skill. If you don’t listen, you miss the whole joke of the best baseball comedy routine ever, and you better believe, insurance companies

spend a considerable amount of energy and resources to “listen” to what you’re saying when you file a claim to eliminate fraud.

For example, when you call your insurance company to make a claim or talk to someone, what comes on the line and greets you most often is a statement like or very similar to: “This line is re-

corded to ensure quality and customer service.” Now, because we hear that a lot nowadays, we get used to those disclaimers and really don’t hear the nuance of what’s being stated: “By listening to this message and continuing this call, YOU consent to OUR listening to and the recording of everything you are going to say; and what you say, can, and will be used in our investigation of your claim.”

This article isn’t a scare article or an article about how big and bad insurance companies are. On the contrary, the reason I wanted to write this piece is to help people understand that words are powerful, powerful enough to cause good claims to go bad and get denied because someone said something that someone else didn’t agree on.

For your reading please.... here’s a snippet from a common insurance policy:

As stated in 7C, an examination under oath is exactly what it means, an examination under oath (commonly known as depositions) where everything you have, are and will say are being recorded to later be fact checked, further investigated, used to determine whether or not those being deposed will make for good witnesses (for or against the claim), and whether or not, based on the testimony and other “evidences” collected, if this claim should defended in court with a jury of peers or settled now.

On the side of the insurance companies, active listening is a skill that carrier reps and adjusters are well versed in. There is a great deal of training on how to listen to an insured telling their side of events, and how to interpret what the adjuster has just heard, against non-verbal clues that may be telling a different story. This is the first line of defense for a carrier against fraud. And because insurance fraud is real, methods on detecting fraud are paramount to an insurance carrier’s health and solvency.

This is important, because unless a policy is a named peril policy, all other insurance policies provide coverage for everything (unless excluded). And when a claim is filed, it is not the duty of the insured to prove what happened for coverage to be granted, but the duty of the insurer (your

Listening is an Art

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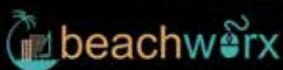
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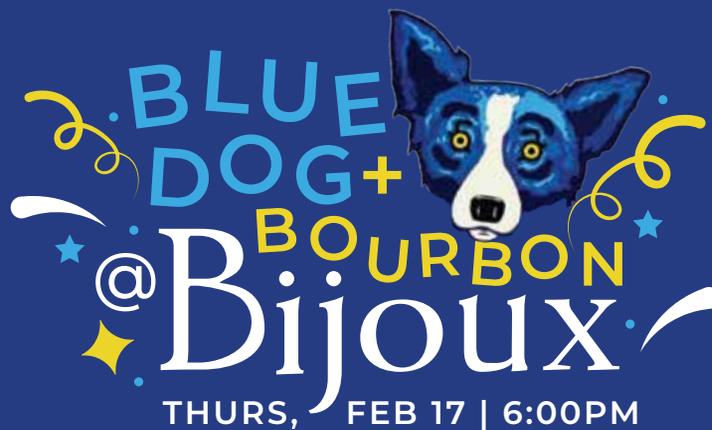
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Continued on page 40



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The U.S. economy is on a tear so to speak. Economic growth is considered by some to be beyond red hot (Fidelity recently called it “white hot”). Corporate profits have been growing at record paces, despite higher prices for materials and labor. Yes, American companies are continuing to make record profits despite the biggest spikes in inflation in almost 40 years. So, many are wondering, can it continue? That ‘it’ is economic growth and along with it productivity, profitability and ultimately stock prices, real estate prices and other asset prices.

Americans continue to increase their spending (U.S. companies, too) and they continue to increase their savings. Access to capital has never been so advantageous to corporate America, its citizens and its governments. Is that what has been driving inflation? Some argue it has not. They argue it is the (temporary) disruptions in the supply chain that is causing significant spikes for everything from semiconductors (computer chips) to clothing, building materials, and just about everything that relies upon shipping and delivery.

We, along with everyone else, hear and see a lot of what is going on and draw conclusions and formulate opinions. We will share them with you in this edition of Research and Commentary from The First Wealth Management.

We think it is going to take a lot to significantly slow down this economy and start to hurt corporate earnings. Starting with inflation, we think that it will sustain itself at 5% (not the 3.5% that the market is implying or the 6.8% of the Consumer Price Index). That rate by the way is more than double—in fact it is almost triple—what inflation has been in the past 20 years or so. Inflation at these levels can threaten productivity

and profitability for sure. However, we think not enough in this scenario to reduce profit growth below 10%. We aren’t alone in this thinking, but it makes a lot of sense to us. Stock prices would benefit commensurably in this scenario. Stock prices tend to follow profits or profit growth, but some stocks get way ahead of themselves and get overvalued (Electric vehicle stocks or crypto exchange companies, for example). Some stocks continue to suffer a lack of interest or momentum and hence become undervalued. Believe it or not, energy stocks are still considered to be undervalued even though the sector is up over 50% for the year.

Next, the money supply. Fed stimulus and the growth of the balance sheet would have to slow down significantly or even reverse. It is important to point out that the Fed has slowed its pace of asset purchases (which has been increasing the money supply, kept rates low, created greater liquidity, made credit more available) but still has continued to grow its balance sheet and the money supply. Banks, as most depositors know, are not trying to increase deposits through higher rates on savings and CDs. Banks have access to a lot of capital. One reason bank stocks have performed strongly, and we think overall the sector will continue to do so, is simply put this way: Bank profitably grows when banks borrow on the short end (at close to zero) and lend on the long end (not close to zero, more like 3% and beyond). So, if rates or yields do go up, banks might grow their revenues and their profits more quickly.

The role that the Fed plays probably shouldn’t be understated. Recently Global X (an investment management company of exchange traded funds) called 2020 the year of the virus, 2021 the year of inflation and 2022 the year of The Fed. We tend to agree. They went on to say that yields and economic growth will be key focuses for the Fed. That included commentary on which sectors rise with an increasing 10-year U.S. Treasury note rate and oil prices: Those are Financial Services

(banks and financial services), energy (mainly oil companies but also oil services and energy transportation) and Industrials. Industrials encompasses a lot: Transportation (air, freight, rail, trucking) auto and equipment manufacturers, defense companies among others).

Economic contractions (recessions and depressions) are the result of restriction of credit. That is not happening right now and hence has been the wind in the sails of the economy. Left unchecked, however, that can lead to prices rising too rapidly (inflation), but also it can lead to asset bubbles. A greater supply of money pushes asset prices up and leads to higher levels of speculation. Question for readers to ponder: Is crypto currency a store of value and hence its rapid rise or is it also impacted by speculation because of the huge increase in the money supply? We think it is the latter and that investors should take caution when considering crypto as part of their asset mix.

What about Covid? Approximately 62% of the U.S. population is vaccinated. As newer variants emerge, will they evade vaccinations, cripple mobility, demand and ultimately economic growth? We think the proof is in the lockdowns or the lack thereof. Most governments and nations tend to be looking to how to live and continue to grow through this virus and begin to accept it as part of life in these times. We think that Covid will continue to temper economic growth (and even take a point or two out of inflation), but not freeze it or reverse it.

Because of economic growth the demand for energy (green or fossil fueled) will continue to grow. World demand for liquefied natural gas alone (to generate electricity, heating and cooking) is seeing significant increase and now some are projecting that the U.S., within the next year, will be the leading exporter of the fuel. Areas of the world, namely Europe, pronounce that its energy mix will be close to 80% green energy by the end of this decade. Energy stocks and funds represent less than 3% of the value of the S&P 500. While their profitability and stock prices

have grown, they still don’t have anywhere near the percent of the market as say technology stocks do at 27%.

Also, don’t forget about infrastructure growth. There are industries, companies and sectors that could be the benefactors (along with their shareholders) of the significant investments being made into infrastructure (roads, bridges, 5G, railroads, the shoring up of flood zones and rising sea levels). There are mutual funds, exchange traded funds and individual stocks that investors could look at if they see this as an area of growth and profitability.

Regarding productivity: How can corporate America, and the corporate world keep up with higher costs of materials and labor shortages (inputs). Labor shortages are likely to continue because so many people have left the workforce, population growth has slowed significantly, and the worker participation rate is near its lowest level in history. We think the advances being made every day in automation, artificial intelligence

and outsourcing — when juxtaposed with higher cost of labor — deliver that badly needed productivity to remain or grow profitability. The Kiplinger Letter recently cited the demand and growth of so called cobots, or collaborative robots, that “work side by side with workers” as one example of technology boosting or improving productivity. This could be an answer to the not only the growing cost of labor but the shortage of labor as well. Investors have more access than ever to directly participate in these technologies or sub sectors through individual securities or through the funds that represent them.

In the end, until there is an opposing shift, we believe the economy will continue to grow.

At The First Wealth Management we encourage our clients, when considering changes, to make changes over time versus making them overnight. While we appreciate the old saying that at first you must concentrate to create wealth, we

Continued on page 41



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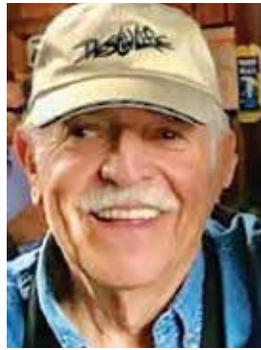
Wrapping Up the Year

By DONNA MONTALVO, A2Z

2021 has come to a close and we here at A2Z Specialty Advertising would like to look back at the winners of the Gabby Bruce You Make A Difference award.

We were provided with a wide variety of nominations for this award through the Cumulus stations that, quite frankly, made it hard to choose the win-

ner each month. Narrowing it down was not easy. With “feel good” stories on how different businesses made an impact in our community, we chose eight of 12 award winners in 2021. They are: Twisted Grape Wine Bar and Café, Simple HR, Eglin Federal Credit Union, White Wilson Medical Center, Bitwizards, Okaloosa County Sheriff’s Office, Boat House



1944-2020

Oyster Bar and Fort Walton Beach Medical Center.

We have four more awards to give out in 2022.

Each winner will receive an award, commercials over three stations at Cumulus Radio for one month, a 10-minute radio interview with Diamond Dan on NewsTalk Radio, an article in Destin Life, and a \$300 promotional product credit

through Gabby’s business, A2Z Specialty Advertising.

If you know a business that is deserving of this award, please email gabby@a2zdestin.com. We are looking for businesses that give back to the community. The organizations can be big or small who make an impact by their generosity and personifies Gabby’s giving back to our community.

Pain With Purpose

By COURTNEY LINDBERG, ARBORBROOK FINANCIAL WELLNESS

We talk a lot about money around here. But, let’s talk about something often associat-

ed with money and, more times than many are aware, influences what we do with money; pain.

I’m not a fan of suffering. I don’t enjoy pain. My wife is a personal trainer. She is my personal trainer. She knows more than any other mortal how much I dislike physical pain, nor deal with it very well sometimes. I can get a pretty bad attitude, become incredibly impatient and say things I don’t really mean. She’s also incredibly forgiving. Thank you God!

With new exercise routines, and honestly new routines in general, at about the six-week mark, I get to a place of acceptance. The pain doesn’t go away; it doesn’t decrease either. It’s much more likely the pain might increase a little. We, together, find my limits of breakdown, step back a bit and stay put. It’s bearable, but it burns. It hurts. It’s hard. A few weeks later though, that same weight is much more manageable and I have new limits. A friend of mine put it well when he said:

“In exercise, if you’re doing it right, it never gets easier. The degree of anguish remains stable, unchanging. It’s just that you can accomplish more from the pain.”

When I think back on some of the greatest figures in the Bible: Jesus, Paul, Abraham, Joseph, I think about the very real suffering they endured. The pain they endured was for a

purpose. It was not meaningless. Yet, it might have been had they not persevered. The meaning was not discovered in the pain until what it was for was accomplished.

I’ve heard it said many times that God won’t give you more than you can handle. That is simply not true. God will absolutely give you more than you can handle. The point is that we would come to Him for strength, wisdom and understanding. That He would be our strength, our rescuer, our rock is the achievement.

It is a togetherness in strength, the one exercising (us) and the Personal Trainer (Him). He’s our spotter. I’ve also come to believe that sometimes He has us lifting very heavy weights to show us that we’re stronger than we think. He’s a good, good Father.

We have an entire year ahead of us and it is very likely that parts of it are going to be painful. But let us not focus on what we can accomplish in our strength and instead rely on His to guide us and provide for us. Let the pain and discomfort find its meaning at the finish line. We have much good to do.

Godspeed to all of you!




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The Lotus Life: Happy New Year!

BY LAUREN CATANESE

The new year always brings about change. Change is a way of life. It is the ultimate passage from what you were to what you can be. Knowing that deep down we all have an inherent mission, a divine destiny programmed into us for the greater good of all mankind. What's your destiny? Your mission? You are more aware of what it is than you realize. It might get covered up because we feel it's too small, or too insignificant or that it's simply not enough. But why not give it a go? Why not try and see what experience we gain, what memories we make and what lessons we learn?

Life is not about being stationary, still and conforming. Life is about chance, opportunity, and risks. Failing and falling just to get up and finally succeed. Life

is what you make it. It's always a choice. So with this grand choice that you are empowered to make every day, every second, every moment of your life...what will you choose? Will you choose the norm, status quo, or what everyone else around you does? Or will you venture into your own heart, listen to your own guidance, and dare to shine your gifts and your purpose with the world? It's a new year and if you are reading this then you are already lucky. You have been given a great gift called life. Make a choice now to live today better than you did yesterday. Reach within yourself and discover the amazing person you are and expose what you love. Be who you are authentically created to be. That is a mission in itself. And when we set out on a journey of self-discovery the world opens up and we align



with the universe and everything is possible. Happy manifesting!

A meditation for manifesting:

Find a quiet space that you will be uninterrupted for the next few minutes. Close your eyes. In-

hale....exhale. Keep going. Deep inhales filling up your entire belly...and then exhale it out. Soften your eyes, your mouth, your face....soften your entire body from your head to your toes. Let go. Come into a space that feels connected and aligned. A space that you feel safe.

Breathe into your heart. Feel it expand with every inhale and feel it grow wider on the exhales. Imagine that you are standing in front of yourself from sometime in the future. Where are you? What are you wearing? What are you doing? Who is with you? See every aspect about yourself. How are you acting? What are you saying? See a vision of yourself...living the life that you want to live.

And with that image in your mind's eye, begin to notice how you are feeling. What emotions

are coming up for you? Do you feel happy, peaceful, abundant, safe, healthy, loved, free or empowered? Whatever feelings are coming up allow them to fill your entire being. Allow the feelings to take over and completely embrace you in this moment. Allow these feelings to become present for you. Breathe them in.

Now go back into this space as often as you can throughout the day. You are conditioning your manifestation muscles. What we feel on the inside is what we will attract. So by bringing the emotions and how you want to feel into the present and feeling them then you will bring to you that which will bring about the very emotion that you are emitting. Life is a series of emotions that we give and receive so feel your way to your happy place. Follow your bliss.

CAR SHOPPING

continued from page 21

state registration fees and taxes are going to be added to your final price. Whereas, when buying from a private party you'll have to pay registration, title transfer and tag fees at your local DMV office when you go to tag the vehicle.

Remember, when you are negotiating at a dealership you are doing it with professionals who do this for a living, and they are getting paid based on what you pay for the car. Again, that's absolutely fine and that is their job. However, don't let yourself fall victim to becoming a monthly payment buyer who pays too much for a vehicle, as long as they can get the payment where you want it. Sure, the payment matters, and the interest rate, added fees and other terms certainly do. The bottom line is, if you pay over the retail book value, you paid too much no matter how affordable you feel your payments are.

When closing the deal, you'll also be asked about additional purchases such as gap insurance and extended warranties. These are not bad purchases to consider—especially if you are financing the car. Before you agree to any extended warranty, however, know about any existing manufacturer's warranty or dealer warranty that the car may still be under, and decide accord-

ingly, based on the vehicle's age, mileage and condition, whether you are likely to justify the cost of an extended warranty (often \$1,400 to \$2,000 or more) versus potentially having to pay for potential repairs yourself. Personally, I've only purchased an extended warranty once in over 30 years of owning various cars. Even then, it wouldn't pay the simple \$400 part that went

out on my Jeep at the time. So, I forgo those, but do put a lot of merit into cars with existing CPO manufacturer's warranties, though they don't cover routine maintenance items.

If you've made it this far, done your due diligence, and followed all the steps herein, you're likely to be able to head home in a preowned vehicle you really like, and one you can feel good about

not only the day you buy it, but also three months or a year later when the new has worn off a little and it's settled into being another one of your "things," just like those favorite worn jeans, old Chuck Taylors, or that TAG watch you spent two week's pay for 10 years ago.

Will Estell is a writer and magazine editor, with over 400 published articles in various publications, as well as numerous

online articles in an array of genres. He's been instrumental in founding 11 magazine titles from concept to fruition, for other publishing companies and his own partnerships. Will actively partakes in freelance media projects for select local, regional and national publications such as this one. Will is a father of three who splits his time between homes in Destin and Navarre, along with his wife, ABC news anchor, Laura Hussey. When he's not writing, creating or consulting, he enjoys playing with cars... real ones.

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 Musing

What Ever Happened to **Hope**?



BY MYRNA CONRAD

The start of a new year brings different thoughts and feelings for different people. Some are thankful that the past year is over, especially given the uncertainties of the last few years. There are those who are fearful of what the New Year might bring, given consequences of the actions we see playing out in our country. There will be celebrations, there will be regrets, there will be uncertainties, but each year brings an element of hope for what might be. That's why so many people make their resolutions and set their goals at the beginning of each year. A new year can feel like a new beginning.

It seems as if, over the last few years, hope has taken a backseat to fear. Yet hope is what helps us overcome fear. Hope is so important. Hope reduces feelings

of helplessness, reduces stress and improves quality of life. Without it, faith is replaced by fear, peace is replaced by anxiety, confidence is replaced by insecurity, and dreams for the future are replaced by despair. The loss of hope leads to a lack of motivation and depression. But the presence of hope can be a source of emotional strength. According to Psychology Today, hope can make present difficulties much easier to bear. Dr. Judith Rich writes, "Hope is a match in a dark tunnel, a moment of light, just enough to reveal the path ahead and ultimately the way out."

Hope is the motivator that gives us the resilience to keep going when things seem overwhelming. Some great examples are: the Apostle Paul, who was thrown into prison, yet kept teaching about the love of Christ; Ludwig van Beethoven, who was deaf, but wrote amazing music; Abraham Lincoln, who was raised in poverty, but became our 16th President; Albert Einstein, who was labeled a slow learner, but became one of the greatest physicists of all times.

Hope can have several meanings. It can be used when talking about something we would like to happen or wish would happen, (i.e. "I hope I get the job I



just interviewed for."). It can be used to explain where we place our hope (i.e. "My hope is in the promises of God in His Word"). The use of hope in the Bible is distinctive in that it speaks of a certainty instead of a desire, as evidenced in these passages.

For I know the plans I have for you, declares the Lord, plans for welfare and not for evil, to give you a future and a hope. (Jeremiah 29:11 ESV)

Surely there is a future, and your hope will not be cut off. (Proverbs 23:18 ESV)

For you, O Lord, are my hope, my trust, O Lord, from my youth. (Psalm 75:1 ESV)

My hope isn't wishful think-

ing and it is not fleeting, because I trust that God is in charge and is working in my life at all times. I experience His work daily in my life and see it, as well, in others. This kind of hope leads to joy, boldness, peace, faith and love. Martin Luther King Jr. said, "We must accept finite disappointment, but never lose infinite hope."

There are so many things in this world that can be taken from you: your loved ones, friends, your time, your health, your wealth, your energy, your freedom. Regardless of what happens, don't let anything or anyone take your hope. Start the New Year by...

Being Aware:

Think about what brings you hope in your life.

Be aware of how the things going on around you affect your hope for the future.

Realize the importance of where you place your hope.

Understand that no one can take away your hope, which will affect your attitude.

Being Intentional:

Start this year with a list of your hopes and dreams for the year.

When you find yourself experiencing fear or worry, make a list of things that you can do to make a difference in your home, your school or work place, and your community.

Model hope for those around you.

Explore the Bible and see how many promises are given by God which, by faith, will infuse hope and peace into your life.

May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit. (Romans 15:13 NIV)



LISTENING

continued from page 36

insurance company here), to prove your claim is not valid. So, if you were an insurance company, what would you do to save money all while in the name of good and fair claim settlement practices? You guessed it...Stop Fraud!

So, if insurance personnel and claims reps are trained in the art and skill of active listening, then it only makes sense to help develop that same art and skill when speaking to those who are really listening to everything you have to say. Because when you take the time to really listen to what people are saying, you can better gauge how your words will be perceived.

And words make all the difference in the world. Words make a difference between coverage and denial. Words are what your policy is made up of and it's those very words that are argued against by highly skilled and trained "word smiths" (otherwise known as attorneys), who use more words to prove their point that your claim may or may not have value.

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Sean of the South: Us



BY SEAN DIETRICH

Eighteen years. That sounds like a long time, but it's not. Not when you think about it. Eighteen years is nothing.

It's hard to believe that eighteen years ago we were just two ordinary people with two very different last names. It's almost hard to conceive of a period before we were together.

I look at old photos of you and me, and I marvel at how we've both morphed over the years. Somehow you've become more lovely, more poised, and your skin looks too smooth for

your age. Somehow my nose had gotten bigger. So has my butt.

Sometimes I travel backward in my memory and try to recall what we were like when we first met. Do you ever do that?

I close my eyes and attempt to remember how naïve I was. And I try to recapture a little bit of that boy I used to be.

God. I miss being naïve. I miss being stupid, unafraid, and even foolish. I was less worried about little things back then. I was braver. More trusting. Dumber, yes. But I also laughed more. Even when the world looked like it was falling apart, I managed to laugh often.

But somewhere along the way I grew up. I became more cautious, more responsible. In some ways, I'd like to think I've improved with age, over these last eighteen years, but in many ways, I've become stiffer.

Even so, do you know what hasn't changed in the last eighteen years? Us. We are still you

and me. We are still Sean and Jamie.

When we first met, you were balm to my broken heart. I had a pitiful childhood fraught with the suicide of a parent, violence, loss, bereavement. Then, all of a sudden, I met you.

Overnight, my world got bigger. My mind shifted into a more beautiful place. Suddenly, this life wasn't dark and hazy, it was sunny and kind. Because I had you.

We spent nearly every day together for that first half a year. And when we weren't together, we were running up your mom's phone bill.

On the day of our wedding, it was the six month anniversary of our meeting. It was the quickest wedding in Baptist history. Everyone in the church was suspicious of our haste and suspected pregnancy was involved.

Elderly Baptist ladies were always staring at your stomach, asking if you felt nauseous, and wondering if you needed to confess anything. But the joke was on them.

The simple truth was, we were just right together. That was all there was to it. And even at my young and foolish age, I knew it was right.

The past two years have been the hardest we have endured as a married couple. We have lost loved ones. We lost your mother. We lost normalcy. We lost a piece of ourselves. And at times, it seemed as though we had even lost our clarity.

But each morning I would awake in our bed with your two brown eyes looking at me. Sometimes there would be tears in those eyes. Other times there would be tears in mine. Some mornings, we'd hold each other for hours until one of us had to go pee.

And as the year got harder and harder, somehow, you and I got a little stronger.

And now I get it. When I was a boy, I remember old-timers talking about being married for sixty or seventy years, and how sometimes they didn't know whether they would survive the hell of life.

I remember old people saying there were days when they had nothing left but each other.

It all makes sense now. I see what God gave me when he gave me you. He gave me the most powerful force in the universe, contained in a woman's frame. It was the same force that made the planets, and flung the stars into alignment. The same awesome strength that created oxygen, water, fire, the birds of the air, the beasts of the field, and the Atlanta Braves.

It was love. The same love that changes a man's biology, and his spirit.

Ten thousand years from now, long after I am dead and gone, and the world has forgotten that I was ever here; long after my ashes have become mingled with the soil, and my bones have turned to soot, and all evidence of my life has been erased; there is one thing I know for certain. Wherever my spirit is in eternity, it will be with yours. Forever. Because we are Sean and Jamie.

Happy anniversary.

RECOVERY

continued from page 37

also appreciate that investors should look to diversify in order to preserve wealth. We are not looking to be right with market commentary, but rather to be ready for changes and to work with our clients on making those over time.

The First Wealth Management is located at First Florida Bank, a division of The First Bank, 2000 98 Palms Blvd, Destin, FL 32541 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8122.

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

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

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not registered with the SEC, and the Bitcoin marketplace is currently unregulated. Bitcoin and other cryptocurrencies are a very speculative investment and involves a high degree of risk.

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

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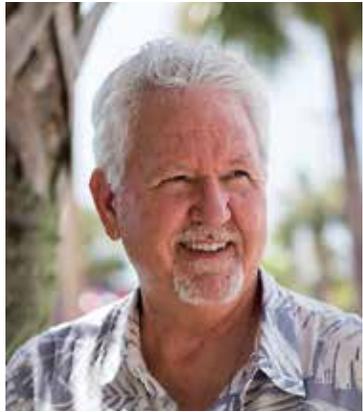
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Musing



A Pastor's Ponderings: Who Cries to God?

BY PASTOR DAVID HOLLAND

As the Palm Sunday “Hallelujahs” and “Hosannas” rang, the King halted His march toward the Holy City and dismounted His donkey. Then, He wept. The new life of Easter is born out of the womb of weeping.

Across the ages and through the muddled history of humanity, Christ’s cry still rings in heaven. But I ask you, “Who are you willing to weep for?”

You will grow as you learn to

pray for others. It is a prayer that transcends denominations and division—God reigns above all that. Prayer petitions the Lord and touches His majesty. Surely, God will tear open the heavens and come to our aid speedily.

Many years ago, in my home church, I felt moved to slip quietly to the altar to pray at the end of the worship service. The church organist played softly. Many of us responded at the conclusion of the sermon, and we came forward to kneel at the front of the church sanctuary. I was all of 18 years and it was a holy moment.

As I prayed, I heard someone else praying loudly and it was rather annoying. Some lady near me was crying—I hate it when women cry—and it made me uncomfortable. But as I tried to focus on God, she wailed louder. I wanted to say,

“Hey lady, can you be quiet? I’m trying to pray here.” As I turned to see who was making all the noise, I realized that the old woman was behind me, and she was weeping for me.

I was stunned; no one had ever cried for me.

That woman altered my life, because she cared enough to pray passionately. While I still pray quietly, that woman’s example challenges me to pray with passionate purpose. At some point, life has got to stop being about me. I want to be like that woman and Jesus who pray for others.

Why was it so important for Christ to stop His triumphal entry into Jerusalem and cry for the city? He said people were missing their time of visitation and “it was now hidden from their eyes.” People who pray see God’s path forward to victory—people who don’t pray languish in darkness.

President Abraham Lincoln knew the power of prayer. Before the battle of Gettysburg he recounts, “I went to my room one day and I locked the door and got down on my knees before Almighty God and prayed to him mightily for victory at Gettysburg.” Victory came, and Gettysburg was the turning



point in the Civil War.

Today, the need for prayer is great. Our nation is at war with a diabolical enemy. There is an epidemic of broken homes, sexual immorality and social strife. As the heroes of our nation did in the past, we must again bow our heads in prayer.

The Old Testament prophet urges us, “While Ezra prayed and made this confession, weeping and throwing himself to the ground in front of the Temple of God, a large crowd of peo-

ple from Israel — men, women, and children — gathered and wept bitterly with him.” Ezra 10:1.

Who will weep for the children from broken homes? Who will weep for those suffering from lack? Who will weep for those caught in addictive lifestyles? Who will weep for America? Who will weep for the young people in church like that elderly woman did for me? Jesus wept and so should we. Jesus paved the road to resurrection with His tears. Who will cry out to God today?

Start your new year in the Word of God with Dave Holland and his daily devotional, “Every Day Jesus.” He recently released this devotional-Bible study based on the Gospel of Luke. You can get a copy of this book from his website, DaveHolland.org, or at Amazon.com. Pastor Dave is available to preach and teach at churches and conferences.

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The 10 Best Films of 2021 and Where to Stream Them

DR. DAVID SIMMONS, PROFESSOR OF FILM STUDIES AND HUMANITIES, NWFSC

1. West Side Story (Steven Spielberg, ****)



What happens when arguably the best filmmaker of all time (Steven Spielberg) joins with one of the great playwrights of our day (Tony Kushner [Angels in America; Caroline, or Change]), to reimagine a musical by some of the greatest musical theater lyricists and composers (Stephen Sondheim and Leonard Bernstein), based on a play by one of the greatest writers of all time (Shakespeare)? You get this sizzling but sassy West Side Story, the best film of the year.

It pays tribute to its predecessor, but fixes several of its problems (such as white actors in brown makeup; here all the Sharks are Latinx performers who speak Spanish), and then flies much higher. This film looks like it was made in 1957, but is really about us today.

Spielberg's eye, synergized with Janusz Kaminski's striking cinematography, from the demolished-lower-class opening crane shots, to the sweeping cameras of the dance, to the dramatic chiaroscuro lighting of Tony/Maria's first meeting, to the expressionistic god's-eye-view shots of the rumble, to the startling closing shot, make this film an instant masterpiece.

My vote for Best Picture, Best Actress (Rachel Zegler), and

Best Supporting Actress (Ariana DeBose). *In theaters.*

2. Dune (Denis Villeneuve, ****)

The most gorgeous cinematography of the year. Is it sometimes emotionally cold and bizarre? Yes. But it is also adept at world building and transforming Frank Herbert's interiorized novel into visual splendor. Paul Atreides (Timothy Chalamet) travels from his home, moisture-filled planet of Caladan to the barren desert planet of Arakkis with his father, Duke



Leto Atreides (Oscar Isaac), and his mother, Jessica (Rebecca Ferguson). Little do they know that the planet's former capitalist exploiters of the spice mélange, led by Baron Vladimir Harkonnen (Stellan Skarsgard), have set a trap for them.

My vote for Best Cinematography, Best Adapted Screenplay, Best Production Design, and Best Visual Effects. *Rent on Amazon/Apple/YouTube; for free on HBO Max in 2022.*

3. The Power of the Dog (Jane Campion, ****)

An exploration of how toxic masculinity intersects with sexuality, harming not only others, but the ones who legitimize it. Benedict Cumberbatch is Phil Burbank, a 1920's Montana rancher who constantly puts down his brother, George (Jesse Plemons), George's new wife, Rose (Kirsten Dunst), and especially Rose's son, Peter (Kodi Smit-McPhee), whom he deems too effeminate. The Power of

the Dog shows us that even in wide-open spaces, unjust societal codes can shut down individuals, families, and communities.

My vote for Best Director (Jane Campion), Best Actor (Benedict Cumberbatch), and Best Supporting Actor (Kodi Smit-McPhee). *On Netflix.*

4. In the Heights (Jon M. Chu, ****)

Finally, a musical-film adaptation that trusts the casting of Broadway performers over big-name Hollywood actors who can fake it. (I'm looking at you, The Prom, Les Miserables, Into the Woods, Sweeney Todd, Chi-

cago, and the supporting cast of Dear Evan Hansen). A rare film adaptation that is actually better than the original Broadway show, Director Jon M. Chu's visual instincts sizzle with creativity. In the Heights shows us the

Continued on page 46

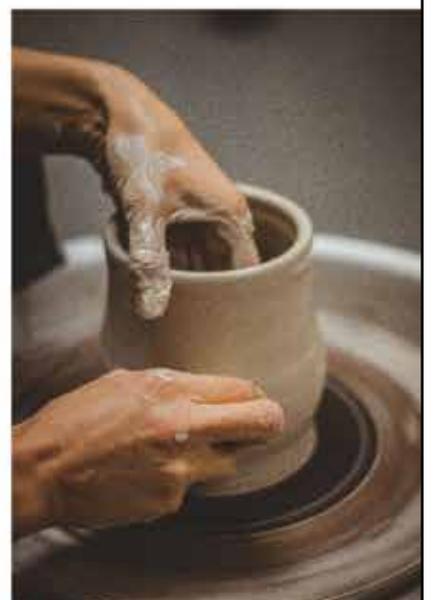


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The **Spring Break Paradise Music Festival** is coming to the **BIG STAGE** at the **Destin-Fort Walton Beach Convention Center on Friday, March 11, 2022**. This will be an all day INDOOR Music Entertainment event featuring three awesome local bands with The Paradise Bayou Band opening the event and Ron Adams "The Shadow of the King" with the Memphis Echos as the headline band closing the event (one other surprise, fantastic local band will be named by Christmas Day). There will also be food and beverage vendors, as well as vendors selling T-shirts, hats and other novelties, plus games such as cornhole, putting green, basketball goal, darts, murbles, face painting and removeable tattoos. More info and ticket pricing and seating at www.ParadisePromotionsFL.com.

 Arts & Music

FABA's Far West Chapter Sets Schedule

BY DAVID SANDLIN

Are you interested in blacksmithing? Think about joining the Florida Artist Blacksmith Association (FABA). Its mission is to teach and preserve the noble art of blacksmithing.

Recently popularized by programs like “Forged in Fire” and “Men at Arms,” blacksmithing has experienced a renaissance. However, FABA has been actively teaching and setting up historical blacksmith shops throughout Florida for the last 35 years. Part of the FABA educational program is to host monthly meetings in six locations throughout the state. Our local Far West chapter is headquartered at Traditions Workshop in Fort Walton Beach and sponsors meetings throughout the panhandle.

Your first meeting with FABA is always on us. After that, we encourage you to join this fine organization. For a family to



join, visit <https://blacksmithing.org>. The cost is only \$30 per family, per year. An annual membership allows your clan to participate at any FABA event throughout the state (usually one every weekend). Plus, you get an e-copy of the monthly newsletter, The Clinker Breaker, featuring Florida blacksmithing news and events.

The next two Far West meetings will be the fourth Saturday of January and February at Traditions Workshop, 418 Green Acres Rd, Fort Walton Beach, FL, 9 a.m. to 2 p.m. The January 22nd meeting will focus on the Journeyman standard to

separate pieces using a mortise and tenon.” A typical project using these techniques is to make a trivet. We will have a spring swage and “monkey fist” available to accomplish these tasks.

The February 26th meeting will focus on splitting where the demonstrated task will be to split a bar with a hot cut at the end or in the middle of the bar. A barbecue fork uses this technique. In the far west, we always have open forges following the demonstration, so you can try your hand at the project for the day. Lunch is provided and donations appreciated

The March 26th Meeting (9

“Swage a tenon by making the end of a square bar round using a swage.” It will also feature the task to “Make an assembly from at least two

a.m.-3 p.m.) will be at John Butler’s farm, 4112 Bell Lane, Pace. We are planning to conduct this meeting as a “make and take” class: How to turn a Railroad Spike into a knife. Class cost will be \$110 with lunch from Sonny’s BBQ included. Class size is limited to 12 people. There will also be one open forge for those not interested in the class. Proceeds from the class will go to support FABA.

The April 23rd meeting (9 a.m.-3 p.m.) will probably be held in Navarre. We say probably, because we are still working out the details for the location. But if the stars align correctly, we will have Jordan Borstelmann visit the Far West and demonstrate how to make one of his trademark axes.

The May 28th meeting (9 a.m.-3 p.m.) will be at Timber Creek Distillery (dirt road northeast of Crestview: 6451 Lake Ella Rd, Crestview) with

the task to make a sea creature for our contribution to the FABA Con 2022 auction. We don’t yet know how our judges Cam and Arron might weigh in, but you can count on great pizza from their stone oven and libations from the distillery (and maybe some axe throwing too).

Over the summer, expect us to meet at the Baker Block Museum, date TBD. Other summer monthly meetings are still up in the air. However, the October 22nd meeting will be back at Traditions Workshop to prep the trailer for the trip to the state-wide blacksmith conference in Gainesville. The forges are already reserved on that day for finalizing the team contributions to the annual conference auction project “creatures.”

If you are interested in any of these events and need more information, contact david@traditionsworkshop.com or call/text David at 850-974-1548.

Sinfonia's Crescendo! February 25-27th

Sinfonia Gulf Coast, our region’s only fully professional symphony orchestra, is pleased to announce the full line up for its annual fundraiser Crescendo! A Cultural and Culinary ex-

travaganza, slated for February 25-27, 2022.

Festivities begin on Thursday, January 27 at 11:00 a.m., with a Crescendo! Kick Off Lunch at Bijoux Restaurant + Spirits lo-

cated at The Market Shops. Enjoy an incredible lunch prepared by award-winning chef/co-owner Jack McGuckin, sip elegant wines, indulge in delectable desserts, shop all of the must-have

accessories of the season from The Jewel, door prizes and raffle items, plus much more. Tickets are \$125 per person and include lunch, wine and gratuities.

On Friday, Feb. 25 at 6:00 p.m. Crescendo! weekend will begin with a series of carefully curated vintner dinners hosted in elegant homes and venues throughout the Emerald Coast, which pair the talents of local and regional “celebrity” chefs with some of the country’s most acclaimed vineyards for a delicious evening of food and wine. Participating wineries include Darioush, Fleury Estate, Oakville Ranch, Bouchaine plus more. Chefs include Jude Tausin, Executive Chef of Tony Chachere and Jack McGuckin of Bijoux Restaurant + Spirits, with the full culinary lineup announced soon. Vintner Dinner tickets are \$350 per person and include all food, wine and gratuities.

This year’s main event is themed, “Carnivale” and is set for Sunday, Feb. 27 at 11:30 a.m. at the Hilton Sandestin Beach Golf Resort & Spa in Miramar Beach. This energy-infused event experience will celebrate the cultural and culinary arts by showcasing world-class vintners,

expert spirit purveyors, amazing auction items, and a musical performance. Enjoy reserved table seating, hors d’oeuvres, a full, seated lunch, live and silent auctions, and an all-inclusive afternoon of incredible fun.

Tickets to Crescendo! 2022 are \$175 per person and include all food, wine, reserved table seating, performance and valet parking. Tables of up to 10 guests may be reserved by calling (850) 460-8800. Sponsorship opportunities are still available.

Proceeds from Crescendo! will benefit Sinfonia and its music education programs, which include: musicians/guest artists in schools, free orchestra concerts, bus transportation for students, Sinfonia Youth Orchestra program, Arts in Medicine initiative with Sacred Heart Hospital and LINK UP concerts for third through fifth graders in partnership with Carnegie Hall.

Tickets for Crescendo! 2022 are now on sale. For more information or to purchase tickets for Sinfonia Gulf Coast’s Crescendo! events, visit www.sinfoniagulfcoast.org or call (850) 460-8800.

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ECTC: Winter's Cultural Playground

By NATHANAEL FISHER

We are staying warm and cozy this winter season here at ECTC. We are excited to offer you so many wonderful options for enrichment, education, or just plain entertainment. The theme of the 2021/2022 season is fun and funny and this winter's shows will not disappoint.

We will keep the fires burning here at ECTC with Miss Abigail's Guide to Dating, Mating, and Marriage in January. Join Miss Abigail and Pedro as they help their live studio audience navigate the murky waters of love, and maybe find a spark or two along the way. If the cure for life is comedy then this is the remedy you're looking for. Think Loveline meets Dr. Ruth and combine that with the personality of Miss Abigail and the charm of Paco...we'll have a winter concoction that is sure to warm your spirit with joy and laughter.

What else is there to do in January but come see a show? That's why we've also got The Marvelous Wonderettes showing in January through March. Wipe that lipstick off your col-

lar and time travel to the 1958 Springfield Prom with us where you can be serenaded with all the classics like "Lollipop" and "Dream Lover." Featuring over 30 classic '50s and '60s hits, The Marvelous Wonderettes will keep you smiling in this must-take musical trip down memory lane! Great music, fine wine, and a good time are central to this cabaret stage addition to our professional season.

We round out our sizzling winter offerings with 2 Across in February, an intriguing look at two strangers on the San Francisco BART train, and how a crossword puzzle teaches them each a little more about life and its unpredictability. This is the type of show ECTC fans have come to love. If you enjoyed Bakersfield Mist, Dancing Lessons, and Maytag Virgin you are going to love the comedy and connection that take place in 2 Across.

Finally, our Storyteller Series is not to be missed with your ECTC favorites on stage: Shirley Simpson as Katherine Hepburn



in Katharine Hepburn, Bruce Collier as Stalin and Churchill in an original piece entitled The Fall of April, and Allan Tuttle as Harry Truman in Give Em Hell Harry are all stories that share glimpses into history.

January marks the beginning of our Spring Educational programs too! Our production classes may be full but we have some great classes that are offered Tues - Friday: All Things Theatre is a great class for beginning through advanced theatre students. This class is offered for different age groups: elementary school, middle/high

school, and homeschool groups. Acting Techniques for Teens and Musical theatre Dance: Broadway through the Ages are both great classes for middle and high school students. Check out the whole schedule at www.EmeraldCoastTheatre.org

We're keeping the home fires burning for you here at ECTC this winter. Come join us for some laughter, humor, history, and fun as we begin 2022 with the goal to be swept away in stories that bring cheer to our souls! More information, registration information, and ticket purchases can all happen at www.EmeraldCoastTheatre.org or call the box office at 850-684-0323.

The Fall of April (Stalin and Churchill) performed and written by Bruce Collier.

January 11 at 7:30 p.m.
The Marvelous Wonderettes. Musical by Roger Bean. Cabaret Stage: Musical Revue. January 21 - 23, February 10 - 13, March 3 - 6. Thursdays - Saturdays at 7:30 p.m., Sundays at 2:30 p.m.

Miss Abigail's Guide to Dating, Mating & Marriage! By Ken Davenport & Sarah Saltzberg. Mainstage Comedy. January 28 - February 6. Thursday - Saturday at 7:30 p.m., Sundays at 2:30 p.m.

Give em Hell Harry performed by Alan Tuttle. February 8 at 7:30 p.m.

2 Across. Written by Jerry Mayer. Mainstage Dramatic Comedy. February 18 - 27. Thursday - Saturday at 7:30 p.m., Sundays at 2:30 p.m.

Katharine Hepburn by Shirley Simpson. March 1 at 7:30 p.m.

studio6twenty5

Registration is now open for 2022 classical ballet classes, ages 2-5 years old. Classes begin Tuesday, January 4th.

Registration: 2-8 years

Tuesdays

10:45-11:15am: Pre Primary A (2-3 years)

11:30-12:00pm: Pre Primary B (3-4 years)

Saturdays

9:30-10:00am: Pre Primary A (2-3 years)

10:10-10:40am: Pre Primary B (3-4 years)

10:50-11:40am: Pre Primary C (4-5 years)

11:50-12:30pm: Primary Ballet (5-8 years)

Pre-Primary Ballet and Primary Ballet creative dance classes are part of the classical curriculum for the youngest dancers, instilling foundational elements of movement through creative experience, expression and play. Both boys and girls are highly encouraged. Classes occur once a week on either Tuesday or Saturday. All levels are instructed by Rachel Prescott.

Visit website for additional level and adult classes, or to register online: studio6twenty5.com. Please email any questions to rachel@studio6twenty5.com.

[studio6twenty5](http://studio6twenty5.com)
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FOR TICKETS & INFO:

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 or Visit **EMERALDCOASTTHEATRE.ORG**

Emerald Coast Theatre Company is located at 560 Grand Boulevard, Suite 200, Miramar Beach, FL 32550



BY PATRICIA LEE, DESTINITES

Lately, many citizens have been wondering if Destin is a beach town or a raceway. A member of our Destinites Facebook local's group placed a post of concern and it was quickly met with several replies. It seems that no roadway or neighborhood is left out of this raceway scenario. First, you hear the revved up engine which

Ask Destinites: Destin or Daytona 500

gives your ears and heart a major jolt and then, you hear them blast down the road, as fast as possible. Most of us cringe and pray that no human or wildlife happens to get in the way. As far as the loud engine noise is concerned, there is an ordinance against it.

"Legal exhaust noise summary: To summarize, any exhaust system modifications on vehicles registered in Florida must not produce "excessive or unusual" noise." I feel very bad for the elderly, as they don't need this startling jolt to their heart or parents of babies and small children who are trying to sleep because a lot of this happens late at night. I have lived here for six years and what I used to hear a couple of times a week has

turned into two or three times a day/night. It has definitely gotten worse.

Here are just a couple of comments from local citizens:

"Snapper has become a through route from Azalea to Kelly. We have talked about speed bumps for years! I believe there has to be a signed petition to the City Council to get anything started. The speeding and loud vehicles are disrespectful to everyone in Destin!"

"PLEASE we beg you. STOP! It's not impressive and really very annoying. It's very bad off Crystal Beach Dr. near Best Buy/Destin Commons. You can hear them constantly speeding from the stop sign and racing to the light, lots of people out walking!"

Endangering the lives of others is serious business. People feel this situation has gotten out of hand and are looking for resolutions. Some suggestions I have heard from citizens are as follows:

1. More presence from the authorities at night in the neighborhoods, on Main Street and Commons Drive.

2. Security cameras added to help authorities catch these reckless drivers.

3. Speed bumps added on main roads and neighborhoods.

4. Much steeper fines (500 and up) and repercussions when caught speeding or with engines and car horns excessively loud. One punishment could include a month of daily picking up trash off the beaches, after

they've paid their big fine, of course, and while wearing one of those lovely, brightly colored jumpsuits.

If you are a local Destin resident or the surrounding area, I invite you to join our Destinites private local Facebook group with currently over 5600 members. A place where locals may reach out to each other for help, recommendations or just to make new friends. If you are not on social media, please visit our website and sign up for our monthly newsletter at www.Destinites.com.

Patricia Lee, Owner: www.Destinites.com

Creator: www.facebook.com/groups/Destinites

10 BEST FILMS

continued from page 43

power of diverse groups who come together as a marginalized community.

My vote for Best Editing. *Stream for free on HBO Max or rent on Amazon/Apple/YouTube.*

5. **Belfast (Kenneth Branagh, ****)**

One of the best examples of moving camera suture occurs

near the beginning of Belfast, as 9-year-old Buddy (the astounding Jude Hill) walks down his street on Aug. 15, 1969, just as a violent outbreak of the Troubles nearly engulfs him. Belfast comes to us from the perspective of Buddy (Branagh's own historical avatar), as he struggles to understand how parental conflicts are deepened by societal ones. Caitriona Balfe is dynamic as Ma, who struggles against Pa's

(Jamie Dornan) suggestion that they move the family to safer neighborhoods in another part of the Commonwealth. But the real delight is in watching Pop (Ciaran Hinds) and Granny (Judi Dench) impart both earthy wisdom and nostalgia to young Buddy.

My vote for Best Supporting Actor (Ciaran Hinds). *On Amazon/Apple/YouTube.*

6. **Mass (Fran Kranz, ****)**

The best film I saw at last January's Sundance Film Festival. Make sure you breathe before you see it, because you won't take a breath during the tense 110 minutes of its runtime. Gail (Martha Plimpton) and Jay (Jason Isaacs) meet in a room in a church basement with Linda (Ann Dowd) and Richard (Reed Birney) to wrestle with or emotionally hide from a tragedy that upended all of their lives. It's a masterclass in acting. Mass shows that sometimes the most holy rituals may be rooted in our ability to show forgiveness to those who share our common humanity.

My vote for Best Original Screenplay (Fran Kranz). *Stream on Amazon/Apple/Vudu.*

7. **Nightmare Alley (Guillermo del Toro, ****)**

Writer/director Guillermo del Toro (Pan's Labyrinth, The Shape of Water) knows monsters—and the monsters are us. He continues this auteur thematic unity with Nightmare Alley, a dark, creepy examina-

tion of Stanton Carlyle (a shiny-eyed Bradley Cooper), a young man with tortured dreams who joins a carnival and learns how to con. The astounding cast looks like an Oscar after-party: Willem Dafoe, Toni Collette, Rooney Mara, David Strathairn, Mary Steenburgen, Richard Jenkins, but most especially Cate Blanchett, who burns up the screen as Dr. Lilith Ritter. Nightmare Alley is based on William Lindsay Graham's 1946 novel, which was previous made into a 1947 film noir of the same name. *In theaters.*

8. **Tick, Tick...Boom! (Lin-Manuel Miranda, ****)**

A musical theater lover's dream: a musical by Jonathan Larson (composer of Rent), rewritten to tell a specific piece of Larson's life, as he's trying to get his first musical mounted on Broadway. There's a huge ensemble of important Broadway performers, writers, and producers who show up in cameos. But most of all, there's the love (and the hardship) of creating art. *On Netflix.*

9. **The Green Knight (David Lowery, ****)**

Based on the 14th-Century poem Sir Gawain and the Green Knight, David Lowery (A Ghost Story) has constructed a brilliant modern-day fable about karma. On Christmas morning, the Green Knight challenges any in Arthur's court to a duel, saying that any knight who can deliver a blow to him will receive the same blow in

return next Christmas at the Green Chapel. Sir Gawain (Dev Patel) takes Excalibur and decapitates him, but then must go on an epic journey next year. He is given a green sash by his mother, which he will tell will protect him as long as he wears it. But there are many trials that await him on this mythic journey to death. *Stream on Amazon/Apple/YouTube.*

10. **CODA (Sian Heder, ***)**

A breakout hit at Sundance, this film had audiences both laughing out loud and weeping uncontrollably. Ruby (Emilia Jones), a "Child of Deaf Adults" (Marlee Matlin/Troy Kotsur), helps with her family's fishing business in Gloucester, Mass., but joins her high school choir to be closer to a boy she likes named Miles (Ferdia Walsh-Peelo, the lead in Sing Street.) There are powerful moments where we are placed in the subjective space of the deaf characters and feel a little about what it would be like to be cut off from the social and communal cues of their small town. Yet, it's also a film filled with joy, love, music, and humanity—just what we need right now. (Purchased at Sundance for a record-breaking \$25 million by Apple TV+). *On Apple TV+.*

To find David's full lineup of the Top 60 films of 2021 with additional commentary, visit drdavidssimmons.medium.com.

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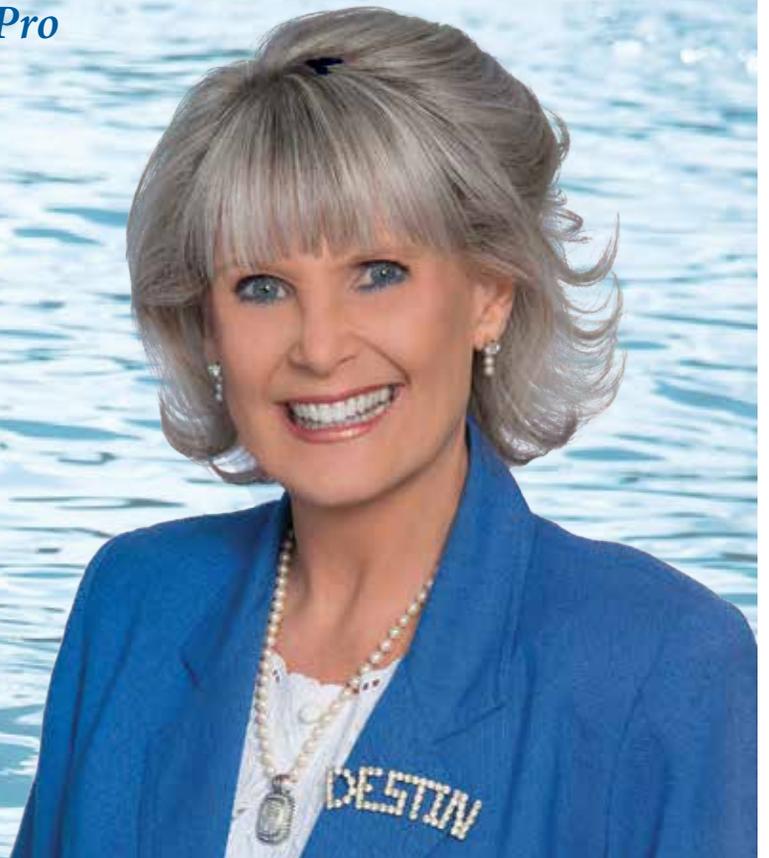
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